



Wisconsin Office of the Commissioner of Insurance

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Insurance Tips for FARM OWNERS

A farmowner's insurance policy resembles a homeowner's policy in many ways. Whether a claim is covered or not and for how much will depend on the policy language and the coverage you purchased.

Review your policy contract and the declarations page to verify coverages and limits. Crops, livestock, and farm equipment are usually insured under separate policies. Check with your agent to make sure your entire farm operation is adequately insured.

Additional tips and resources

- Homeowner's, farm, and ranch policies generally do not provide coverage for damage caused by flooding.
- Always notify your insurance agent or insurance company representative of any losses as soon as possible.
- The claim process may begin in one of two ways:
 1. Your insurance company may send you a claim form known as a "proof of loss form" to complete, or
 2. An adjuster may visit your home first before you are asked to fill out any forms.
- Make temporary repairs to protect property from further damage. Keep receipts for the temporary repairs and, if possible, take photos showing what the damage looked like prior to repairs. Include this information with your insurance claim. Permanent repairs must wait until the insurance adjuster has had a chance to assess the damage.
- Identify the structural damage to your home and other buildings on your premises, like your garage or tool shed. Make a list of everything you would like to show the adjuster when he or she arrives, for example, cracks in the walls, damage to the floor or ceiling, and missing roof tiles.
- Consider creating a folder of all claim-related information and contacts –including a log of phone calls and emails.
- Make copies of all your documents and send the copies with your claim. If you are required to send the original, keep the copy for your records.
- As the rebuilding process proceeds, contact your insurance adjuster again if you find additional damage you did not notice before or if you have additional information.
- If you have a specific complaint about your insurance and do not receive satisfactory answers from your company, you may file a complaint with the Office of the Commissioner of Insurance (OCI). Visit <https://ociaccess.oci.wi.gov/complaints/public/> to file a complaint online or download the complaint form to mail or fax.
- OCI consumer publications that may be useful:
 - Settling Property Insurance Claims*
<https://oci.wi.gov/Documents/Consumers/PI-084.pdf>
 - Consumers Guide to Homeowner's Insurance*
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