

Are You Storm Ready?

A Guide to Being
Prepared for Storm Damage



WHERE PROTECTION & REGULATION MEET

South Carolina has seen its fair share of storms and disasters in recent years. Depending on where you live - from the Upstate to the coast - it's likely you'll face storm threats from tornadoes, flooding, hurricanes, tropical storms and/or snow storms at some point during the year. That's why being storm ready is a year-round state.

Steps you take to mitigate damage, create a catastrophe savings account or build an emergency kit can benefit you and your family in many ways and protect you from physical and financial hardships in the event of any disaster.

You can take steps today to **Plan, Prepare & Protect** yourself and your home. The South Carolina Department of Insurance hopes this booklet will provide you with the information you need to be storm ready and with tools to help you recover after a storm strikes.

Be sure to flip to the back of the book for important resources, such as a printed version of the home inventory checklist, insurance company claim numbers and an emergency kit checklist.

How do I Plan, Prepare & Protect?

Plan—Make an evacuation plan and know your evacuation route.

Prepare—Have an emergency kit with 3-5 days of supplies, including your insurance information, for you and your family.

Protect—Clean out gutters and yard debris. Bring in lawn furniture & children's toys when a storm is approaching.



Contact Us

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8:00 a.m. - 6:00 p.m.

(Mon. - Thurs.) and

8:00 a.m. - 5:00 p.m. (Fri.)

Visit us online at www.doi.sc.gov

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What to Do Before a Storm

Create a general disaster plan as a family. Meet with your family and discuss why you need to prepare for disaster. Many families already have an emergency plan for a house fire, so making an all-hazard plan will just add a few more details. Every member of the family will have a role during an emergency, so it is important to share ideas, responsibilities and work as a team when you create your plan.

- ◆ Discuss the types of disasters that are most likely to happen. Explain what to do in each case. Make sure everyone in the family knows the address and phone number of the designated meeting place. Pick two places to meet:

- 1) Outside your home in the case of a sudden emergency, such as a fire
- 2) Outside your neighborhood in case you can't return home

- ◆ Pick an out-of-town or out-of-state friend to be your "family contact." After a disaster, it is often easier to call long distance than to make a local call. All family members should call this person and tell them if they are safe, and where they are to help reduce panic during an emergency.

- ◆ Discuss what to do in an evacuation and keep reference materials distributed by utilities and emergency managers with evacuation zones and routes in a designated area (like your emergency kit!). For those living on or near the coast, the South Carolina Emergency Management Division (SCEMD) has a Know Your Zone resource to help you know your evacuation zone.

- ◆ Take the time to make an emergency plan for your pets as well.

Practice and Maintain your Plan

- ◆ Quiz your kids every six months so they remember what to do.

- ◆ Conduct fire and emergency evacuation drills.

- ◆ Replace stored water every three months and stored food every six months.

- ◆ Test your fire extinguisher(s) according to the manufacturer's instructions.

- ◆ Test your smoke detectors monthly and change the batteries at least once a year.



Utilities

- ◆ Locate the main electrical fuse box, water service main and natural gas main. Learn how and when to turn these utilities off and teach all responsible family members. Keep necessary tools near gas and water shut-off valves.
- ◆ Remember, turn off the utilities only if you suspect the lines are damaged or if you are instructed to do so. If you turn the gas off, you will need a professional to turn it back on.

Important Home Safety Items to Have Available

- ◆ Smoke detector with battery for each floor and bedroom
- ◆ Carbon monoxide detector with battery backup
- ◆ Fire extinguisher
- ◆ Non-scented bleach for sanitization
- ◆ Sunscreen
- ◆ Insect repellent
- ◆ Shovel and basic tools



Build an Emergency Kit

Disasters strike without warning and being prepared at home will help to ensure that you and your family can make the best of a bad situation. Local officials and relief workers will be on the scene after a disaster, but in many cases, they will not be able to reach everyone right away. You need to be ready to take care of yourself and your family for up to three days.

Some emergencies can force you to evacuate from your neighborhood or confine you to your home. It is important that you know what to do if basic services—water, gas, electricity or telephones—were cut off by the utility company.

