



## Who operates The WIP?

The Plan Manager oversees all daily operations with a 11-member governing committee that acts as the Wisconsin Insurance Plan's policymaking body. WI Admin code INS 4.10 guides our underwriting guidelines. The WIP does not have licensed insurance agents on staff. Licensed P&C insurance agents are required to assist consumers with applying for coverage with the Wisconsin Insurance Plan.



## Our Mission

**The mission of the Wisconsin Insurance Plan is to provide basic and affordable property insurance to applicants in Wisconsin, providing the property is reasonably maintained.**



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[www.wisinsplan.com](http://www.wisinsplan.com)



# Wisconsin Insurance Plan

Has insurance for your property been declined, cancelled or non-renewed? We may be able to help.



## What is the Wisconsin Insurance Plan?

We are a not-for-profit, unincorporated association that offers property insurance to people in WI who are unable to secure it through standard insurance markets. Applicants who have been denied, cancelled or non-renewed from a standard market company may be eligible for property insurance with The WIP (provided their property meets basic fire and loss prevention as well as safety standards). All risks are reviewed by submitted application. Not all applications are accepted.

Contact any licensed Wisconsin insurance agent to apply to the Plan.

## Underwriting Standards

Wisconsin Insurance Plan does not accept every application that is submitted.

- 🏠 Properties must meet reasonable underwriting requirements.
- 🏠 All properties are surveyed to confirm that underwriting requirements are met. An unsatisfactory survey can lead to coverage being denied, cancelled, or non-renewed.

For more information, please visit our website: [www.wisinsplan.com](http://www.wisinsplan.com)

*Pay premiums online!*

*We accept checking/savings*

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**VISA**



## COVERAGES OFFERED

### Homeowners

- A one or two family residence
- The primary residence of the applicant
- Market value of 350,000 or less (not including land or other structures)
- Mobile home on a permanent foundation that meets the above requirements

### Dwelling Fire

- A 1-4 family residence either owner or non-owner occupied.
- Vacant properties under rehab
- Seasonal dwellings
- Market value of 350,000 or less (not including land or other structures)
- Renter's personal property
- Condo owners (including personal property)
- Mobile homes on a permanent foundation

### Commercial Fire

- Commercial buildings – occupied or vacant under active rehab
- 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 \$500,000 or less.