



# GOT IT COVERED?

Review your policy. *Protect your home.*

**Home Preparedness Checklist  
For Severe Weather**

  
doi.SC.gov

SCSAFEHOME

## South Carolina Department of Insurance

### Hurricane Preparedness Checklist

If a disaster strikes your home, do you “Have it Covered?” Ensure that your property will be protected in the event of a hurricane by following these steps before a storm. Additional information regarding planning for the health and safety of your family and pets can be found in *Hurricane Cares and Concerns, A Preparedness Guide*, published by the South Carolina Department of Health and Environmental Control.

#### Before a Storm

Purchase homeowner’s insurance.

At minimum, buy full replacement cost coverage. This means the structure can be replaced up to the limits specified in the policy. Guaranteed replacement cost coverage will pay the full cost to rebuild your home even if the reconstruction cost exceeds the policy limit.

Periodically, have your home reappraised to be sure the policy reflects the real replacement cost. The cost to rebuild your home by an independent contractor-materials, labor, profit and overhead- determine the proper amount of insurance you should carry.

Check for changes in codes. Increased construction costs caused by changes in local building codes are not covered. If you live in an older home, check with a building contractor to see what additional costs due to changes in the building codes could be involved in replacing your home.

Update your policy to cover the replacement cost of your possessions. Standard coverage only pays for the actual cash value (replacement cost discounted for age or use).

**Be very clear** about what the policy will not cover, and how the deductibles work (the part you pay before the policy pays).

**Check your insurance policy for a windstorm or hurricane deductible.** These are expressed either as a dollar amount, or as a percentage of the insured value of the home - not as a percentage of the amount of the loss. Insurers offer a range of deductibles; the higher the deductible you choose, the lower your premium will be.

Check state-operated or federally-operated insurance pools if you find it difficult to obtain private coverage because of a recent disaster. Premiums often run higher than market rates, but it is better than no coverage.

Conduct a home inventory (see next page), make a list, and use it to check that the policy’s coverage matches the value of your possessions.

Consider purchasing extra coverage (known as "endorsements") for computers, jewelry, art and other expensive items.

Find out if food is covered. Unless you have extra coverage with your homeowner's policy, food lost in a power outage is probably not covered. Consider purchasing an endorsement to cover food losses.

Buy renter's insurance, if applicable.

Buy renter's insurance, which pays for damaged, destroyed, or stolen personal property. Your landlord's insurance won't cover damage to or loss of your possessions. Also, consider special coverage such as flood insurance for your belongings.

**Be very clear** about what a policy will cover. Some policies cover more than others. Comparison shop for the best coverage at the best price. Policies vary from company to company. Policies in most areas are affordable. Start with the company that insures your car, discounts are often available if you carry more than one policy with a company. You may also want to consider special coverage, as insurance for renters and homeowners won't cover certain types of losses. Ask your agent about special or additional coverage for floods, earthquakes, home offices and other potential problems.

Consider buying flood insurance.

Water that comes from the sky is covered by most homeowner's insurance policies. Water that comes from street flooding; creek, river or stream flooding; storm surges, and other rising water is not. Even when you purchase special flood insurance, coverage does not begin until 30 days after you obtain the policy, so the time to buy is now.

To buy a flood insurance policy, call your agent, or contact one of the private insurance companies that write flood insurance under a special arrangement with the federal government. If your agent does not write flood insurance, or you do not have an agent, call the National Flood Insurance Program's (NFIP) toll free number to obtain the name of an agent in your area who does write flood insurance. The number is **1-888-356-6329** or **TDD 1-800-427-5593**.

Create a home inventory

Make a list and photograph or videotape all furnishings and valuables. Keep a copy of the list and photo records in a safe deposit box or somewhere else safe away from your home.

There are several tools that can help develop a comprehensive list of possessions which could be damaged in a storm. For example, the MyHomeScr.app.book app lets users capture images, descriptions, bar codes and serial numbers of personal possessions and stores the information electronically for safekeeping. The app organizes information by room and creates a back-up file for e-mail sharing. To download the free app, go to the iTunes® or Android® Market app stores and search "NAIC." For those without a smart phone, the South Carolina DOI has included a link to the form on its website, **[www.doi.sc.gov](http://www.doi.sc.gov)**.

