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NEWS RELEASE

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Wisconsin Insurance Commissioner Provides Guidance for Consumers Affected by Storms and Severe Weather

Madison, Wis. — Wisconsin Commissioner of Insurance Mark Afable offered reassurance and suggestions for residents after widespread severe storms, torrential rains, and tornadoes impacted the state last weekend.

"The aftermath of storms like these is always a stressful time for those whose homes, cars, and businesses have been damaged, but there are proven ways to deal with the challenges and efficiently get the help you need," Afable said. "As you start to clean up, make sure to check your insurance coverage. Insurance professionals and the Office of the Commissioner of Insurance are ready to help.

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

Commissioner Afable recommended the following steps for residents coping with storm damage.

- Notify your insurance agent or insurance company as soon as possible to begin filing a claim. Make sure you provide a telephone number and/or e-mail address where you can be reached.
- Make a detailed list of all damaged or lost personal property. It helps to take photos of the damage. Your adjuster will need evidence of the 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 items, take photos and keep samples of damaged items for the adjuster (e.g., cut swatches from carpeting, curtains, and chairs).
- Separate damaged items from undamaged items.
- Be careful to avoid scams. Take your time, do your homework, and check that all contractors you encounter are licensed and legitimate. If you feel pressure to sign a contract quickly, take a step back and investigate. Rebuilding your home or business and repairing your car is important, but quickly signing a contract with an unscrupulous party can make a bad situation worse.
- If you have water damage, check your policy. Most homeowner's policies do not cover flooding or seepage through the foundation, which are usually covered under separate flood insurance policies.

- Contact your insurance company again if an adjuster has not been assigned to you within several days.

Commissioner Afable also suggested consumers check the Office of the Commissioner of Insurance (OCI) website for numerous helpful publications, including the "Consumers Guide to Homeowner's Insurance" (<https://oci.wi.gov/Documents/Consumers/PI-015.pdf>) and "Personal Property Home Inventory" (<https://oci.wi.gov/Documents/Consumers/PI-224.pdf>), which is a worksheet for itemizing personal property. He noted 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 <https://oci.wi.gov/Pages/Consumers/ConsumerPublications.aspx>.

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

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

OCI also offers several publications that help sorting through the claims process, including Settling Property Insurance Claims (<https://oci.wi.gov/Documents/Consumers/PI-084.pdf>) and Documents and Records (<https://oci.wi.gov/Documents/Consumers/PI-223.pdf>), 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 OCI's website and can be ordered free from the agency.

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