



State of Wisconsin / OFFICE OF THE COMMISSIONER OF INSURANCE

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PRESS RELEASE

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Wisconsin Storm and Flood Damage

Madison, WI—Wisconsin Insurance Commissioner Ted Nickel expressed concern for the citizens of Wisconsin facing property damage by the storms and flooding throughout September.

“The aftermath of the storms will be stressful and painful for those whose homes or businesses have been damaged by the storms and flooding,” stated Commissioner Nickel. “As you start to clean up, make sure to check your insurance coverage. Unfortunately, in some cases your insurance may not cover damage caused by a flood.”

Commissioner Nickel suggested the following tips in dealing with the aftermath of the storms and flooding:

- 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.
- Check your policy:
 - Most homeowner's policies do not cover flooding or seepage through the foundation which is covered under a separate flood insurance policy sold through the National Flood Insurance Program.
 - Neither flood insurance nor standard homeowner's insurance policies cover damages from sewer backup or sump pump overflow. However, some homeowner's insurance policies have an option to purchase a limited amount of this coverage as an endorsement to the policy.
 - Most comprehensive auto policies provide coverage for vehicles damaged in a flood. However, if you purchased collision-only coverage, you may not have coverage.
- 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, and chairs). For more information on completing a home inventory please visit oci.wi.gov/Pages/PressReleases/20120615HomeInventory.aspx.

- Separate damaged items from undamaged items.
- Contact your insurance company again if an adjuster has not been assigned to you within several days.

“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. We also want to let people know that we’re here to help.”

Commissioner Nickel also noted that the Office of the Commissioner of Insurance Web site has numerous helpful publications including the “Consumers Guide to Homeowner's Insurance” (oci.wi.gov/Documents/Consumers/PI-015.pdf) and “Personal Property Home Inventory” (oci.wi.gov/Documents/Consumers/PI-224.pdf), which is a worksheet for consumers to list their personal property. He also noted that there are specific insurance publications for small business owners, mobile home insurance, condominium insurance and information on how to settle property insurance claims. All of these publications can be found on the OCI Web site at oci.wi.gov/Pages/Consumers/ConsumerPublications.aspx.

You can contact OCI with questions at 1-800-236-8517 or via e-mail at ocicomplaints@wisconsin.gov.

If you need to file a complaint, you can file a complaint online via OCI's Web site (oci.wi.gov). Additionally, you can obtain a complaint form by calling 1-800-236-8517 or by printing a form from OCI's Web site.

OCI also offers several publications that may help you as you sort through the claims process, including “[Settling Property Insurance Claims](#)” and “[Documents and Records](#),” which provides a list of documents that will need to be replaced if they have been destroyed and whom to contact for replacement. All publications are available on our Web site and can also be ordered free from the agency.

Created by the Legislature in 1871, 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.