***TAKE THE HOME INVENTORY FAMILY PLEDGE***

### *Another important step to help you be better prepared...*

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 item and store them on a portable flash drive.***

- 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 drivers 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

#### ***Be sure to gather these as well...***

- Checkbook and cash. Many pay-at-the-pump and ATM technologies will not be available immediately after a storm.
- Camera with data card and batteries or film
- Irreplaceable photographs
- Replacement set of keys

## *You may want to conduct a home hazard hunt.*

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.

- Review how to shut off utilities in an emergency with all family members.
- Mitigate the risk of damage to your home by performing home improvement projects now. Websites such as [Flash.org](http://Flash.org) and [DisasterSafety.org](http://DisasterSafety.org) offer a variety of home improvement projects that will help reduce the risk of damage during a hurricane. Even routine maintenance – like trimming back dead trees and branches and making sure your gutters and downspouts are clear – can help.
- 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. Avoid using cube tabs or overloading outlets. If you must use an extension cord, use a cord rated for the electrical load and no longer than what is really needed.
- 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 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.
- Store oily waste and polishing rags in covered metal cans.
- 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 shutoff switches, and avoid the use of extension cords.



## *When a storm is forecast...*

### **Home Preparedness**

- Close and lock windows and doors to minimize the chance of them blowing open, or of water being blown through gaps.
- Board up your windows or close storm shutters.
- Trim the trees and shrubs around your home which 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.
- Cleared 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 in the *Hurricane Cares and Concerns, A Preparedness Guide* checklist.
- 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.

### **Home Safety Items**

- 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

## *After the storm...*

### **Damage Assessment**

As soon as it's safe to enter the damaged area:

- Walk the property, watching for and avoiding downed tree limbs or power lines.
- Make sure the building is structurally safe to enter or reoccupy.
- Have a fire extinguisher readily available in the case of fire.
- Watch for safety hazards (loose boards, slippery floors, broken glass, etc.)

- 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.

### *When it is safe to begin cleanup...*

By taking immediate action, you will limit the damage and increase the chance of salvaging usable materials. You will also reduce the amount of rust, rot, mold and 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-vac 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 wa-

- In the aftermath of high water inside your home – especially if the wallboard has been saturated, cutting four-inch diameter holes through the walls about one foot above the floor, will help the house dry out.
- Service damaged sewage systems as soon as possible as they present serious health hazards (septic tanks, pits, etc.)

If any damage is identified to your home, contact your insurance company to start a claim. Contact your insurance agent/company. If you suffer property loss in your home or vehicle, contact your insurance agent or company as soon as possible to arrange a visit from an adjuster.

The SC Department of Insurance will be in touch with top insurance companies doing business in the state. For those consumers who need contact information for their companies they will be able to contact the Department via telephone or visit the Department's website, [www.doi.sc.gov](http://www.doi.sc.gov). The toll-free (only in SC) phone number for the SC Department of Insurance is 1-800-768-3467.

- Be sure to document damage. Before doing any repairs to your home, photograph and make a list of the damage.
- Make temporary repairs only. Until you get advice from your insurance company, protect your home from further damage by making temporary repairs only. Save any receipts for materials purchased for repairs.
- Agree on cost of permanent repairs. Do not have permanent repairs made until your insurance company has inspected your property, and you have reached an agreement on the cost of repairs.
- Consider renting shelter. If necessary, rent temporary shelter. 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 before hiring tree removal services. Most damage to your home or surrounding structures resulting from fallen trees is covered by your homeowner's policy. Check with your agent or company before calling a tree removal service, as removal costs may also be covered.
- Determine whether your auto insurance policy covers damage from fallen trees or debris. Your insurance company may cover this kind of damage if you have comprehensive coverage. Check with your agent to determine whether your vehicle is covered.

**For more information please contact the  
South Carolina Department of Insurance at:  
1-800-768-3467 (toll-free in SC)  
[consumers@doi.sc.gov](mailto:consumers@doi.sc.gov)**

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