



State of Wisconsin / OFFICE OF THE COMMISSIONER OF INSURANCE

Scott Walker, Governor
Theodore K. Nickel, Commissioner

Wisconsin.gov

125 South Webster Street • P.O. Box 7873
Madison, Wisconsin 53707-7873
Phone: (608) 266-3585 • Fax: (608) 266-9935
E-Mail: ociinformation@wisconsin.gov
Web Address: oci.wi.gov

PRESS RELEASE

FOR IMMEDIATE RELEASE
August 31, 2018

For more information contact:

Elizabeth Hizmi
Public Information Officer
(608) 267-9460 or
elizabeth.hizmi@wisconsin.gov

Storm Aftermath: Insurance Tips for Wisconsinites

Madison, WI—Wisconsin Insurance Commissioner Ted Nickel reassures support from the Office of the Commissioner of Insurance (OCI) for citizens facing damages from the severe storms and flash flooding continuing to affect Wisconsin.

"Our thoughts are with Wisconsinites around the state who are experiencing the stress of dealing with the aftermath of a series of severe storms," said Commissioner Nickel. "Many Wisconsin residents are not in the clear yet, with continued risks of rising lakes and rivers and saturated ground. Facing property damage can be overwhelming. After notifying your insurance agent or company, you should take time to make a detailed list of all damaged or lost personal property. Remember, OCI and other state agencies are here and ready to help."

Governor Walker declared a statewide [State of Emergency](#) in Wisconsin due to an ongoing weather pattern causing unprecedented downpours, flash flooding, high winds and tornadoes.

Commissioner Nickel recommends the following tips to those dealing with storm aftermath:

- **Notify your insurance agent or company** as soon as possible to begin filing a claim.
- **Take photos** of the damaged property.
- **Save samples** of damaged material, such as carpeting, curtains, and upholstery.
- **Do not move damaged items** until your insurance claims adjuster has had a chance to document them. If local officials require property to be moved or disposed of for safety reasons, the photos and swatches will help with your claim.
- **Make a list** of damages and keep receipts to document the cost of repairs or replacement.
- **Check your homeowner's insurance policy.**
 - Most do not cover flooding or seepage through the foundation. A special flood policy available from the [National Flood Insurance Program](#) is required for this kind of damage.
 - Neither flood insurance nor standard homeowner's insurance policies cover damages from sewer backup or sump pump overflow. But some homeowner's policies have an option to purchase a limited amount of this coverage as an endorsement.

- Most **comprehensive auto policies** provide coverage for vehicles damaged in a flood. However, if you purchased collision-only coverage, you may not have coverage.
- **Contact** your insurance company again if an adjuster has not been assigned to you within several days.
- **Avoid scams.** Make sure to take your time, do your homework, and check that all contractors are licensed and legitimate. If you feel pressure 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.

OCI provides numerous helpful publications including:

- [After a Storm Hits—Insurance Tip Sheet](#)—offers a quick reference list as you deal with the aftermath of severe weather.
- [Documents and Records](#)—provides a list of documents that will need to be replaced if they have been destroyed and whom to contact for replacement.
- [Settling Property Insurance Claims](#)—provides information on what to do after a loss and how to settle an insurance claim, including flood insurance.
- [Consumer's Guide to Homeowner's Insurance](#)—explains the basic coverages included in homeowner's and tenant's insurance policies, the types of policies, what you should do if you have a loss, and the Wisconsin Insurance Plan.
- [Manufactured Home Insurance](#)—explains the basic coverages included in a mobile home insurance policy.
- [Consumer's Guide to Auto Insurance](#)—explains the types of coverage provided in an auto insurance policy, how to shop for insurance, and collision damage waiver coverage for rental cars.
- Many more consumer publications can be found on OCI's Web site at oci.wi.gov/Pages/Consumers/ConsumerPublications.aspx.

Contact OCI

If you have a specific complaint about your insurance, refer it first to the insurance company or agent involved. If you do not receive satisfactory answers, contact OCI with questions at 1-800-236-8517, ocicomplaints@wisconsin.gov, or visit oci.wi.gov.

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.

###