



Storm Damage Fact Sheet

Residents throughout southeastern Wisconsin and the Milwaukee metropolitan area who sustained storm damage to homes, vehicles and other personal property as a result of heavy rain, lightning, high wind and hail, are advised to take the following steps after all immediate storm danger has passed:

- **Make Temporary Repairs** – Take reasonable steps to protect property from further damage. Save receipts for what you spend and submit them to your insurance company for reimbursement.
- **Contact Your Insurance Agent or Company** – Your insurance agent or company will provide you with information about your deductibles, the length of time you have to file your claim, how long it will take for a claims adjuster to contact you and whether or not you will need to obtain estimates for repairs.
- **Prepare List of Damaged Items** – Begin to document your loss with a detailed list of damaged property. Take photographs of damage and collect copies of receipts for damaged items.

Property Damage

- **Flood** – Flood damage is not covered by homeowners or renters policies. Some policies may provide coverage for water damage resulting from the backup of sewer pipes. Property owners with Federal flood insurance policies will have coverage for flood damage.

Water damage to motor vehicles may be covered if the vehicle's insurance policy includes comprehensive or "other than collision" coverage.

- **Hail** – Hail damage to vehicles is covered under an auto policy with comprehensive or “other than collision” coverage. Take steps to prevent further damage to the automobile by covering broken windows to prevent interior rain damage.

Hail damage to your home is covered under a homeowners policy. Take steps to prevent further damage to the home’s interior if the hail has broken windows or damaged the roof.

- **Lightning & Wind** – Follow the same steps outlined above to secure property from further damage.

Damage to vehicles resulting from lightning or wind-blown objects is covered if the vehicle has comprehensive or “other than collision” insurance coverage.

For a free copy of “Settling Insurance Claims After a Disaster,” call the CIIC office (414-291-5360) or email: Consumer.Help@insuranceinfo-ciic.org. Remember to include your full name and mailing address.

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