Preparing in advance and working together as a team makes it much easier to cope with an emergency situation. Store emergency supplies in sturdy, easy-to-carry containers such as suitcases, duffle bags or covered storage containers.

For your convenience, a checklist of suggested emergency kit items are located at the back of this book.

Make a Plan for Your Pets

Assemble an animal emergency supply kit in the event you must evacuate your home for an emergency.

This kit should contain:

- ◆ Water - at least three days of water specifically for your pets.
- ◆ Food - three days of food in an airtight, waterproof container.
- ◆ Medications and a pet first aid kit - talk to your veterinarian about what is most appropriate for your pet's emergency medical needs.
- ◆ Collar with ID tag, harness and leash
- ◆ Crate or pet carrier
- ◆ Sanitation materials to provide for your pet's sanitation needs - litter box, newspapers, paper towels, and garbage bags.
- ◆ Current vaccination records
- ◆ A picture of you and your pet together in case you should be separated from your pet during an emergency.
- ◆ Familiar items such as toys or treats that may help reduce stress for your pet.

**If you have to evacuate from your home,
take your pet with you – you are
responsible for the care of your pet!**

Most emergency shelters will not accept pets (with the exception of service animals) due to health reasons. Know which hotels in the area you plan to evacuate to allow pets. If you plan to stay with family members or friends, be sure they can accommodate pets.

Some counties will have temporary emergency animal shelter facilities, but the availability will likely be limited. Call your local emergency management office, animal shelter or veterinarian to get advice and information on boarding your pet. Many of these facilities require your pet's medical records. Make sure all vaccinations are current.

If you must leave your pet at home, provide access to someone in advance so they can check in. Choose and use an ID method for each animal such as micro-chipping or ID tags on their collar. This is extremely important if your animals become lost. Confine your pet



to a safe area inside - **NEVER** leave your pet chained outside! Leave them loose inside your home with food and plenty of water. Remove the toilet tank lid, raise the seat and brace the bathroom door open so they can drink. Place a notice outside in a visible area advising what pets are in the house and where they are located. Provide a phone number where you or a contact can be reached as well as the name and number of your veterinarian.

Animals have instincts about severe weather changes and will often isolate themselves if they are afraid. Bringing them inside early can stop them from running away. Never leave a pet outside or tied up during a storm. Separate dogs and cats. Even if your dogs and cats normally get along, the anxiety of an emergency situation can cause pets to act irrationally. Keep small pets away from cats and dogs.

Create a Home Inventory

- ◆ Make a list and photograph or videotape all furnishings and valuables.
- ◆ MyHomeScr.APP.Book is an app that allows consumers to capture images, descriptions, bar codes, and serial numbers of personal property for safe keeping. The app is free to download and available in iTunes® or Android® Market by searching “NAIC.”
- ◆ Keep a written copy of your home inventory in your important papers folder.
- ◆ For your convenience, there is a printed copy of a home inventory at the back of this booklet.

Tip!

Keep your home inventory in a waterproof folder with your other important documents in your emergency kit.



Financial Things to Know & Consider Before a Storm

Know Your Insurance Policy

- ◆ It is important to know what your policy covers and what it excludes long before a severe weather event occurs. Review your insurance policy regularly with your agent or company to understand the coverage and exclusions.
- ◆ Regardless of whether you live in a house or an apartment, you should protect your home and its contents. Homeowner's and renter's insurance can help you cover losses that you cannot afford.
- ◆ Homeowner's insurance is designed to cover the dwelling and the contents inside, whereas renter's insurance specifically covers personal property located in the residence.
- ◆ Policies vary by company—be sure to compare similar coverage when shopping for insurance at the best price.
- ◆ Endorsements may be available to provide additional coverage for computers, jewelry, art, and other expensive items.
- ◆ Ask your agent or company about special coverage for floods, earthquakes, home offices, and other potential concerns.
- ◆ Update your policy to cover the replacement cost of your possessions. Without replacement cost coverage, the value of your claim will be reduced to reflect the age of each possession.
- ◆ Understand your deductible(s). A deductible is the amount of money you have to pay out-of-pocket for expenses before your insurance kicks in should you have a covered loss. The deductible applies to coverage for your home and personal property and applies to each claim. You may be able to reduce your premium by increasing your deductible. In some cases, there may be a separate deductible that applies in case of damage from a specified peril, such as a hurricane.

