

Office of the Commissioner of Insurance: Commissioner Nickel reminds consumers to evaluate their insurance coverage in case of disaster

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Madison, WI— This month is National Preparedness Month, an annual initiative sponsored by the Federal Emergency Management Agency (FEMA) to remind Americans to develop an action plan for their homes, workplaces, schools, and communities in case of an emergency.

Wisconsin Insurance Commissioner Ted Nickel reminds Wisconsin consumers to check their insurance coverage as part of their readiness plan.

“Unfortunately, this year many Wisconsin residents suffered severe and catastrophic losses from heavy rains and flooding,” said Commissioner Nickel. “National Preparedness Month reminds us disasters do happen and can happen in unexpected areas. Check your insurance policies to make sure they are up-to-date and provide adequate coverage.”

Commissioner Nickel offers insurance tips to help Wisconsin consumers be better prepared:

- **Complete a home inventory.** Having an up-to-date list of your belongings will

help with a claim if you experience damage or loss due to a disaster. Your list should include contents of your home, garage, and/or outbuildings.

The *Personal Property Home Inventory* is a resource to help you create a comprehensive list. Find it on OCI's website at oci.wi.gov/Documents/Consumers/PI-224.pdf.

- **Take photos and keep receipts.** The more record you have of expensive items damaged or lost due to a fire, tornado, or other disaster, the greater your chances of a satisfactory claim settlement.
- **Determine your hazard risks.** Most homeowner's policies do not cover flooding or seepage through the foundation. A special flood insurance policy is required for this kind of coverage, available from the [National Flood Insurance Program](#). Note: even if your property is not in a flood plain, you may still be able to purchase flood coverage if you live in a participating community. Check to see if your community participates by visiting the [Community Status Book](#).
- **Know your coverage BEFORE you have a claim.** Before you need to use it, read your homeowner's policy to understand what IS covered and what is NOT. Clarify any questions or concerns with your insurance agent or company. The *Consumer's Guide to Homeowner's Insurance*, available on OCI's website at <https://oci.wi.gov/Documents/Consumers/PI-015.pdf>, can help consumers understand policy options and coverage.
- **Consider renter's insurance.** If you rent and your apartment is damaged by a fire or tornado, your personal property is likely not covered by a landlord's insurance policy. A renter's insurance policy provides coverage for your personal belongings just like a homeowner's policy. They are generally inexpensive and many even provide temporary living expenses if your apartment is uninhabitable. More information can be found in *A Brief Guide to Renter's Insurance*, available on OCI's website at <https://oci.wi.gov/Documents/Consumers/PI-017.pdf>.

Visit oci.wi.gov for more helpful tips to ensure your insurance will have you covered in case of a disaster. For additional preparedness resources such as a checklist, personal preparedness plans, and instructional videos, visit readywisconsin.wi.gov.