



# State of Wisconsin / OFFICE OF THE COMMISSIONER OF INSURANCE

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## After a Storm Hits

- **Notify your insurance agent or insurance company right away** to begin the insurance claim process.
- **Make a list of damaged items** for your adjuster, including cracks in walls, damage to floors, and missing roof tiles.
  - If structural damage is likely, discuss this with your adjuster. In some cases, the adjuster may recommend hiring a licensed engineer or architect to inspect the property. You should also get the electrical system checked. Most insurance companies pay for such inspections.
- **Take photographs** of the damages for the insurance company.
- **Keep swatches** of damaged material, such as carpeting, curtains, and furniture.
- **Don't throw out any damaged property** without the claims adjuster's agreement. If local officials require you to dispose of damaged items for safety, photos and swatches will help.
- **Keep all receipts** that document the cost of the repairs or the replacement of damaged 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. Make sure the contractor is licensed and check with the Better Business Bureau that there are no reports against them.
- Most homeowner's policies do not cover flooding or seepage through the foundation. A separate flood insurance policy sold through the National Flood Insurance Program is necessary for this coverage.
- Damages from sewer backup or sump pump overflow is not covered by standard homeowner's insurance or flood insurance. The purchase of a special endorsement for your homeowner's policy is required for this type of coverage.

### Contact the Office of the Commissioner of Insurance

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.

- Call 1-800-236-8517, email [ocicomplaints@wisconsin.gov](mailto:ocicomplaints@wisconsin.gov) or visit [oci.wi.gov](http://oci.wi.gov).