



South Carolina Department of Insurance

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The South Carolina Department of Insurance Encourages South Carolinians to be Storm Ready

With the potential threat of severe weather resulting from Hurricane Irma, it is important to be weather wise and prepared. Ray Farmer, Director of Insurance, cautions South Carolinians to be mindful of the potential weather threat and offers important information and tips that will help protect their property from the damages associated with severe weather.

“Everyone needs to take time now to review their emergency plans to ensure they are prepared for the severe weather we may encounter from Hurricane Irma,” advises Director Farmer. “We urge all South Carolinians to take a few moments to ensure that they are storm ready.”

The Department’s [Got It Covered? Home Preparedness Checklist for Severe Weather](#) brochure includes important actions that South Carolinians should take in advance of a storm, including:

- **Develop an emergency plan** to help you prepare in case you need to evacuate your home or take shelter and be sure to review your emergency plans with your family so that everyone is ready before the storm hits. Also, be mindful of your pets as you make your plans.
- **Review your insurance policy** and be very clear about what the policy does and does not cover. Check your policy for a windstorm, hurricane, or named storm deductible and note that these are expressed as a dollar amount, or as a percentage of the insured value of the home – not as a percentage of the amount of the loss. Understanding your policy will also help you understand your responsibilities in the event that your home is damaged along with common exclusions like losses resulting from flood or rising water.

Be sure to have a copy of all insurance policies, your insurance company and insurance agent’s phone numbers, website address and mailing addresses. Your agent or company should provide you with insurance claims forms, toll-free claims office numbers and should assist you in making arrangements for an adjuster to review your loss.

- **Prepare or update an inventory of your belongings.** If your home is damaged or destroyed, it may be difficult for you to remember everything or fully describe what you have lost to your insurance company. That’s why it’s important to make a list of all valuables, furniture, electronics, etc. and photograph or videotape your possessions before a storm happens. It’s also a good idea to

keep copies of the list, photographs, and videotape in a safe place outside your home. You may find it helpful to download an [inventory form](#) or a [free home inventory app](#) in order to make an inventory of your belongings using your smart phone.

- **Make your home as safe as possible** to prevent damage from occurring. For example:
 - ✓ Close and lock windows and doors to minimize the chance of them blowing open.
 - ✓ Trim trees and shrubs around your home which could damage windows or walls.
 - ✓ Move potential projectiles such as potted plants, garbage cans, lawn furniture and toys inside the home or garage.
 - ✓ Secure awnings and garage doors.
 - ✓ Clear loose and clogged downspouts and rain gutters to prevent water from backing up.
 - ✓ Move furniture and household fixtures away from exterior door and window openings. If possible, elevate these items and cover them with plastic.

In the event your home is damaged, secure your property and make temporary repairs to protect it from further damage. Be careful when inspecting your property as fallen debris can be hazardous. Be sure to keep all receipts for materials used for repairs. If you suffer property loss in your home or vehicle, contact your insurance agent. Your agent or company should provide you with insurance claims forms, toll-free claims office numbers and should assist you in making arrangements for an adjuster to review your loss. You can also check the [SC Department of Insurance Company Claims Telephone Numbers List](#) for additional company contact information. For additional insurance related information, visit our [Plan, Prepare, and Protect webpage](#).

Consumers that have questions about a claim may call the Department's Office of Consumer Services toll-free at 1-800-768-3467. Consumer Analysts are available to take your call Monday-Thursday 8:00 a.m.-6:00 p.m. and Friday 8:00 a.m.-5:00 p.m. You may also contact the office via e-mail to consumers@doj.sc.gov.

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