

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 claim 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. The Department of Agriculture, Trade and Consumer Protection offers tips to prevent problems, based on past consumer complaints: datcp.wi.gov/Pages/Publications/HI-EmergencyHomeRepairTips.aspx.
 - Make sure the contractor is licensed and check with the Better Business Bureau that there are no reports against them. You can also contact DATCP's Wisconsin's Consumer Protection Hotline at (800) 422-7128 or DATCPHotline@wisconsin.gov to see if any complaints have been made against the business or contractor.
- Most homeowners policies do not cover flooding or seepage through the foundation. A separate flood insurance policy sold through the [National Flood Insurance Program \(floodsmart.gov\)](https://floodsmart.gov) is necessary for this [coverage](#).
- Damages from sewer backup or sump pump overflow are not covered by standard homeowners insurance or flood insurance. The purchase of a special [endorsement](#) for your homeowners [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 or visit oci.wi.gov/complaints.

For more information or to file a complaint, visit our website or contact:

Office of the Commissioner of Insurance, 125 South Webster Street, P.O. Box 7873, Madison, WI 53707-7873
p: 608-266-3585 | p: 1-800-236-8517 | f: 608-266-9935 | ociinformation@wisconsin.gov | oci.wi.gov

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