Insurance Commissioner Nickel: Statement following severe weather in Wisconsin

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Madison, WI—Wisconsin Insurance Commissioner Ted Nickel expressed concern for the citizens of Wisconsin facing property damage and flooding after severe storms this week.

"My thoughts and prayers are with residents of Barron, Jackson and Rusk counties," said Commissioner Nickel. "The aftermath of a storm will be overwhelming for those whose homes or businesses have been damaged. As clean up begins, it's important for these individuals to check their insurance coverage."

[Governor Walker declared a State of Emergency](#) for Barron, Jackson and Rusk counties following the tornadoes and damaging storms. Along with numerous state agencies, the Office of the Commissioner of Insurance (OCI) is a resource for the response and recovery efforts.

Commissioner Nickel suggests the following tips in dealing with the aftermath of the storms:

- 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 to speed up the handling of claims.

- 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.
  - Most comprehensive auto policies provide coverage for vehicles damaged in a flood. However, if you purchased collision-only coverage, you may not have coverage.
- Pay attention to local news to find out if state and federal agencies are available on-scene to help with relief efforts.
- 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).
- Separate damaged items from undamaged items.
- 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.
- Contact your insurance company again if an adjuster has not been assigned to you within several days.

"It's important to record as much as you can after any severe weather event where you have damage to your property," Commissioner Nickel continued. "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 people to be assured that we're here to help."

OCI provides numerous helpful publications including [Consumer's Guide to Homeowner's Insurance](#), [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. There are also specific insurance publications for small business owners, manufactured home insurance, and condominium insurance. 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 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.