



South Carolina Department of Insurance

Capitol Center
1201 Main Street, Suite 1000
Columbia, South Carolina 29201

NIKKI R. HALEY
Governor

RAYMOND G. FARMER
Director

Mailing Address:
P.O. Box 100105, Columbia, S.C. 29202-3105
Telephone: (803) 737-6160

MEDIA RELEASE

**For Immediate Release
March 6, 2014**

**Contact: Ann Roberson
Phone: 803-737-6207**

South Carolina Department of Insurance Observes Severe Weather Week

Columbia- Governor Haley has proclaimed March 8-14, 2015 as Severe Weather Awareness Week for South Carolina. This year, emergency management officials along with state and local agencies are focusing on the preparation and safety measures consumers can take to protect against the damages associated with tornadoes. To help underscore the precautions one should take in the event of a tornado, Governor Haley has requested all South Carolinians participate in a statewide tornado drill, Wednesday, March 11, 2015 at 9:00 a.m. For additional information about the drill please visit, <http://www.scemd.org/>.

“Tornadoes can occur at any time during the year but tend to hit in the spring months of March, April and May,” said Ray Farmer Director of Insurance. “We need to prepare and plan now for potential threats from tornadoes and severe wind events.” There are a number of steps consumers can take to be better prepared for severe weather. The South Carolina Department of Insurance offers these reminders and helpful tips:

- Take time now to make an inventory of your property. It is an easy and effective way to keep track of your possessions. 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>.
- 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.
- 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 damaged property as fallen debris can be hazardous. Be sure to keep all receipts for materials used for repairs.

If you have questions about a claim or are having difficulty contacting your insurance agent or company, the South Carolina Department of Insurance Office of Consumer Services is available to assist you with your questions. Please call 1-800-768-3467 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. For additional insurance information please visit www.doi.sc.gov.

###