



Consumer Alert

Preparing for Spring's Extreme Weather

Don't wait until it's too late

Unpredictable weather patterns are becoming more frequent as some regions see different types of catastrophic events or more intense weather activity. 2017 was a record-breaking year in the number of severe weather events. No matter where you live, now is the time to prepare for Mother Nature's wrath. The South Carolina Department of Insurance offers these tips to help protect you and your family from extreme weather events.

Understanding Extreme Weather Hazards

Check the weather online or a broadcast outlet every morning to better understand what the day may bring. Unpredictable weather means storms can come on quickly, taking you by surprise. Consider the following:

- **Tornadoes** can hit anywhere, anytime. Of the 50 states, 49 have experienced a tornado since 2005. Make sure to identify a shelter and practice an annual family tornado drill.
- **Flash floods** are the cause of the most deaths associated with severe weather. It takes just 12 inches of rushing water to carry away a car. Don't ever drive or walk into flood waters and never underestimate the power of flowing water.
- **Lightning** is common, even if getting struck is rare. Stay inside during a lightning storm and take precautions such as unplugging your appliances and avoid talking on a phone.
- **Hurricanes** are powerful and destructive. Check that walls, eaves and the roof of your home are secure and have been built to current codes. Inexpensive [mitigation](#) improvements can make your home safer and protect it from costly damage.

Create a Home Inventory

To make the claims process easier, create a home inventory of your belongings. Include identifying information about your possessions (brand name, price, purchase date, model, serial number and receipts) and take photos. The NAIC has created a free smartphone app that will help you create a database of your possessions. The app is available for [iPhone](#) and [Android](#). A simple-to-use printable [home inventory checklist](#) is also available.

If you don't have time to create a full list of the items in your home, consider videotaping and/or taking photographs in every room. The more detail you include, the easier it will be for your insurer to evaluate your loss. When making your list, open drawers and closets, and don't forget to document what's in your basement, garage and storage buildings. Once you've created your inventory, send the information to your insurance agent and/or keep it on your app.

Collect Your Insurance Information

Before a storm hits, review your insurance policies. Make sure you know what is and is not covered. If you have questions, contact your insurance agent or insurer.

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Store electronic copies of your insurance policies with your home inventory and keep paper files in a safety deposit box. Make sure to have a copy of your policy declarations page listing all of your coverages, as well as your insurance cards. Collect the 24-hour contact information for your insurance agent and insurer and enter it as a contact on your smartphone. Make a list that includes your policy numbers, insurer and insurance agent's phone numbers, website addresses and mailing addresses. Also, check to see if the company or agent has an emergency information hotline. It is a good idea to store this information and your home inventory in a water-proof, fireproof box or safe. If you evacuate your home, take this information with you.

Note: Flood damage is generally not covered by a standard homeowners or renter's insurance policy. If you have a separate [flood insurance policy](#), remember to include a copy of the policy and the contact details for the insurer on your list. Flood is a covered event in most auto insurance policies.

Prepare for the Worst

To help lessen the damage caused by a storm, take stock of your home. Clear your yard of debris that could become projectiles in high winds and trim dead or overhanging branches from trees surrounding your home. Ensure the roof sheathing is properly secured. Fasten end gables to the roof. Latch doors and garage doors properly. Secure shutters and outdoor furniture.

For personal safety, identify the nearest storm shelter and have an emergency or evacuation plan for your family. Practice your evacuation plan, making sure everyone knows where emergency supplies are stored. Have a storm survival kit that includes bottled water, a first-aid kit, flashlights, a battery-operated radio, at least three days of nonperishable food items, blankets, clothing, prescription drugs, eyeglasses and personal hygiene supplies.

If you must evacuate your home, turn off all utilities and disconnect appliances, reducing the chance of additional damage and electrical shock when utilities are restored.

For more information about how to prepare your family and home for the weather threats, visit the [American Red Cross](#).

After the Storm

The days following a natural disaster can be confusing and stressful, but report your insurance claim(s) as quickly as possible to help protect your financial future. Contact your insurer and/or agent with your policy number and other relevant information. Be aware that your policy might require that you make this notification within a certain time frame.

Document damage by taking photographs/video before you begin any clean-up. After you've documented the damage, make repairs necessary to prevent further harm to your property (cover broken windows, leaking roofs and damaged walls). Don't make permanent repairs until your insurer has inspected the property and you have reached an agreement on the cost. Be prepared to provide the claims adjuster with records of any improvements you made prior to the damage. Save all receipts, including those from temporary fixes.

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If your home is damaged to the extent that you cannot live there, ask your insurer or insurance agent if you have coverage for additional living expenses.

Work with your insurer to learn what documents, forms and data you need for your claim. Keep a diary of all conversations you have with the insurer and your insurance agent, including names, times and dates of the calls or visits, and contact details. Provide your insurer with all of the requested information, as incorrect or incomplete information may delay your claim.

If the first offer made by the insurer does not meet your expectations, be prepared to negotiate. If there is a disagreement about the claim, ask the insurer for the specific language in the policy and determine why you and the insurer interpret your policy differently. If you believe you are being treated unfairly, contact the South Carolina Department of Insurance.

Protect Yourself from Fraud

Home repair fraud is common after a major weather event. Get more than one bid from contractors and request at least three references. Ask for proof of necessary licenses, building permits, insurance and bonding. Record the contractor's license plate number and driver's license number, and then check for any complaints with the [Better Business Bureau](#). Finally, be wary of contractors who demand up-front payment for repairs. Ask for references and verify contractors are legitimate.

More Information

For additional information contact the Department's Office of Consumer Services. The specially trained staff is available to assist consumers with their insurance-related questions and concerns. You may contact the Office of Consumer Services by calling our toll-free number 1-800-768-3467 Monday-Thursday 8:00 a.m.-6:00 p.m. or Friday 8:00 a.m.- 5:00 p.m.