What Kind of Coverage Do You Have?

Claims can be paid in two ways: actual cash value or replacement cost. **Actual cash value** is the amount needed to repair or replace the damage minus a deduction for depreciation.

Replacement cost is the cost to rebuild your home or repair damages using materials of similar kind and quality, without deducting for depreciation. Read your insurance policy carefully for the complete terms and conditions regarding replacement cost coverage.

Downed Trees

Generally, some homeowner's insurance policies will provide up to \$500 of coverage for tree removal. This limit applies to all of the downed trees per loss and is not paid on a per tree basis.

If a tree falls on your home or other structure covered under the terms of your homeowner's policy, your insurance policy should cover the cost of removing the tree from the damaged structure. This would be paid under the dwelling portion of your policy.

Spoiled Food Due to an Electrical Outage

If you lose electricity and the food in your refrigerator spoils, you may be covered for the value of the spoiled food. Please review your policy as the language will outline the exclusions and terms. There is typically a special limit on the amount of coverage for food spoilage.

Damage Due to Wind Driven Rain

Damage due to wind driven rain may be covered by some policies. For example, if wind blows a hole in the structure and rain comes into the home and causes damage, depending on policy language, the damage may be covered. In contrast, if wind blows rain through an open window or under a door that is not properly sealed, the resulting damage would likely not be covered. Contact your agent for more information and assistance as some policies may not provide coverage.

Water Seepage

If water seeps into your basement or home from the ground, you are generally not covered for the resulting damage. Water seepage is excluded under most homeowner's insurance policies. If the water seepage is not the result of a flood, you will not have coverage under your flood policy either. Problems from seepage are often considered maintenance issues and are not covered by insurance.



Flood Insurance

A flood is defined as a general and temporary condition of partial or complete inundation of two or more properties from overflow of inland or tidal waters, from unusual and rapid accumulation or runoff of surface waters from any sources, or mudflow. The standard homeowner's insurance policy does not include coverage for flood damage, including damage resulting from storm surge. You will need to purchase a separate flood insurance policy to protect your home from damages due to flood.



The National Flood Insurance Program (NFIP) offers flood insurance coverage. **Please be aware that there is a thirty-day waiting period for coverage to become effective.** Visit the NFIP at www.floodsmart.gov for information about this important coverage.

You may also contact your insurance agent or company for information about purchasing a flood insurance policy through NFIP or from a private insurance carrier.

Automobile Insurance Coverage

If your car sustained damage because of a storm and your automobile insurance policy includes comprehensive coverage (sometimes called “other than collision” coverage), then your car damage may be covered. However, if you did not purchase comprehensive coverage, the damage will not be covered by your policy. A basic “liability only” policy will not cover flood. Check with your insurance agent or company to make sure you are properly covered. Your policy declarations page will also list your coverages.

Home Mitigation Measures You Can Take Now to Save Later

Mitigate the risk of damage to your home by performing home improvement projects now. Websites such as www.flash.org and www.disastersafety.org offer a variety of retro-fit projects that will help reduce the risk of damage during a hurricane or severe storm. Even routine maintenance such as trimming back dead trees and branches and making sure gutters, downspouts and storm drains are clear can help.

It is also prudent to make sure all doors and windows are properly sealed to avoid water intrusion from wind driven rain. Remember, there must be a “storm created opening” for damage caused by wind driven rain to be covered.

The State of South Carolina has a variety of initiatives to incentivize mitigation in advance of severe weather.

Insurance Premium Discounts for Mitigation



South Carolina law requires insurers to offer premium discounts for mitigation measures that strengthen coastal homes and businesses against damage from hurricanes. These discounts, which are typically referred to as mitigation credits, must be offered on the portion of the premium attributable to wind losses. Because state law does not specify the amount of the discounts or credits that insurers must offer, the amount and range of premium savings from mitigation credits can vary significantly from one insurer to another. South Carolina consumers that take advantage of mitigation credits have, on average, saved 14% on their homeowner’s insurance premiums. For more information, visit www.doi.sc.gov/mitigationcredit.

