



State of Wisconsin / OFFICE OF THE COMMISSIONER OF INSURANCE

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PRESS RELEASE

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Commissioner Nickel Statement on Heavy Storms in Northern Wisconsin)

Madison, WI—Wisconsin Insurance Commissioner Ted Nickel expressed concern for the citizens in northern Wisconsin facing heavy rain that fell last night and continued this morning causing flash flooding.

"We won't know the full impact of the storm until later, and we hope that everyone stays safe," said Commissioner Nickel. "As the next phase unfolds, we know the immediate aftermath of the storm will be stressful and heartbreaking. We also want to let people know that we're here to help."

Counties impacted include Ashland, Bayfield, Sawyer, Washburn, Price, Iron, and Douglas. Several areas from Minong to Cable to northern Iron County received 8-12 inches of rain causing flash flooding. Strong winds caused downed trees and power lines during the storms.

Commissioner Nickel suggested the following tips in dealing with the aftermath of the storm:

- Notify your insurance agent or insurance company as soon as possible to begin filing a claim. Make sure you provide a telephone and/or e-mail address where you can be reached. Your insurance company may also have representatives on the scene immediately following a major disaster to speed up the handling of claims.
- Pay attention to local news to find out if state and federal agencies are available on-scene to help with relief efforts.
- To avoid scams, make sure to take your time. If you feel pressured to sign a contract quickly, take a step back and investigate. Rebuilding your home or business is important, but quickly signing a contract with an unscrupulous party can make a bad situation worse.

- Make a detailed list of all damaged or lost personal property. It will help to take photos of the damage. Your adjuster will need evidence of the damage and damaged items. Do not throw out any damaged property without your adjuster's agreement. If local officials require the disposal of damaged items before the insurance company's claims adjuster can inspect the damages, take photos and keep a swatch or other sample of damaged items for the adjuster (e.g., cut swatches from carpeting, curtains, chairs). For more information on completing a home inventory please visit oci.wi.gov/pressrel/0612homeinv.htm.
- Separate damaged items from undamaged items.
- Contact your insurance company again if an adjuster has not been assigned to you within several days.
- It is also important to remember that most standard insurance policies have limited or no coverage for flood damage. Those losses may be covered under a rider attached to the policy or a separate flood insurance policy.

"It's important to take photos after any severe weather event where you have damage to your property," noted Nickel. "Take photos of the damage and do not move or pick up anything until the insurance company claims adjusters are able to see the damage."

OCI offers several publications that may help you as you sort through the claims process including *Settling Property Insurance Claims*, *Personal Property Home Inventory*, and *Documents and Records*—which provides information on who to contact for a list of documents that will need to be replaced if they have been destroyed. All publications are available on our Web site.

Created by the Legislature in 1870, Wisconsin's Office of the Commissioner of Insurance (OCI) was vested with broad powers to ensure that the insurance industry responsibly and adequately met the insurance needs of Wisconsin citizens. Today, OCI's mission is to lead the way in informing and protecting the public and responding to its insurance needs.

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