



South Carolina Department of Insurance

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MEDIA RELEASE

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For Immediate Release

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South Carolina Department Of Insurance Offers Consumer Information In Observance Of Severe Weather Week

Columbia- South Carolina observes Severe Weather Awareness Week March 2-8, 2014. Insurance Director Ray Farmer reminds homeowners of important insurance information and tips that will help protect their property from tornadoes, flooding and other weather-related hazards.

Tornadoes can occur at any time during the year but tend to hit in the early spring months of March, April and May. “We need to prepare and plan now for potential threats from tornadoes and severe wind events,” said Ray Farmer, Director of the South Carolina Department of Insurance.

The Department offers these reminders and helpful tips:

A standard homeowner's insurance policy covers damage from high winds and tornadoes. However, it does not cover damage from flooding. You will need to purchase a separate policy for flood insurance which is administered through The National Flood Insurance Program. Speak with your agent/producer to learn more about this program or visit www.floodsmart.gov for more information.

Now is the time to make an inventory of your property. Make a list of all valuables, furniture, electronics, etc., and photograph or videotape your possessions. Keep copies of the list, photographs and videotape in a safe place outside your home. If your home is damaged or destroyed in a natural disaster, it may be difficult for you to tell your insurance agent what you lost without proof. You may also download the following free app to make an inventory of your belongings using your smart phone device, <http://itunes.apple.com/app/myhome-scr-app-book/id414273863?mt=8>.

Should you experience damage or loss due to a severe weather event, contact your insurance agent or company as soon as possible. Your agent or company should provide you with insurance claims forms, toll-free claims office numbers and assist you in making arrangements for an adjuster to visit your property or to look at your vehicle.

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.

Call the Department's Consumer Services Division at 803-737-6180 or 1-800-768-3467 (toll-free in South Carolina) if you have questions about a claim or are having difficulty contacting your insurance agent or company. 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. Additionally, for those consumers living in the greater Charleston area, you may contact our Charleston office by calling 843-577-3415, Monday-Friday 8:30 a.m. -5:00 p.m. You may also contact the division via e-mail by using the following address: consumers@doi.sc.gov.

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