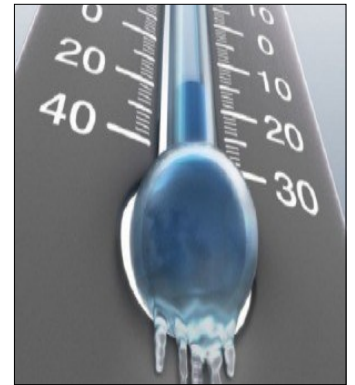




Prepare for Winter Weather: *Tips to Protect Your Home and Property*

With the lowest temperatures of the season predicted for the next several days, it is important to prepare your home so that it will better withstand the cold. “Damages from frozen pipes and faulty heating equipment can be costly and dangerous. It is important to protect your property against winter weather disasters,” said Ray Farmer, Director of Insurance. Below is a list of some important weather safety tips:



- When temperatures drop below freezing, it is important to protect against frozen pipes. Keep the house warm and open cabinet doors to allow warm air to circulate.
- Allow the faucets to drip if they are connected to pipes that are located in an exposed or unheated space.
- Install additional insulation to attics and basements.
- Have the home’s heating equipment checked annually to ensure it is working properly.
- All fuel-burning heaters and fireplaces should be properly vented.
- Portable space heaters must be kept away from draperies, bedding and other combustible materials. Follow manufacturer’s instructions for operation and remember to turn them off when unattended.
- Be sure to check the fire alarms and smoke detectors to ensure they are in good working order. Don’t forget to replace the batteries once a year.
- If you haven’t prepared a home inventory now is a good time to do so. A home inventory can be invaluable when deciding how much insurance you and your family need to ensure that your home and property are adequately protected. Digital tools such as NAIC’s MyHome Scr.APP.book lets you quickly capture images and descriptions of your belongings to help determine how much insurance you need and for filing a claim. To download the free app, go to the iTunes® or Android® Market app stores and search “NAIC.” For those without a smart phone, please visit the South Carolina Department of Insurance’s website, www.doi.sc.gov to find a link to a printable form. You may also access both the app and the form by visiting http://www.insureuonline.org/insureu_type_home.htm.
- Keep a readily available list of 24-hour contact information for your insurance agent and insurance company. Make a list that includes your policy numbers (both home and auto), your insurance company and insurance agent's phone numbers, website addresses and mailing addresses. If you have to evacuate your home, you want this information to be easily available to you.

A standard homeowner’s, renter’s or condominium insurance policy generally provides coverage for winter weather related damages as well as damages resulting from a fire. If you have questions about your policy, please contact your agent or company.

You may also contact the SC Department of Insurance Office of Consumer Services by calling 1-800-768-3467, Monday -Thursday from 8:00 a.m.-6:00 p.m. and Friday 8:00 a.m. -5:00 p.m. You may also contact the Office of Consumer Services via e-mail at consumers@doi.sc.gov.