



# South Carolina Department of Insurance

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## Media Release

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For Immediate Release

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### **The South Carolina Department of Insurance encourages South Carolinians to be Weather Ready**

With the potential for another round of strong thunderstorms and severe winds today, it is important to be weather wise and prepared. Ray Farmer, Director of Insurance cautions South Carolinians to be mindful of the potential weather threat and offers important information and tips that will help protect their property from the damages associated with severe weather.

“While strong thunder storms and tornadoes can occur at any time during the year, they tend to hit in the early spring months of March, April and May therefore, now, is the time to be prepared for these events,” advises Director Farmer.

Helpful tips include:

- Develop an emergency plan that will prepare you in case you need to evacuate your home or take shelter. The safest place to take shelter, if an emergency shelter is not available, is in a basement but if you do not have a basement, an interior bathroom or closet without windows is the next best option. The National Weather Service preparedness brochure, <http://www.lightningsafety.noaa.gov/resources/ttl6-10.pdf> provides detailed information about preparing for tornadoes, severe thunderstorms and floods. Review your emergency plans with your family so that you are ready before the storm hits and be mindful of your pets.
- Review your insurance policy so that you know if you have adequate coverage. Understanding your policy will also help you plan for any out-of-pocket expenses you may incur if your home is damaged, such as paying for your deductible or for temporary living expenses. Be sure to understand the difference between replacement cost and actual cash value. A standard homeowners or renters policy does not cover damage from flood; you will need to purchase a separate flood insurance policy. Please visit [www.floodsmart.gov](http://www.floodsmart.gov) for additional information.
- Take 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 describe to your insurance agent what you have 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.

For additional insurance related information, please visit, [www.doi.sc.gov](http://www.doi.sc.gov). You may also call the Department’s Office of Consumer Services toll-free number, 1-800-768-3467, 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 office via e-mail by using the following address: [consumers@doi.sc.gov](mailto:consumers@doi.sc.gov).