



CALL FOR ACTION THE CONSUMER ADVOCATE

March 1, 2025 / Issue 15

CALL FOR ACTION 101

In this section of our newsletter, we will give you monthly updates on who Call for Action is and what it is that we do. We hope you enjoy this little glimpse inside of our world.

The Madison Call for Action (CFA) office is unique in a few ways. Did you know that we were the only CFA affiliate that remained open and helped consumers during COVID? We are also unique in the size of the area where our consumers live. We not only assist consumers in Wisconsin but also help consumers living in Illinois and Minnesota.

We continually train our Consumer Advocates by holding monthly video meetings and in-house training days twice a year where we invite staff from various Federal and State agencies as well as industry professionals to educate us and keep us updated. This training directly supports our goal to be able to provide as much assistance as possible to any individual or small business that is struggling with consumer issues.

Our phone lines are open to talk to one of us live on Tuesday, Wednesday, and Friday from 11:00 AM - 1:00 PM. Our phone number is (608) 270-2833. Outside of those open phone hours you can call and leave a voicemail message or you can submit a consumer complaint online at <https://www.channel3000.com/call-for-action/>.

VOLUNTEER SPOTLIGHT

My name is Paul and I've been on the Call for Action team for about a year and a half. I've been a Madison-area resident since 1977. I was born and raised just outside of Buffalo, NY and went to college at Purdue University. Mine is not a straight professional path as I started out in aeronautical engineering, graduated in business, and then ended up in television news. After a year as an anchor/reporter in Lafayette Indiana, I came to WKOW-TV Channel 27 in Madison for a similar position. Over the next ten years I became the main evening co-anchor and news director.

The majority of my professional career has been in corporate communications and public relations. I spent 22 years leading the PR/Communications function at Dean Health System (now SSM) and the last 10 years of my career in a similar role with the Wisconsin-based restaurant chain, Culver's.

My entire professional career has prepared me to investigate consumer issues, know where to find answers and hopefully get resolution to those who seek assistance from Call for Action.

My wife and I are empty nesters. We have two grown children. My son and his family reside in Phoenix AZ. We look forward to spending several weeks there during the winter months, but I still work on Call for Action cases while enjoying the sunshine. My daughter and her family are also in the Madison area. Together we have four amazing grandchildren to spoil and love.

In addition to Call for Action, I am a member of the Fitchburg Commission on Aging Well, a driver for Meals on Wheels and provide public relations counsel to the Madison Specialty Care Free Clinic.

I enjoy playing golf, pickle ball and my daily two-mile walks.

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CALL FOR ACTION CONSUMER STORY

HOME WARRANTY COMPLAINTS

Call for Action has received complaints from several consumers that had purchased Home Warranty coverage only to find out later that the coverage didn't meet their expectations. The following narrative is from a recent complaint that Call for Action received.

CONSUMER: Denied coverage for furnace replacement. (\$8411.00) I didn't expect them to pay full amount, but to deny partial payment and offer \$150.00 settlement is ridiculous.

Their reasoning for the non-coverage was because I used my own contractor for repairs. Had I used theirs it would have taken 2-3 days for them to respond with their contractor's contact info.

The furnace failed on Friday Dec 13, 2024. Had I waited for them to respond it would have taken the weekend for them to respond. And another 3-5 days (estimate) for work completion.

I called four different contractors on Friday the 13th and got the same response from all of them. They all said they did not work with any Home Warranty Companies. They all said they could not get any service to my location until Mon--Tues the following week. Finally found one (Cardinal Heating) that would come out that morning to diagnose the problem. New furnace was installed by Monday, Dec. 16, at 11:30 AM. (Old furnace was 26 years old)

Meanwhile, for 3-4 days we were without heat. Kinda chilly in the house. But we do have a fireplace which helped

Never did get a real reason from the Home Warranty company for refusal other than I didn't use their contractor.

RECOMMENDATION: Before you purchase any type of Home Warranty, you should research the different coverages that are available. It is very important to read and understand the Terms and Conditions of WHAT is covered and WHO is authorized to provide the repairs, before you pay for a Home Warranty policy.

CALL FOR ACTION CONSUMER STORY

TRAVEL INSURANCE COMPLAINT:

Call For Action often receives complaints from Consumers who have purchased Travel Insurance and run into roadblocks with denials when circumstances result in making claims.

