



Prepare for Severe Weather With Tips From State Agencies

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DATCP Contact: Caleb Kulich, Public Information Officer, (608) 621-1290, caleb.kulich@wisconsin.gov

OCI Contact: Sarah Smith, Director of Public Affairs, (608) 267-9460, sarah.smith2@wisconsin.gov

WEM Contact: Katie Rousonelos, Public Information Officer, (608) 242-3239, dmawempio@widma.gov

MADISON, Wis. – April 17-21, 2023 is Tornado and Severe Weather Awareness Week in Wisconsin. Severe weather can develop quickly and unexpectedly. Every year, millions of dollars are spent repairing Wisconsin properties damaged by tornadoes and storms. The Department of Agriculture, Trade and Consumer Protection (DATCP), Office of the Commissioner of Insurance (OCI), and Wisconsin Emergency Management (WEM) recommend Wisconsinites take proactive steps to be ready for these occurrences.

First, prepare for what you will do before, during, and after a severe weather event.

- Keep up-to-date with the latest weather information by following local news and weather reports, monitoring weather websites and apps, and having multiple ways to receive alerts, including Wireless Emergency Alerts.
- Create an emergency preparedness plan that outlines what to do in the event of severe weather, including where your safe place is located and possible evacuation routes.
- Seek shelter during tornadoes or high winds. If driving during flooding: turn around, don't drown.
- After the storm has passed, be vigilant about potential hazards, such as downed power lines or weakened structures.

Next, make sure your insurance is up-to-date and provides adequate coverage.

- Complete a Home Inventory: An up to date [home inventory](#) of your belongings will help with a [claim](#) if you experience damage or loss due to a disaster. Download the free [NAIC Home Inventory App](#) to create a record of your belongings.
- Determine Your Hazard Risks: Most homeowners [policies](#) do not cover flooding or seepage through the foundation. A special flood insurance policy is required for this kind of [coverage](#), which is available from the [National Flood Insurance Program](#).
- Know Your Coverage Before You Have a Claim: Read your homeowners [policy](#) to understand what is covered and what is not. Clarify any questions or concerns with your [insurance](#) agent or company. The [Consumer's Guide to Homeowners Insurance](#) can help consumers understand policy options and [coverage](#).

Finally, select a contractor ahead of time so you know who you will ask for repairs if needed.

- Ask friends, family, or your insurance agent for local recommendations.
- Avoid traveling 'storm chaser' crews who use high-pressure sales tactics.
- Obtain lien waivers from any contractors you hire for every payment you make.
- Get a written contract. Check for start and end dates, a description of what work will be done and materials to be used, and warranty details.

“DATCP is Wisconsin’s primary consumer protection agency,” said DATCP Secretary Randy Romanski. “Part of our mission is to ensure our state’s consumers are equipped with the knowledge and resources they need to keep their money and property safe.”

“The right insurance coverage can help protect you and your family from financial losses from severe weather,” said Insurance Commissioner Nathan Houdek. “Before severe weather strikes, review your insurance policy and consider ways you can protect your property from damage. Even small projects like cleaning your gutters and trimming your trees can make a difference.”

“Tornadoes and severe weather can occur suddenly and pose significant risks to people, property, and infrastructure,” said WEM Administrator Greg Engle. “It’s essential to be aware of the potential hazards and take steps to protect yourself, your family, and your community.”

You can go to readywisconsin.wi.gov for more information on what to do before, during, and after severe weather. ReadyWisconsin is WEM’s preparedness program.

More information about disaster preparedness and insurance is available at oci.wi.gov/disasters. If Wisconsinites encounter any issues with their insurance agent, adjuster, or company, they are encouraged to contact our office to file a complaint. Contact OCI at (800) 236-8517 or [visit our website for more information](#).

For additional information and consumer protection resources or to file a complaint, visit DATCP’s Consumer Protection webpage at ConsumerProtection.wi.gov or contact DATCP’s Consumer Protection Hotline at (800) 422-7128 or DATCPHotline@wisconsin.gov.

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