Catastrophe Savings Accounts

Prepare for out of pocket costs from a natural disaster using state income tax-free dollars. Establish a Catastrophe Savings Account (CSA) to help pay for your deductible and other out-of-pocket costs. Like a health savings account, the money can be set aside state income tax-free and used in the future to pay for qualified catastrophe expenses that result from a hurricane, flood or windstorm event that has been declared an emergency by the Governor of South Carolina.

- ◆ Qualified catastrophe expenses are expenses paid or incurred because of a major disaster that has been declared by the Governor to be an emergency by Executive Order.
- ◆ Qualified catastrophe expenses include payment of insurance deductibles and other uninsured losses from hurricanes, rising floodwaters or other catastrophic windstorm event damage.
- ◆ Any South Carolina resident that owns a single-family residence qualifying as a legal residence for South Carolina property tax purposes can contribute to a CSA.
- ◆ Any established state or federally chartered bank can establish a CSA. The money can only be held in an interest-bearing savings account and it must be labeled as a CSA.
- ◆ The account must be kept separate from all other accounts. It must be maintained specifically for qualified catastrophe expenses incurred by the account holder.

- ◆ The account holder, not the financial institution, is required to maintain documentation for income tax deductions and to verify withdrawals from the CSA were used exclusively for qualified catastrophe expenses.
- ◆ The money that is placed in a CSA and the annual interest earnings are not subject to state income taxation if left in the account or used for qualified catastrophe expenses.

CSA contribution limits depend on your insurance deductible:

- ◆ If deductible is less than or equal to \$1,000, you can contribute up to \$2,000.
- ◆ If deductible is more than \$1,000, you can contribute the lesser of \$15,000 or twice the deductible.
- ◆ For those who self-insure, you can contribute up to a maximum of \$250,000, but the amount may not exceed the value of the home.

Examples:

- ◆ The entire amount does not have to be contributed in one year, but total contributions for all years cannot exceed the maximum.
- ◆ Any interest earned in the account will be exempt from state income tax and should be subtracted in computing your South Carolina taxable income.
- ◆ If you withdraw funds from your CSA to pay for qualified catastrophe expenses, you do not have to include the withdrawal in your South Carolina taxable income.
- ◆ Withdrawals for ineligible expenses are taxable and subject to an additional tax of 2.5%. Some exceptions apply, depending on the situation.

**For more information, visit
www.doi.sc.gov/CSA**

Excess Insurance Premium Tax Credit

State income tax credits are available for property owners paying more than 5% of their incomes towards insurance coverage on their legal residences. Qualified premiums include homeowner's, flood, and wind and hail insurance. The tax credit applies to state income taxes only and any unused credit can be carried forward for 5 years. For more information or a copy of the tax form, visit the South Carolina Department of Revenue's (SCDOR) website at dor.sc.gov and search for form "TC44."

State Income Tax Credit for Fortification Measures

South Carolinians are incentivized to protect against damage that could be caused before a hurricane or catastrophic event occurs. There are two state income tax credits available to help offset the costs of mitigation to one's legal residence. Together, they are known as Tax Credits for Fortification Measures.

- ◆ A Tax Credit for Retrofit Project Costs is available to help offset some of the costs incurred in a qualified fortification project such as labor and material costs. The maximum tax credit in any taxable year is limited to 25% of the total costs incurred or \$1,000, whichever is less.
- ◆ A Tax Credit for Retrofit Supplies allows South Carolina taxpayers a credit of up to \$1,500 against the state sales or use taxes paid on purchases of tangible personal property used in a qualified fortification project.

Fortification measures or retrofits must increase the structural resistance to hurricane, rising floodwaters or other catastrophic windstorm event damage.

