



Scott Walker, Governor
Theodore K. Nickel, Commissioner

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PRESS RELEASE

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Commissioner Nickel Statement Following Governor Walker's State of Emergency Declaration in Northwestern Wisconsin

Madison, WI—Wisconsin Insurance Commissioner Ted Nickel expressed concern for the residents affected by the recent severe storms and flooding in Northwestern Wisconsin.

"My thoughts and prayers are with the residents dealing with the aftermath of these severe storms," said Commissioner Nickel. "Anyone facing property damage should check their insurance coverage. Unfortunately, in some cases, their insurance may not cover damage caused by a flood."

Governor Walker declared a State of Emergency for Ashland, Bayfield, Burnett, Douglas, and Iron counties, where severe thunderstorms produced torrential rain, damaging wind, and large hail causing evacuation of persons, downed trees and powerlines, mudslides, and flash flooding that damaged roads and bridges.

"After a severe weather event such as this one, it's important to record property damage as soon as possible," continued Commissioner Nickel. "Photos of the damage should be taken and, safety permitting, nothing should be moved or picked up until the insurance company claims adjusters are able to see the damage. We also want people to be assured that we're here and ready to help in this difficult time."

Contact OCI with questions at 1-800-236-8517 or by email at ocicomplaints@wisconsin.gov. For 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.

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 email 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 this 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.

OCI also offers several publications to help you as you sort through the claims process, including:

- Consumer's Guide to Homeowner's Insurance—explains the basic coverages included in homeowner's and tenant's insurance policies, the types of policies, what you should do if you have a loss, and the Wisconsin Insurance Plan.
- Settling Property Insurance Claims—provides information on what to do after a loss and how to settle an insurance claim, including flood insurance.
- Documents and Records—provides a list of documents that will need to be replaced if destroyed and whom to contact for replacement.
- Manufactured Home Insurance—explains the basic coverages included in a mobile home insurance policy.
- Consumer's Guide to Auto Insurance—explains the types of coverage provided in an auto insurance policy, how to shop for insurance, and collision damage waiver coverage for rental cars.

All of these publications can be found on OCI's website at oci.wi.gov/pages/Consumers/ConsumerPublications.aspx.

Created by the Legislature in 1870, Wisconsin's Office of the Commissioner of Insurance (OCI) was vested with broad powers to ensure that the insurance industry responsibly and adequately met the insurance needs of Wisconsin citizens. Today, OCI's mission is to lead the way in informing and protecting the public and responding to its insurance needs.

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