



GOT IT COVERED?

Review your policy. *Protect your home.*

Home Preparedness Guide For Severe Weather


doi.SC.gov

SCSAFEHOME

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South Carolina Department of Insurance

Preparedness Guide

Are you prepared if disaster strikes your home? Ensure your property will be protected in the event of a hurricane or other natural disaster by following these steps before and after a storm or severe weather event.

Know Your Insurance Policy

- It is important to know what your policy covers and what it excludes long before a severe weather event occurs. Review your insurance policy regularly with your agent to understand the coverage and exclusions.
- Regardless of whether you live in a house or an apartment, you should protect your home and its contents. Homeowners and renters insurance can help you cover losses that you cannot afford.
- Homeowners insurance is designed to cover the dwelling and the contents inside, whereas renters insurance specifically covers personal property located in the residence.
- Policies vary by company—be sure to compare similar coverage when shopping for insurance at the best price.
- Endorsements may be available to provide additional coverage for computers, jewelry, art, and other expensive items.
- Ask your agent about special coverage for floods, earthquakes, home offices, and other potential concerns.
- Update your policy to cover the replacement cost of your possessions.
- Claims can be paid in two ways: actual cash value or replacement cost. Actual cash value is the amount needed to repair or replace the damage minus a deduction for depreciation. Replacement cost is the cost to rebuild your home or repair damages using materials of similar kind and quality, without deducting for depreciation. Read your insurance policy carefully for the complete terms and conditions regarding replacement cost coverage.
- A deductible is the amount of money you have to pay out-of-pocket for expenses before your insurance kicks in should you have a covered loss. The deductible applies to coverage for your home and personal property. The deductible applies to each claim. You may be able to reduce your premium by increasing your deductible. In some cases, there may be a separate deductible that applies in case of damage from a specified peril, such as a hurricane.

Consider Purchasing Flood Insurance

- Coverage is available for homeowner's and renter's
- Water that enters the home from street flooding, an overflow of a creek, river, or stream, or storm surges are generally covered by flood insurance—not a homeowner's or renter's policy
- To find out more about floor insurance visit Floodsmart.gov
- To purchase flood insurance, contact your agent or call the National Flood Insurance Program (NFIP) at 1-888-356-6329.



Create a Home Inventory

- Make a list and photograph or videotape all furnishings and valuables
- Keep the inventory list in a safe location away from the home, but accessible in the event of a loss
- MyHomeScr.APP.Book is an app that allows consumers to capture images, descriptions, bar codes, and serial numbers of personal property for safe keeping. The app is free to download and available in iTunes® or Android® Market, search “NAIC.” The South Carolina DOI also has a link to the form on their website, doi.sc.gov.

Purchasing Insurance

When shopping for insurance, it's important to consider prices, coverage and benefits, customer service, and quality. A price comparison tool is available on the SC DOI website that allows consumers to compare price estimates from insurance companies that sell auto and homeowners insurance in South Carolina. If you find it difficult to obtain property insurance, or want help shopping around, visit the SCDOI's Market Assistance website at SCMarketAssist.com, email marketassist@doi.sc.gov or call 1-843-577-3414.

Preparing Your Family

Place important items in a watertight bag and store in a safe deposit box or fireproof safe away from the home in an area you can easily access after the storm. If possible, scan images of each document and store them on a portable flash drive.

Suggested Items to Include

- Copies of all insurance policies, including policy numbers, your insurance company and insurance agent's phone numbers, website addresses and mailing addresses. Also, check to see if the company or your agent has an emergency information hotline, in case of storm damage.
- Copy of home inventory and associated photos/video.
- Copies of government-issued identification, such as driver's licenses and Social Security cards for all family members.
- Copies of medical records for all family members.
- Copies of marriage certificates, wills, birth certificates and other important legal documents.
- Copies of your children's immunization records.
- Copies of passports.
- Copies of deeds, contracts, stocks and bonds, copies of recent tax returns, and other important financial documents.

What to Take when Evacuating

- Checkbook and cash—Pay-at-the-pump and ATM technologies may not be available immediately after a storm.
- Camera with data card and batteries or film.
- Irreplaceable photographs and keepsakes.
- Replacement set of keys for cars, homes, boats, etc.
- Your family emergency supply kit. For information about preparing a kit visit ready.gov/kit.



Preparing Your Home

Make your home as safe as possible. Be sure you've done all you can to protect your home from further damage that might occur as a result of wind or water intrusion.

Check for Electrical Hazards

- Replace frayed or cracked extension and appliance cords, loose prongs and plugs.
- Make sure there is only one plug per outlet and avoid overloading outlets. If you must use an extension cord, use a cord rated for the electrical load and do not use it for longer than it is necessary.
- Remove electrical cords running under rugs or over nails, heaters, or pipes.
- Cover exposed outlets and wiring.
- Repair or replace appliances which overheat, short out, smoke or spark.

