



# State of Wisconsin / OFFICE OF THE COMMISSIONER OF INSURANCE

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## **Insurance Commission Offers Advice for Wisconsin Residents Impacted by Flooding**

### ***Gov. Evers Declared State of Emergency in Response to Flooding***

**Madison, Wis.**—The Wisconsin Office of the Commissioner of Insurance is urging residents impacted by flooding across the state to review their insurance coverage and to take steps that may help their recovery.

Flood damage is typically not covered by traditional homeowner's insurance policies, but residents with flood insurance through the National Flood Insurance Program or those who carry special endorsements on home or property insurance may have limited coverage for sump pump or sewer backup-related damage.

"It's difficult to think about recovering from flood waters while we're still in the midst of watching rivers crest and communities experience impacts," said Insurance Commissioner Mark Afable. "But now is the time to start preparing so that the recovery process can go as quickly as possible. Make sure to document the damage to your home or business and to contact your insurance company to get your claims started.

"Our team at the Insurance Commission is here for folks who have questions or need to file a complaint."

Governor Tony Evers declared a statewide state of emergency Friday afternoon following rapid flooding in Columbia County, Green Bay, and in other parts of Wisconsin.

Communities across Wisconsin are experiencing flooding as a result of the rapid snowmelt from rising temperatures. Heavy rains and flooding last summer left soil saturated and substantial snowfall this winter contributed to conditions that made flooding likely. The Federal Emergency Management Agency (FEMA) noted late last month that Wisconsin's flood risk is above normal to well-above normal throughout March and April.

The Insurance Commission is urging impacted residents to take the following steps:

- **First, check your policy:**
  - 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 are 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.
- Most comprehensive auto policies provide coverage for vehicles damaged in a flood. But if you purchased a collision-only policy, you may not have coverage.
- **Notify your insurance agent or insurance company as soon as possible to begin filing a claim.**
- **If you have coverage, take photos of the damage.** Your adjuster will need evidence of the damage as he investigates your claim.
  - **Make a detailed list of all damaged or lost personal property.**
  - **Keep swatches of damaged materials, such as carpeting, curtains, and furniture.** For more information on completing a home inventory list, visit [oci.wi.gov/Pages/PressReleases/20120615HomeInventory.aspx](http://oci.wi.gov/Pages/PressReleases/20120615HomeInventory.aspx).
- **Do not throw out any damaged property without your claims adjuster's agreement.** If local officials require you to dispose of damaged items for safety reasons before your claims adjuster's inspection, the photos you take of the damage will be extremely useful for your claim.

Wisconsin Emergency Management advises residents to continue to monitor local news coverage for flood warnings and instructions on how to report flood impacts.

Residents can contact the Insurance Commission with questions or to file a complaint by visiting [oci.wi.gov](http://oci.wi.gov), by calling 1-800-236-8517, or by emailing [ocicomplaints@wisconsin.gov](mailto:ocicomplaints@wisconsin.gov).

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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