



# South Carolina Department of Insurance

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## MEDIA ADVISORY

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### *Time to Prepare*

*Free app helps consumers create a home inventory, before disaster strikes*

**Columbia, SC-** Violent weather events have affected approximately 80 percent of the nation's population over the past six years. In fact, severe weather disasters across the United States for 2011, totaled more than \$43 billion in damage. Last year alone, South Carolina was impacted by numerous severe thunderstorms, hail storms as well as several tornadoes. In their wake, these storms left many homes and automobiles damaged or destroyed. "With the spring storm season here, now is the time to prepare," said Acting Director Gwendolyn McGriff. "In addition to preparing an emergency kit and evacuation plan, creating a detailed inventory of your possessions is one of the best ways to ensure you have the right amount of homeowners or renters insurance for you and your family."

Interestingly, a February 2012 survey conducted by the National Association of Insurance Commissioners (NAIC), found that more than half of Americans don't have a home inventory of their possessions, putting them at risk for inadequate home insurance coverage, if and when severe weather strikes. The survey revealed that 59 percent of consumers have not made a list or inventory of their possessions. Of those individuals who do have a home inventory, 48 percent do not have receipts; 27 percent do not have photos of their property; and 28 percent do not have a back-up copy of the inventory outside of the home. Additionally, 59 percent of people with inventories have not updated their inventories in more than a year, meaning new purchases and gifts may not be covered.

There are several tools that can help you develop a detailed inventory of your property. For example, the **myHOME Scr.APP.book** app lets users capture images, descriptions, bar codes and serial numbers of personal possessions and stores the information electronically for safekeeping. The app organizes information by room and creates a back-up file for e-mail sharing. To download the free app, go to the iTunes® or Android® Market app stores and search "NAIC."

For those without a smart phone, the South Carolina DOI has included a link to the form on its website. The link includes the home inventory checklist and tips for effectively cataloguing your possessions. Both are available at <http://home.insureuonline.org>. "All homeowners and renters should develop a home inventory, and this is especially important for families with years' worth of accumulated possessions," says Acting Director McGriff. "Whether it is electronics, furnishings, collectibles jewelry or clothing, families need to know what they own as well as its value".

The South Carolina Department of Insurance encourages consumers to review their policies annually to ensure that their coverage still meets their financial needs. This is also a good time to compare coverage and prices to determine if you have the best coverage at the best price. Your insurance agent should be able to assist you with this. If you have questions concerning this information please contact the Department of Insurance at 800-768-3467 (toll free only in SC) or by e-mail at [consumers@doi.sc.gov](mailto:consumers@doi.sc.gov) . You may also view our website, [www.doi.sc.gov](http://www.doi.sc.gov) for more storm preparedness tips and information.

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