Check for Chemical Hazards

- Store flammable liquids such as gasoline, acetone, benzene and lacquer thinner in approved safety cans, away from the home.
- Place containers in a well-ventilated area and close the lids tightly. Secure the containers to prevent spills.
- If flammable materials must be stored in the home, use a storage can with an Underwriter's Laboratories (UL) or Factory Mutual (FM) approved label. Move materials away from heat sources, open flames, gas appliances and children.
- Keep combustible liquids such as paint thinner, kerosene, charcoal lighter fluid and turpentine away from heat source.
- Instruct family members not to use gasoline, benzene or other flammable fluids for starting fires or cleaning indoors.

Check for Fire Hazards

- Clear out old rags, papers, mattresses, broken furniture and other combustible materials.
- Move clothes, curtains, rags and paper goods away from electrical equipment, gas appliances or flammable materials.
- Remove dried grass cuttings, tree trimmings and weeds from the property.
- Clean and repair chimneys, flue pipes, vent connectors and gas vents.
- Keep heaters and candles away from curtains and furniture.
- Place portable heaters on level surfaces, away from high traffic areas. Purchase portable heaters equipped with automatic shut-off switches, and avoid the use of extension cords.

Mitigation Measures

Mitigate the risk of damage to your home by performing home improvement projects now. Websites such as www.flash.org and www.disastersafety.org offer a variety of retro-fit projects that will help reduce the risk of damage during a hurricane. Even routine maintenance such as trimming back dead trees and branches, and making sure gutters, downspouts and storm drains are clear can help. For more information about mitigation measures to strengthen your home and property and reduce losses visit scsafefhome.com.



State Income Credits for Mitigation Measures

State income tax credits available to help offset costs incurred for qualified fortification projects. Fortification measures or retrofits must increase the structural resistance to hurricane, rising floodwaters or other catastrophic windstorm event damage. For more information about mitigation credits visit doi.sc.gov/mitigationcredits.

Catastrophe Savings Accounts

Prepare for out of pocket costs from a natural disaster using state income tax-free dollars. Establish a Catastrophe Savings Account (CSA) to help pay for your deductible and other out-of-pocket costs. Similar to a health savings account, the money can be set aside state income tax-free and used in the future to pay for qualified catastrophe expenses that result from a hurricane, flood or windstorm event that has been declared an emergency by the Governor of South Carolina. For more information, visit the www.doi.sc.gov/CSA.

Excess Insurance Premium Tax Credit

State income tax credits are available for property owners paying more than 5% of their incomes towards insurance coverage on their legal residences. Qualified premiums include homeowners, flood, and wind and hail insurance. The tax credit applies to state income taxes only and any unused credit can be carried forward for 5 years. For more information or a copy of the form visit dor.sc.gov and search for form "TC44".

Preparing Your Family and Home Just Before a Storm

- Review your family emergency plan with your family members.
- Close and lock windows and doors to minimize the chance of them blowing open, or of water being blown through gaps.
- Close storm shutters or board up your windows.
- Trim the trees and shrubs around your home as they could damage windows or walls.
- Move potential projectiles such as potted plants, garbage cans, lawn furniture and ornaments, hanging plants and toys inside the home or garage. Move grills into the garage.
- Secure roofs, awnings and garage doors.
- Clear loose and clogged downspouts and rain gutters to prevent water from backing up.
- Tie down small or young trees to prevent uprooting.
- Prepare your evacuation kit using the pertinent items. Turn off propane tanks.
- Fill the bathtub and other large containers with water for sanitary purposes (cleaning, flushing toilets, etc.)
- Move furniture and household fixtures away from exterior door and window openings. If possible, elevate these items and cover them with plastic.
- Secure household appliances, including computers and televisions, by unplugging and storing in cabinets or interior closets.
- If you need to evacuate your home, turn off all utilities and disconnect appliances to reduce the chance of additional damage and electrical shock when utilities are restored.

Important Home Safety Items to Have Available

- Smoke detector with battery for each floor
- Carbon monoxide detector with battery backup
- Fire extinguisher
- Non-scented bleach for sanitization
- Sunscreen
- Insect repellent
- Shovel and basic tools



