

Office of Commissioner of Insurance: Insurance Commissioner Afable outlines steps to prepare for and cope with Tropical Storm Cristobal

Posted on Tuesday, Jun 9, 2020

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Madison, Wis. – Wisconsin Insurance Commissioner Mark Afable today offered tips for how Wisconsinites can prepare for and cope with the effects of flooding and other severe weather as the state braces for impacts from Tropical Storm Cristobal.

“Extreme weather events like Tropical Storm Cristobal can disrupt lives and livelihoods,” Afable said. “That is why we are encouraging folks to take a moment and take stock of what they want to protect by compiling a home inventory. Steps such as making a home inventory and understanding the claims process can help people get back on their feet faster if they suffer storm damage.”

Forecasts have warned about the risks of torrential rains, flooding, and tornados in parts of Wisconsin due to the remnants of Cristobal. In light of those risks, Afable today outlined steps people can take in advance of a storm, such as:

1. Ensure you have an updated home inventory prepared in case you want to file a claim
2. Upload a digital copy of your home inventory to the cloud
3. Include a copy of any insurance policy documents in your “go-bag”; you can find tips about what else to include in a “go-bag” by visiting [this site](#) from the National Association of Insurance Commissioners
4. Consider moving valuable items and important documents to more protected

places in your home or to a safe deposit box

Afable recommended the following steps for residents who suffer storm damage to their property:

1. Notify your insurance agent or insurance company as soon as possible to file a claim. Make sure you provide a telephone number and/or e-mail address where you can be reached.
2. Make a detailed list of all damaged or lost personal property. It helps to take photos of the damage. Your insurance company will need evidence of the damaged items. Do not throw out any damaged property without your insurance company'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).
3. Separate damaged items from undamaged items.
4. 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.
5. If you have water damage, check your policy. Most homeowner's policies do not cover flooding or seepage through the foundation, which is usually covered under separate flood insurance policies.
6. Take measures to protect remaining property, such as making temporary repairs (tarps, plastic sheeting, plywood, etc.) to prevent additional damage.
7. Contact your insurance company again if an adjuster has not been assigned to you within several days.

The Office of Commissioner of Insurance (OCI) has online resources for Wisconsin residents who have questions or would like more information, including a [Frequently Asked Questions \(FAQ\) guide to flood damage](#), a [Consumers Guide to Homeowners Insurance](#) and a [Settling Property Insurance Claims guide](#). Wisconsinites who believe they have been improperly denied insurance coverage should visit OCI's [website](#) to learn more about how to file a complaint.

“Cristobal shows that severe weather will continue to pose risks and challenges to

our state,” Afable said. “We want to encourage folks to take a moment and plan ahead so they have the resources they need in the event their property or business sustains storm damage.”