

Protecting Wisconsin Consumers for 75 Years

Rustproofing

Road salt on icy roads helps keep driving conditions safe for Wisconsin motorists, but what does it do to cars? Concerns about salt damage prompt many consumers to purchase vehicle rustproofing. However, differences in rustproofing contracts can create a blizzard of confusion for consumers.

Law protects consumers

Wisconsin's rustproofing law, Wis. Stat. s. 100.205, protects consumers from unfair and worthless warranties.

The law requires rustproofing contract terms to be clearly spelled out. Contracts must provide information about the length and type of coverage, liability limits, transfer requirements and consumer responsibilities.

Rustproofers can no longer use the term "lifetime" in their warranties if they require periodic inspections. Warranties must be limited to the time preceding inspections if inspections are required to keep a contract valid. For example, if an inspection is required on a yearly basis, the warranty may be issued for a one-year-term, but annually renewable for the life of the car.

The law also requires warranties to be transferable from one car owner to another, and companies must specifically state what is or is not covered. Most companies exclude exhaust systems, chrome, surface rust, and rust caused by abrasion, collision or paint failure.

Rustproofers are required to be licensed with the Wisconsin Office of the Commissioner of Insurance. To check if a company is licensed, contact:

**Office of the
Commissioner of Insurance
125 South Webster Street
Madison WI 53703**

(800) 236-8517

(608) 266-3585

Consumer responsibilities

Some rustproofing contracts require periodic company inspections. Do not rely on notification from the company alone. Mark the inspection dates on your calendar so you remember them. In order to keep the contract valid, most firms also require that you report any rust to the company.

For more information

For more information or to file a complaint, visit our website or contact the Bureau of Consumer Protection.

**Bureau of Consumer Protection
2811 Agriculture Drive
PO Box 8911
Madison WI 53708-8911**

**E-MAIL:
DATCPHotline@wi.gov**

WEBSITE: datcp.wi.gov

(800) 422-7128

(608) 224-4976

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