

# Office of the Commissioner of Insurance: Commissioner Ted Nickel statement on summer storms in Wisconsin

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**Madison, WI**—Wisconsin Insurance Commissioner Ted Nickel expressed concern for the citizens of Wisconsin facing property damage and floods after storms in recent weeks.

“Unfortunately, this summer, many individuals throughout the state of Wisconsin have experienced the stress and pain from heavy storms as their homes and business have been damaged,” said Commissioner Nickel. “Make sure to check your insurance coverage and remember OCI and other state agencies are here to help.”

Typical homeowner’s policies usually provide coverage for damage that is the result of severe weather such as damage from hail or high winds. An exception is that damage caused by flooding is typically not covered. For protection against floods, you must purchase a separate policy from the National Flood Insurance Program.

Damage resulting from sewer backup and sump pump problems is also rarely covered in homeowner’s policies but an endorsement providing that coverage may be purchased and added to the policy. Endorsements are added to insurance policies in order to provide additional coverage to the homeowner’s 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.

Commissioner Nickel suggests the following tips in dealing with storm aftermath:

- Notify your insurance agent or insurance company as soon as possible to begin the claim process. Make sure you provide a telephone and/or e-mail address where you can be reached.
- Pay attention to local news to find out if state and federal agencies are available on-scene to help with relief efforts.
- Separate damaged items from undamaged items.
- 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).
- Contact your insurance company again if an adjuster has not been assigned to you within several days.
- Keep a file containing all the claim documentation including telephone logs, photos, estimates and receipts.
- To avoid scams, make sure to take your time. If you feel pressured to sign a contract quickly, take a step back and investigate.

The Office of the Commissioner of Insurance (OCI) Web site has many helpful publications including [Consumer's Guide To Homeowner's Insurance](#) and [Personal Property Home Inventory](#). 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 at [oci.wi.gov/Pages/Consumers/ConsumerPublications.aspx](http://oci.wi.gov/Pages/Consumers/ConsumerPublications.aspx) and may also be ordered free from the agency.

You may contact OCI with questions at 1-800-236-8517 or e-mail at [ocicomplaints@wisconsin.gov](mailto:ocicomplaints@wisconsin.gov).



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