- ◆ Fortification projects must be to the South Carolina taxpayer's legal residence.
- ◆ Qualified fortification projects include:
 - 1) Roof covering construction
 - 2) Roof attachment
 - 3) Roof-to-wall connections
 - 4) Secondary water resistance
 - 5) Opening protections
- ◆ Qualifying projects must follow prescribed standards as outlined in the SCDOR's SC Safe Home program. To locate these standards, visit www.dor.sc.gov/safehome and look under Brochures and Tools for the State Income Tax Credit for Fortification Measures guidelines. Each section of the guide is posted separately for downloading convenience.
- ◆ Certain projects are ineligible for these state income tax credits, including:
 - 1) Ordinary repair/ replacement of existing items that do not increase a residence's resistance
 - 2) New construction
- ◆ Limits are by taxable year and credits must be claimed for each year in which fortification measures are completed.
- ◆ Individuals claiming these credits must maintain evidence that the fortification measures were implemented and receipts for the associated costs incurred. These must be provided to the South Carolina Department of Revenue (SCDOR) upon request.

- ◆ The SCDOR has prepared a form for taxpayers to use in connection with claiming these state income tax credits. The form, which is entitled Residential Retrofit Credit, is labeled as SC SCH.TC-43.
- ◆ To download Tax Form SC SCH.TC-43, visit www.dor.sc.gov and search for “43” in the Form Name box under “Find a Form.”

For additional information on the filing process for a taxpayer to claim the tax credits for fortification measures, contact the South Carolina Department of Revenue.

As with any tax matter, consult a tax professional for specific information on your individual situation.



SCDOI’s SC Safe Home Program

The SCDOI’s SC Safe Home program provides matching and non-matching grant funds to assist coastal property owners retrofitting their homes to make them more resistant to hurricane and high-wind damage. The funds provided by this program are for the sole purpose of retrofitting owner-occupied, single-family homes. SC Safe Home funds may not be used for remodeling, home repair or new construction.

For more information, contact the SCDOI’s SC Safe Home Program: 1-803-737-6087 or by email to scsafehome@doi.sc.gov.

The SCDOI is Here to Help

SC MarketAssist

SC MarketAssist is a market assistance program offered by the SCDOI. This free program helps consumers find property insurance coverage by connecting them with licensed insurance agents and companies in their local area. There are several ways to take advantage of the SC MarketAssist program:

- ◆ **Online:** Consumers can go to www.SCMarketAssist.com to complete the Market Assistance Consumer Registration Form.
- ◆ **Email:** Consumers can email marketassist@doi.sc.gov to request assistance with finding property insurance coverage.
- ◆ **Call:** Consumers can call 803-737-6805 to request assistance.

Once we receive a consumer's request for assistance, a SCDOI representative will provide the consumer with a list of participating agents and companies in their area. Consumers can contact these agents or companies directly to discuss their property insurance needs.

Additional Tools & Resources

- ◆ Compare sample auto and homeowner's insurance rates using our Price Comparison Tool. The SCDOI has developed an online tool that allows consumers to compare price estimates from insurance companies that sell auto and homeowners insurance in South Carolina. You will be asked to answer several questions about yourself, where you live, your desired level of coverage, and information about your car or home. Answering these questions to the best of your ability should result in a better price estimate. Go to www.doi.sc.gov/pricecompare to get started.
- ◆ Find market share reports, which provide information on the volume of insurance business written in South Carolina. These reports are published on our SCMarketAssist.com website and are categorized by type of insurance business written.
- ◆ The SCDOI publishes annual complaint reports by type of insurance on our website at www.doi.sc.gov/consumer under the Complaint Summaries heading. These reports provide data on how many consumer complaints the SCDOI has received against insurance companies and what percentage of these complaints were determined to be valid.
- ◆ The SCDOI's Online Services Tool allows consumers to search the SCDOI Database for information about insurance companies and agents licensed to do business in South Carolina. Anyone can access this information to ensure they are conducting business with a properly licensed company or individual by going to www.doi.sc.gov/cosearch. Select "South Carolina" as the Jurisdiction and then "Company" for insurance companies or "Licensee" for insurance agents or brokers.

