

## South Carolina Department of Insurance

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## **MEDIA ADVISORY**

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## What You Need to Know About Insurance Before Disaster Strikes

**Columbia, SC-** "As the southeastern coast of the United States braces for Hurricane Hanna, we urge South Carolinians to stay tuned to the weather reports, review their emergency plans and prepare their homes and businesses for damaging winds and rain that will come ashore with the storm," said Scott Richardson, Director of the South Carolina Department of Insurance. "Please review the following tips as you implement your family emergency plan."

## Disaster Preparedness Tips for Homeowners and Renters from the South Carolina Department of Insurance

- Take an inventory of your valuables and belongings. This should include taking
  photographs or a video of each room. This documentation will provide your insurance
  company with proof of your belongings and help to process claims more quickly in the
  event of disaster.
- Remember to include in your home inventory those items you rarely use (e.g., holiday decorations, sports equipment, tools, etc.).
- To enable filing claims more quickly, keep sales receipts and/or canceled checks. Also note the model and serial numbers of the items in your home inventory.
- Store copies of all your insurance policies in a safe location away from your home that is easily accessible in case of disaster. You may want to store your policies and inventory in a waterproof, fireproof box or in a safe, remote location such as a bank safe deposit box. Consider leaving a copy of your inventory with relatives, friends or your insurance provider and store digital pictures in your e-mail or on a Web site for easy retrieval.
- Know what is and is not covered by your insurance policy. You might need additional protection depending on where you live. Make sure your policies are up to date. Contact your insurance provider annually to review and update your insurance policy.
- Keep a readily available list of 24-hour contact information for each of your insurance providers. *Take this list as well as copies of your insurance policies with you if you need to leave.*

- Find out if your possessions are insured for the actual cash value or the replacement cost. Actual cash value is the amount it would take to repair or replace damage to your home or possessions after depreciation while replacement cost is the amount it would take to repair or replace your home or possessions without deducting for depreciation. Speak with your insurance provider to determine whether purchasing replacement coverage is worth the cost.
- Speak with your insurance provider to find out if your policy covers additional living expenses for a temporary residence if you are unable to live in your home due to damage from a disaster.
- Make certain yard items are tied down or secured. Bicycles, grills, toys, unsecured benches and any other items not tied down should be placed inside an enclosed building. These items become missiles during a tornado or hurricane.

To get additional information about preparing for a disaster, including a list of insurance company claims telephone and fax numbers, please visit the **South Carolina Department of Insurance** Web site at **www.doi.sc.gov** or, call our toll-free consumer telephone number at **1-800-768-3467**.

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