One case from our 2024 files was a consumer who booked a trip to another country through a travel group. The consumer bought travel insurance for the trip and before the trip happened the travel company went bankrupt. The consumer filed a claim to be reimbursed the cost and was denied. Call For Action got involved and thankfully the consumer eventually received their money back.

In another case, a consumer bought travel insurance for an international trip. As they prepared to board their first flight, they were turned away at airport security due to a perceived problem with their Visa. The consumer was going to lose \$7K for their trip. Their claim for trip reimbursement was denied by the travel insurance company. The consumer appealed as well as reported to BBB and DATCP and used Call for Action. After going back and forth the travel company finally agreed to a partial reimbursement in the form of a travel voucher.

These are just two of several cases that we received against travel insurance companies and so we would like to share tips for anyone considering a travel insurance purchase. Travel insurance covers several travel related risks, from flight cancellation to lost bags to medical emergencies. Research travel insurance options and take your time making your decision. First, do not just automatically accept the insurance offered when you book your trip - you have options. Most travel insurance providers offer several different policies to choose from with lower levels of coverage and higher levels with prices to match. Understand what is covered and what you need to be covered. Do you need trip cancellation or interruption, travel delay, travel accident, medical emergency, pre-existing conditions, lost baggage, rental car damage, etc? Do you need basic trip cancellation protection or comprehensive travel insurance? You can even purchase a policy that comes with a "cancel for any reason" safeguard. Keep in mind you will encounter STRICT GUIDELINES when you are eligible for reimbursement.

If you are doing U.S. travel, you can probably skip extra insurance as typically the trip is a less expensive investment. Check your wallet before buying travel insurance, since some credit cards offer it as a perk. You should skip it for "flights only," because if your flight is cancelled, you are generally entitled to have the next available seat on the next available flight to your destination.

Travel insurance can be an effective way of protecting your investment and making sure that if things go wrong, you have options to help you out so you are not on the hook for exorbitant fees. For example: If you are booking an international trip, especially when booking further in advance, you should consider buying a comprehensive plan; it may also be wise to purchase for peace of mind against a serious medical issue; and cruises hit all major areas where comprehensive travel insurance is recommended.

If you must make a claim, begin by reviewing your policy in detail. Know what it covers and what you need to do to file a claim. The specifics will determine your eligibility. Insurance companies may try to take advantage of policyholders who are not familiar with the claim process. Next you will want to contact your insurer as soon as possible and provide details of the incident. Then get your documentation organized to file your claim.

CALL FOR ACTION CONSUMER STORY

TRAVEL INSURANCE COMPLAINT: (continued)

To make the claim go smoothly, fill out the claim form accurately and completely, and provide all supporting documentation. Keep copies of everything and add dates and reference anyone you communicate with. If your claim is denied you may have an opportunity to file an appeal or you may be able to request an external review. If all of that fails you may want to reach out to Call For Action, the Better Business Bureau and/or your local State Consumer Protection Bureau for advice and you may ultimately need to consider taking legal action.

CALL FOR ACTION CONSUMER CALENDAR

Here are consumer-related events coming in March and April:

March 2 through March 8, 2025 The Federal Trade Commission (FTC) is hosting a National Consumer Protection Week (NCPW). The goal is to help people understand their consumer rights and avoid frauds and scams.

Below is a link to their website:

<https://consumer.ftc.gov/features/national-consumer-protection-week>

March 4, 2025 Call for Action (CFA) plans to have a call-in telethon at the WISC-TV station from 4:00 to 7:00 pm. This will provide an opportunity for those consumers that work during day and can't call during our normal hours of 11:00 am to 1:00 pm on Tuesdays, Wednesdays and Fridays.

March 6, 2025 Social Security National Slam the Scam Day. Visit www.ssa.gov/scam for more information.

March 13, 2025 CFA speaking at the Waunakee, WI Rotary meeting.

March 20, 2025 Introduction to Call for Action at the McFarland Senior Center, 5915 Milwaukee St., McFarland, WI from 1:00 - 2:00 pm.

April 14, 2025 CFA speaking at the Madison Breakfast Rotary meeting.

April 15, 2025 CFA speaking at Sun Prairie Breakfast Rotary meeting.

April 16, 2025 CFA speaking at the Verona Lions meeting.