When You are Aware of an Incoming Storm

Preparing Your Family & Home Just Before a Storm

- ◆ Review your family emergency plan with your family members.
- ◆ Close and lock windows and doors to minimize the chance of them blowing open, or of water being blown through gaps.
- ◆ Close storm shutters or board up your windows.
- ◆ Trim the trees and shrubs around your home as they 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.
- ◆ Clear loose and clogged downspouts and rain gutters to prevent water from backing up.
- ◆ Tie down small or young trees to prevent uprooting.
- ◆ Check that your evacuation kit has all pertinent items. 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.



Evacuation

If told to do so, evacuate immediately. Follow these tips when evacuating:

- ◆ Listen to your battery-powered radio and follow the instructions of local emergency officials.
- ◆ Wear protective clothing and sturdy shoes.
- ◆ Take your emergency kits for your family and pets.
- ◆ Lock your home.
- ◆ Use travel routes specified by local authorities--don't use shortcuts because certain areas may be impassable or dangerous.
- ◆ Shut off water, gas and electricity before leaving.
- ◆ Make arrangements for your pets.

What to Take when Evacuating

- ◆ Checkbook and cash— Pay-at-the-pump and ATM technologies may not be available immediately after a storm.
- ◆ Camera with data card and batteries or film.
- ◆ Irreplaceable photographs and keepsakes.
- ◆ Replacement set of keys for cars, homes, boats, etc.
- ◆ Your family and pet emergency supply kits.



After the Storm has Passed

Power Outage During or After a Storm

Whether a power outage in your home is caused by grid failure or severe weather, you can take the following steps to prepare and respond. Include power outages in your family disaster plan, identifying alternate means of transportation and routes to home, school or work.

- ◆ Keep extra cash on hand since extended power outages may prevent you from using banks.
- ◆ Have your family emergency kit handy.
- ◆ Avoid opening the fridge or freezer. Food in the fridge should be safe for as long as 4-6 hours, but perishable foods should not be stored for more than 2 hours above 40 degrees. Foods in your freezer will usually stay frozen for more than a day. How long depends on several factors, such as your home's temperature, whether foods are soft or hard frozen, and how full the freezer is. It's not unusual for freezer foods to stay frozen for up to two days in a chest freezer that is full. A freezer that is mostly empty will not provide as much protection to keep foods frozen. The quality of insulation in the freezer walls will also affect how long foods will stay frozen when the freezer is unplugged. Keep in mind that every time the door is opened, warm air is allowed in, causing foods to thaw more quickly.
- ◆ Have an emergency power supply for anyone dependent on medical equipment requiring electricity.
- ◆ Keep a supply of flashlights, batteries and a battery-powered radio on hand. Don't use candles.
- ◆ Connect only individual appliances to portable generators and never plug a generator into wall outlets.
- ◆ Use gas-powered generators only in well-ventilated outdoor areas. Placing gas-powered generators in the garage and opening the garage door is not enough ventilation – it needs to be completely outside.
- ◆ When driving, be careful at intersections – traffic lights may be out, creating dangerous situations.
- ◆ Turn off any electrical equipment that was in use prior to the power outage.
- ◆ Turn off all lights but one to alert you when power resumes.
- ◆ Check on elderly neighbors, friends or relatives who may need assistance if weather is severe during the outage.

Next Steps Once You Have a Weather-Related Loss

Immediately:

- ◆ Take pictures or video of the damage. Email them to yourself to create a time stamp.
- ◆ Start a document to track everyone you speak with at your insurance company and in your agent's office regarding your claim.
- ◆ Call your agent or insurance company to report the claim. Be ready to answer questions about the damage.
- ◆ Have the following information with you when you place your call:
 - 1) The name of your insurance company (your agent may write policies for more than one company)
 - 2) Your policy number
 - 3) A telephone number and e-mail address where you can be reached
- ◆ When you file your claim, ask for an approximate time frame during which an adjuster can be expected to visit your home so you can plan accordingly. Generally, an adjuster will contact you within 24-48 hours after receiving notice of your loss. However, depending upon the severity of the event, it may take more time.

