



State of Wisconsin / OFFICE OF THE COMMISSIONER OF INSURANCE

Jim Doyle, Governor
Sean Dilweg, Commissioner

Wisconsin.gov

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PRESS RELEASE

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Insurance Commissioner Offers Advice for Storm Victims

Madison, WI — For the second straight month storm systems moving through southern Wisconsin dumped record amounts of rainfall and caused flash flooding. Governor Jim Doyle declared a state of emergency for Milwaukee County which received over seven inches of rain.

Wisconsin Insurance Commissioner Sean Dilweg reminds consumers with property insurance claims to get in touch with their insurance company or agent as soon as possible.

“It’s important to get your claim reported and make sure you have your damages documented as soon as possible after they occur,” said Dilweg. “Insurers in Wisconsin are well prepared for these situations.”

While flooding is not covered under homeowner’s insurance, if your auto policy includes comprehensive coverage, repair of water damage to your automobile will be covered. If your automobile is damaged beyond repair, or if repairs cost more than the value of the car, an insurer will offer you fair market value for the vehicle.

Many consumers are not prepared for storm and flood damage and making inventory lists of damaged items can be a difficult task when there has been significant destruction. OCI can offer assistance to consumers to help them sort through and better understand the process.

Dilweg offered some advice for home and business owners on insurance as it relates to severe weather insurance claims:

- Contact the company or your agent to make sure you know what is required to document the loss.
- Work with your company/agent to complete the proof of loss.
- Make temporary repairs to protect property from further damage. Keep receipts of what you paid for the temporary repairs and include it in your insurance claim. Permanent repairs must wait until the insurance adjuster has had a chance to review the damage.
- Businesses that have had losses should check to see if they have business interruption insurance, which provides coverage for the loss of net profit that

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would have been earned and payments for expenses that continue even though the business is not operating normally,

- When you are making repairs to your property, make sure the contractor you use is licensed and reputable.
- Contact OCI at 1-800-236-8517 for assistance if there are any questions or issues with your insurance claim.

Dilweg also strongly encourages consumers to consider purchasing a flood insurance policy through the National Flood Insurance Program (NFIP). To find out more about flood insurance consumers should visit the official NFIP Web site at FloodSmart.gov or call 1-888-379-9531.

“Insurance can be a complicated product,” said Dilweg. “OCI is here to help sort out the confusing parts of insurance and make sure people get back on their feet as quickly as possible after they have suffered a loss.”

Helpful publications such as [Settling Property Insurance Claims](#), [Personal Property Home Inventory](#), [Consumer's Guide to Auto Insurance](#) and [Documents and Records](#) can be ordered free from the agency by writing to **OCI Publications, P.O. Box 7873, Madison, WI 53707-7873**, calling **1-800-236-8517** or visiting the OCI Web site at oci.wi.gov.

Created by the Legislature in 1871, 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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