



The mission of the Wisconsin Insurance Plan is to provide basic and affordable property insurance to applicants in Wisconsin without regard to environmental hazards, providing the property

is reasonably maintained. Applicants and policyholders are strongly encouraged to secure insurance through a Producer.

The Plan also is expected to educate the public on the availability of the Plan, to encourage the revitalization of urban neighborhoods and to participate in appropriate programs to reduce the incidence of loss, particularly programs affecting insurance fraud and arson.

wisinsplan.com

The Wisconsin Insurance Plan's website can be accessed for the following:

- Get updates on products and services.**
- Complete an application.**
- Obtain a quote.**
- Request a policy endorsement.**
- Report a claim.**
- Make a payment**



UNDERWRITING STANDARDS

The Wisconsin Insurance Plan is an insurance industry-funded, full-service insurance company designed to provide basic and affordable property insurance for qualified properties when coverage is not available through the standard market for reasons beyond the property owner's control.

- Properties must meet reasonable underwriting requirements, including satisfactory housekeeping and maintenance.
- All properties are surveyed to confirm that underwriting requirements are met. An unsatisfactory survey can lead to coverage being denied or cancelled.
- The applicant must not have had excess losses within their control. Wisconsin Insurance Plan generally does not decline properties affected by acts of nature losses; however, coverage may be reduced and/ or deductibles increased.
- An exclusionary endorsement may be used to exclude unacceptable hazards.

Wisconsin Insurance Plan

600 West Virginia Street, Suite 101
 (The intersection of 6th Street and Virginia Street
 in the Tannery Business Center)
 Milwaukee, Wisconsin 53204-1552

Phone: (414) 291-5353

Claims: (877) 240-0533

Fax: (414) 291-5365

Email: planmanager@wisinsplan.com

Hours: 8:00am - 4:00pm, Monday through Friday
 (Summer hours may vary)

We now accept payments from Debit & Credit Cards.

The information in this brochure is only a general summary of the services offered by the Wisconsin Insurance Plan. Your legal rights as an insured are determined by your insurance policy and the Wisconsin Insurance Code, not by the contents of this brochure.

**Has your
 Property Insurance
 been Cancelled?**



WHAT IS THE WISCONSIN INSURANCE PLAN (THE PLAN)?

The Wisconsin Insurance Plan is a not-for-profit, property insurance association that functions like an insurance company in making homeowners, rental and other property insurance available to people in Wisconsin who are unable to buy it through standard insurance markets for reasons beyond their control. In order to be insured by the Plan, reasonable underwriting standards must be met. Contact any licensed Wisconsin insurance agent for access to the Plan.

WHO OPERATES THE WISCONSIN INSURANCE PLAN?

The Plan is managed by a staff of professional insurance people independent of any single insurance company. A 15-member governing committee (including eight insurer representatives, two insurance agents, and five public members) acts as the Wisconsin Insurance Plan policymaking body. All property and casualty insurance companies that do business in Wisconsin participate in funding the Plan and share in its losses and, if any, profits.

WHO BUYS INSURANCE THROUGH THE WISCONSIN INSURANCE PLAN?

Applicants who have been cancelled or refused property insurance in the standard market could be eligible for property insurance with the Wisconsin Insurance Plan provided their property meets basic fire and loss prevention as well as safety standards.

HOW DOES SOMEONE APPLY FOR INSURANCE COVERAGE IN THE WISCONSIN INSURANCE PLAN?

Contact any licensed Wisconsin insurance agent. An agent can provide valuable assistance in completing the applications and offer advice on the amount and type of coverage needed.

WILL THE WISCONSIN INSURANCE PLAN INSURE ANY PROPERTY?

There are reasonable underwriting standards that must be met. These take into consideration basic steps that most people would take to make their property safe, including satisfactory housekeeping and maintenance. An inspection of the property is required for every new policy issued. If the inspection reveals hazardous conditions, the property owner is notified and given the opportunity to correct them.

HOW ARE CLAIMS HANDLED IN THE WISCONSIN INSURANCE PLAN?

If you are insured in the Plan and have a loss, report it at once by contacting your producer or go to our website and complete the claim form. You should make a list of the items damaged or destroyed along with their estimated value and provide that to the adjuster. You should also protect your property from further damage.

WHAT IF SOMEONE INSURED IN THE WISCONSIN INSURANCE PLAN FINDS A BETTER DEAL ELSEWHERE?

They should take it. Remember, the Plan is a "last chance" insurer. Better insurance values are available in the standard insurance market. Property owners are encouraged to shop around. If you find a better deal after you are insured with the Plan, you can cancel your Fair Plan policy.



wisinsplan.com

Visit the website for the latest information about the Plan, rates, application forms, and the latest news.



The policies offered by the Wisconsin Insurance Plan include:

DWELLING PROPERTY (\$200,000 Building Limit)

- A one to four family residence either owner or non-owner occupied. (Occupied means the residence has people eating and sleeping in at least 50% of the living units daily).
- Vacant or unoccupied residences undergoing active rehabilitation.
- Seasonal dwellings or secondary homes.
- The dwelling must have a market value of \$200,000 or less (Dwelling only - not including lot or other structures).
- Renter's personal property.
- Condominium unit-owners including personal property.
- Mobile Homes on a permanent foundation.

HOMEOWNERS (\$200,000 Building Limit)

- A one or two family residence (not three or four or more families).
- The principal residence of the applicant/owner (applicant/owner eats and sleeps in this home daily).
- The Dwelling must have a market value of around \$200,000 or less (Dwelling only - not including lot or other structures).
- Can be a mobile home at a permanent location that meets the above requirements.

COMMERCIAL PROPERTY (\$500,000 Limit)

- Commercial Buildings - Occupied (commercial venture operating in building on a daily basis).
- Commercial Buildings - Vacant or unoccupied undergoing active rehabilitation
- Business Personal Property - For tenants operating a business in a commercial building.
- The combined value of the Building and Business Personal Property to be insured must have an Actual Cash Value of around \$500,000 or less.