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Insurance Commission Urges Wisconsinites to Evaluate Flood Insurance Needs Before the Snow Melts

Madison, Wis. — The Wisconsin Office of the Commissioner of Insurance (OCI) is urging residents to evaluate their flood insurance coverage now as the National Weather Service predicts temperatures across Wisconsin will rise later this week. With rising temperatures comes the possibility of snowmelt-related flooding. The Federal Emergency Management Agency (FEMA)¹ noted late last month that Wisconsin’s flood risk is above normal to well-above normal throughout March and April.

“I think it’s fair to say that most Wisconsinites are ready for winter to be over,” said Insurance Commissioner Mark Afable. “But while we’re waiting for temperatures to rise, home and business owners should review their insurance policies to make sure they have appropriate coverage.

“If you purchase flood insurance, the policy does not go into effect for 30 days,”² explains Afable. “Consider flood insurance now as an important protection against this type of peril.”

The U.S. Army Corps of Engineers is closely monitoring the Fox River between Wrightstown and DePere, the Wolf River, and the Menominee River for ice jams and flooding³, while the National Weather Service in La Crosse is warning residents along the Mississippi River and its tributaries of an above-normal flood risk through May due to runoff from snowpack and deeply

¹ <https://www.jsonline.com/story/news/2019/02/02/three-wisconsin-rivers-being-watched-ice-jams-flooding/2753530002/>

² <https://www.fema.gov/news-release/2019/02/05/dont-get-caught-without-flood-insurance>

³ <https://www.jsonline.com/story/news/2019/02/02/three-wisconsin-rivers-being-watched-ice-jams-flooding/2753530002/>

frozen ground.⁴ River ice jams occur when ice breaks up quickly in thawing temperatures and large, flowing ice chunks collect and create a dam, triggering area floods.

Not only will mountains of snow across the state melt into inches of water, saturated soil in many areas from late summer/early fall flooding leaves nowhere for that water to go.⁵

Public works departments are asking residents to help by clearing snow and ice from storm drains and grates. Homeowners should remove snow from the roof using a roof rake or push broom, make sure vents around the home are not covered by snow, and check that their sump pump is working properly. Clearing snow piles away from the home or building can also help prevent water seepage through the foundation.

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 (NFIP) and managed by FEMA is necessary for this coverage. Visit <https://www.floodsmart.gov/> to learn more about flood insurance.

Damage from sewer backup or sump pump overflow is not covered by standard homeowner's insurance or flood insurance. The purchase of a special homeowner's policy endorsement is required for this type of coverage. Contact your insurance agent to find out more about special endorsements and riders for expanded coverage.

- Floods are the nation's most common natural disaster.⁶
- Just one inch of water can cause \$25,000 of damage to your home.
- More than 20 percent of flood insurance claims come from outside high-risk areas.⁷
- Generally, water coming from the top down, such as burst fire sprinklers and ice dam seepage behind drywall, is covered by standard homeowner's policies. Water coming from the bottom up, such as foundation seepage from snowmelts, is not.⁸

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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⁴ <https://www.wpr.org/southwestern-wisconsin-could-see-more-flooding-spring>

⁵ <https://www.usnews.com/news/best-states/wisconsin/articles/2019-03-02/report-spring-flooding-may-hit-southwest-wisconsin>

⁶ <https://www.floodsmart.gov/why/why-buy-flood-insurance>

⁷ <https://www.floodsmart.gov/why/all-about-flood-maps>

⁸ <https://oci.wi.gov/Pages/PressReleases/20190129WinterPropertyDamage.aspx>