Mitigate Your Damages:

- ◆ You are required to take the necessary steps to prevent further damage and loss.
- ◆ Make temporary repairs using plywood, tarps, etc. to protect the structure.
- ◆ 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.
- ◆ Keep all receipts for materials and supplies used when making temporary repairs. Take pictures then provide the original receipts to your adjuster when they arrive.
- ◆ Begin to remove water-damaged materials immediately and take photos or save samples of 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-vacuum 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.
- ◆ Take pictures and then throw away any spoiled food items or those that have come in contact with flood waters.
- ◆ Service damaged sewage systems as soon as possible as they present serious health hazards (septic tanks, pits, etc.).

Once You Have Reported Your Loss:

An adjuster will work with you to calculate the value of the damage and prepare a repair estimate. Once an adjuster reaches you, a time will be set for the adjuster to view your property.

- ◆ Try to be there when the insurance company comes to inspect the damage. If you can't stay in your home, leave a note with information on where you can be reached.
- ◆ You may ask the adjuster for an advance or partial payment. If you have a mortgage, your mortgage company will need to sign the Building Property advance check. Any advance payment will be part of your total claim for Building Property and/or Personal Property damage.
- ◆ Ask about what your policy covers to help with temporary living expenses or housing.
- ◆ Check your policy to understand your deductible and any limits on coverage.
- ◆ Do not have permanent repairs made until your insurance company has inspected your property.
- ◆ Check your policy and consult with your insurance agent or company before hiring tree removal services.
- ◆ Keep your insurance agent or company advised if your contact information changes.
- ◆ If you are still in a shelter or cannot be easily reached, provide the name of a designated relative or point-of-contact who can reach you.



Before the Adjuster Arrives:

Take Photos.

- ◆ Take photos of any damage to the house and damaged personal property.
- ◆ Your adjuster will need evidence of the damage and damaged items (i.e. cut swatches from carpeting, curtains and chairs) to prepare your repair estimate.

Make a list of damaged or lost items and include their age and value where possible.

- ◆ This is where your home inventory is very helpful!
- ◆ If possible, have receipts for those items available for the adjuster.

If you have damage estimates prepared by a contractor(s), provide them to the adjuster. They will be considered in the preparation of your repair estimate.

If an adjuster has not been assigned to you within several days, please contact your insurance company.

It is important to remember that any claim settlement you make in the event of a covered loss will be determined by the amount and types of coverage you have and the deductibles you have chosen.

Returning Home After a Storm if You've Evacuated

- ◆ 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 one minute at a rolling boil to disinfect before drinking. It is a good idea to have a quality water filtration system in your Emergency Kit in case you have run out of water and do not have access to a heat source to boil your water.
- ◆ 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.

How to Spot a Scam

Unfortunately, often there are individuals that may try to take advantage of people as they are working to recover. While it is important to always safeguard your personal information, it is especially important following a natural disaster.

As you work to recover and repair your property you will likely be sharing your personal information with government officials, financial institutions, insurance personnel such as adjusters as well as contractors and repairmen. You must stay alert and ask for identification of these individuals before providing your personal information.

Avoid fraud

- ◆ Get written estimates on company letterhead with clear contact information.
- ◆ Get more than one bid. That will help you decide which offers are too high or too good to be true.
- ◆ Beware of contractors who only have out-of-town references, or who solicit door to door.
- ◆ Check references and phone numbers. Call the Better Business Bureau to see if a contractor has complaints.
- ◆ Don't pay up front and don't make your final payment until the job is finished.



- ◆ Beware of offers to waive your deductible. The contractor could be submitting false information to your insurance company.
- ◆ Never sign a contract with blanks.
- ◆ Do not provide personal or financial information to someone until you have verified their identity.
- ◆ Send your information securely.
- ◆ Make sure you have a copy of a written contract before the work begins.



Report Suspected Insurance Fraud to the SC Attorney General's Office

If you suspect someone has committed any type of insurance fraud, call the South Carolina Insurance Fraud Hotline toll-free at 1-888-95-FRAUD. You don't have to reveal your identity. For more information about insurance fraud, visit www.scag.gov/insurance-fraud.

