

A few tips to avoid problems with insurance claims from the

## **Wisconsin Office of the Commissioner of Insurance:**

### **1. Read your policy**

Many consumers purchase policies that may not cover them for expected losses. For example some policies pay based on value - which may be depreciated - rather than on replacement value.

### **2. Certain items may need to be listed or insured separately.**

High value jewelry, art, or antiques should be discussed with your insurance agent when writing the policy.

### **3. Document**

Consumers should regularly do a home inventory. We have forms and apps on our website. Keeping a video record of each room may help in remembering items you have lost.

### **4. Document your loss**

It is equally important to keep a record of all your expenses after a loss. Take pictures of damaged items. Make sure to call your insurer or your insurance agent soon after a loss.

**5. In Wisconsin, insurance claims are not necessarily closed with a "final" payment.** If there are legitimate eligible expenses not previously covered, insurance companies may be obligated to pay.

For more information : <http://oci.wi.gov/>