

Consumers should prepare ahead of time by making sure they have a comprehensive inventory of their personal property. See the *Personal Property Home Inventory* on OCI's Web site at: oci.wi.gov/Documents/Consumers/PI-224.pdf.

Your policy review should include all insurance coverage, not just a homeowner's policy. Reviewing auto insurance policies will help determine if you're covered for storm damage to your vehicle. Consumers should also consider adding coverage for their living expenses if their homes become uninhabitable due to storm damage. Business owners should consider purchasing business interruption coverage to protect them if storm damage shuts down their business for an extended period of time.

Typical homeowner's policies usually provide coverage for damage that is the result of severe weather such as damage from hail or high winds. An exception is that damage caused by flooding is typically not covered. For protection against floods, you must purchase a separate policy from the National Flood Insurance Program (NFIP). Check with your insurance agent or insurance company about signing up for NFIP protection.

Damage resulting from sewer backup and sump pump problems is also rarely covered in homeowner's policies but may be added through endorsements. Endorsements are added to insurance policies in order to provide additional coverage to the homeowner's policy. OCI encourages consumers to carefully review all endorsements before they are added to a policy.

Consumers should work with their insurance agent to ensure their level of protection will result in adequate financial protection from losses resulting from severe storms and the coverage in place is suitable for the risks they face.

After a Storm Hits

Consider the following steps if your home is damaged by a storm:

- Notify your insurance agent or insurance company as soon as possible to begin the insurance claim process.
- Take photographs of the damage for the insurance company.
- Separate damaged items from undamaged items.
- Make any necessary repairs protecting yourself from further loss or damage as soon as it is safe.
- Make a list of damaged items and keep all receipts that document the cost of the repairs or the replacement of damaged items.
- Do not throw away furniture or expensive items damaged by the storm. Your insurance adjuster will want to see these.

Consumer publications such as [Consumer's Guide to Homeowner's Insurance](#) and [Settling Property Insurance Claims](#) are available on OCI's Web site at oci.wi.gov and may also be ordered for free by calling 1-800-236-8517. More information on the National Flood Insurance Program may be found at fema.gov/national-flood-insurance-program.

Created by the Legislature in 1870, Wisconsin's Office of the Commissioner of Insurance (OCI) was vested with broad powers to ensure 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.

<https://oci.wi.gov/Pages/PressReleases/20180521Weather.aspx>