Returning Home After the Storm

- Carefully check for damage to the roof, foundation and chimney. If the building looks unstable, do not enter.
- Open cabinets cautiously. Beware of objects that can fall off shelves.
- Ensure that natural gas sources are safely secured.
- If you smell natural gas, leave the structure and contact your local gas utility company.
- Use a battery powered flashlight to inspect the structure. Do not use oil or gas lanterns or candles inside the structure.
- If structural damage is present, turn off utilities.
- Do not use electrical appliances that have been wet/damaged until checked by a professional.
- Check with local authorities or have well water tested before using any water (could be contaminated).
- Until cleared with authorities or tested, all water should be boiled for 1 minute at a rolling boil to disinfect before drinking.
- Avoid using any toilets until you have checked for sewage or water line damage. If you suspect damage, call a plumber.
- Check your smoke and carbon monoxide detectors to ensure they are functioning properly.
- Do not use electricity until it is safe to do so. Look for broken electrical fixtures or exposed wiring. Report any downed wires or exposed wire to the utility company.
- Check for damaged plumbing connections and pipes or standing water. The main water supply shutoff valve is typically located in the basement, crawlspace of your home or outside of the home near or on the water meter itself.
- Secure the exterior to prevent further water intrusion. This can include boarding up broken windows, making temporary roof repairs, sealing cracks or tacking down plastic sheeting against open gaps in walls or roofs.
- Keep all receipts for materials and supplies used when making temporary repairs and provide them to your storm adjuster when they arrives to conduct an assessment of the damage.



Beginning to Clean Up Following a Storm

- Document the damage first! It is important to photograph or videotape the damage.
- Contact your insurance agent or company immediately.
- Take immediate action to mitigate the damage. This will reduce the amount of rust, rot, mold mildew that may develop, and lower the likelihood that the water will lead to structural problems.
- Disconnect all electronics/electrical equipment and relocate belongings to a safe, dry part of the house.
- If there is standing water in the house, sweep as much of it to the outdoors as possible.
- If possible, place water-damaged clothes, rugs, or furniture into a sunny or breezy location.
- Begin to remove water-damaged materials immediately and take photos or save samples or discarded items (such as carpets) for insurance purposes.
- Carpeting that has been wet for less than two days may be able to be salvaged by using a wet-vacuum or commercial carpet cleaner, but quick action is critical. In any case, the carpet padding will almost certainly have to be replaced.
- If possible, run the air conditioning and/or dehumidifier, or use blowers or fans to help dry out the interior.
- Throw away any spoiled food items or those that have come in contact with flood waters.
- Service damaged sewage systems as soon as possible as they present serious health hazards (septic tanks, pits, etc.).

Additional Helpful Tips

- Document damage before doing any repairs to your home—photograph and make lists of the damage.
- Protect your home by only making temporary repairs until you get advice from your insurance company. Save any receipts for materials purchased for repairs.
- Do not have permanent repairs made until your insurance company has inspected your property.
- If your home is uninhabitable, most homeowner's policies pay additional living expenses while your property is being repaired. Before renting temporary shelter, check with your insurance company or agent to determine what expenses will be reimbursed.
- Check your policy and consult with your company before hiring tree removal services.
- If any damage is identified to your home, contact your insurance agent or company to begin the claim filing process. They will help you arrange a time for an adjuster to review the damages.
- If there is damage to your vehicle, check with your insurance company to determine if the damage is covered.

Additional Resources

[SC Emergency Preparedness](http://scemd.org) - scemd.org

The SC Emergency Preparedness Office provides information about South Carolina Emergency Operations Plan, Hurricane Plan, Earthquake Plan, and selected other natural hazard plans.

[SC Wind and Hail Joint Underwriting Association](http://scwind.com) - scwind.com

The SC Wind and Hail Joint Underwriting Association (SCWHUA) is the residual property insurance market in South Carolina. It provides coverage for the perils of wind and hail in the coastal areas of the state designated by the legislature as "beach."

[South Carolina Insurance Association](http://scinsurance.net) - scinsurance.net

The South Carolina Insurance Association is a nonprofit, non-lobbying organization that provides property and casualty insurance information to consumers and the media.

[FEMA](http://fema.gov) - fema.gov

The mission of the Federal Emergency Management Agency is to support our citizens and first responders to ensure that as a nation we work together to build, sustain and improve our capability to prepare for, protect against, respond to, recover from and mitigate all hazards.

[Institute for Business and Home Safety](http://disastersafety.org) - disastersafety.org

The Institute for Business and Home Safety's mission is to reduce the social and economic effects of natural disasters and other property losses by conducting research and advocating improved construction, maintenance, and preparation practices.

[Federal Alliance of Safe Homes](http://flash.org) - flash.org

The Federal Alliance for Safe Homes (FLASH), Inc. is a nonprofit, 501(c)3 organization dedicated to promoting disaster safety and property loss mitigation. The mission is to promote life safety, property protection, and economic well-being by strengthening homes and safeguarding families from natural and manmade disasters.

The SC Department of Insurance is here to help you!

If you have **questions** about homeowners insurance, contact the SCDOI's Office of Consumer Services.

8:00 a.m. - 6:00 p.m. (Mon. - Thurs.) | 8:00 a.m. - 5:00 p.m. (Fri.)



1-800-768-3467



consumers@doi.sc.gov

If you're **having a specific problem** with your insurance company or agent, file a complaint at doi.sc.gov/complaint.