Report Suspected Price Gouging to the SC Attorney General's Office

South Carolina laws protecting against price gouging are triggered following the Governor's declaration of an emergency. The South Carolina Attorney General's Office requests all suspected instances of price gouging to be reported. Send the name and location of the establishment, the price they are charging and any examples or documentation of the alleged price gouging by email to pricegouging@scag.gov or call 803-737-3953.

Final Thoughts

Coming Together as a Community

Working with neighbors can save lives and property. Meet with your neighbors to plan how the neighborhood could work together during and after an emergency until first responders arrive. If you're a member of a neighborhood organization, such as a homeowners association or crime watch group, introduce emergency preparedness to the group if it has not already been addressed. Know your neighbors' special skills (e.g., medical, technical) and consider how you could help neighbors who have special needs, such as disabled and elderly persons. Make plans to help care for children and those with special needs in case families are separated.

Additional Resources

SC Emergency Management Division - www.scemd.org

- ◆ The South Carolina Emergency Management Division's mission is to develop, coordinate, and lead the state emergency management program, enabling effective preparation for, response to and recovery from emergencies and disasters in order to save lives, reduce human suffering and minimize property loss. South Carolina is threatened by many natural and technological hazards. Disasters and emergency situations can happen anytime and anywhere. When disaster strikes, you may not have much time to respond, so it is important that you and your family are prepared. The SCEMD has local branches located in counties across the state to help support and protect South Carolinians.

SC Wind and Hail Joint Underwriting Association - www.scwind.com

- ◆ The SC Wind and Hail Joint Underwriting Association (SCWHUA) is the residual property insurance market in South Carolina to provide coverage for the perils of wind and hail in the coastal areas of the state designated as the "Wind Pool."

Federal Emergency Management Agency (FEMA) - www.fema.gov

- ◆ The mission of the Federal Emergency Management Agency (FEMA) is to support citizens and first responders to ensure that communities work together to build, sustain and improve the capability to be prepared for, protected against, respond to, recover from and mitigate all hazards.
- ◆ FEMA offers individual disaster assistance to help support communities that must recover from a major disaster.

National Flood Insurance Program – www.floodsmart.gov

- ◆ The National Flood Insurance Program (NFIP) aims to reduce the impact of flooding on private and public structures. It does so by providing affordable insurance to property owners, renters and businesses and by encouraging communities to adopt and enforce floodplain management regulations.

U.S. Small Business Administration – www.sba.gov

- ◆ Since 1953, the Small Business Association (SBA) has worked to ignite change and spark action so small businesses can confidently start, grow, expand and recover.
- ◆ SBA is the primary source of lending for both businesses and individuals affected by disasters through their disaster loan program.

South Carolina Insurance Association – www.scinsurance.net

- ◆ The South Carolina Insurance Association is a nonprofit, non-lobbying organization that provides property and casualty insurance information to consumers and the media.

Institute for Business and Home Safety – www.disastersafety.org

- ◆ The Institute for Business and Home Safety (IBHS) provides resources for consumers to improve home and building construction, maintenance and natural disaster preparedness practices. Through top-tier science studies, IBHS translates their findings into actions that help prevent avoidable suffering, strengthen homes and support the community.

Federal Alliance of Safe Homes – www.flash.org

- ◆ The Federal Alliance for Safe Homes (FLASH), Inc. is a nonprofit, 501(c)3 organization dedicated to promoting disaster safety and property loss mitigation. Through innovation, integrity and collaboration, FLASH promotes life safety, property protection, and economic well-being by strengthening homes and safeguarding families from natural and manmade disasters.

Contact Us

Email: consumers@doi.sc.gov

Call: 803-737-6180 or Toll-Free: 1-800-768-3467

8:00 a.m. – 6:00 p.m. (Mon. – Thurs.) and 8:00 a.m. – 5:00 p.m. (Fri.)

Visit us online at www.doi.sc.gov and find us on Facebook at South Carolina Department of Insurance and on Twitter @scdoi.

Company Claims Numbers

Company Name	Phone Number
ACCC Ins Co	(888) 823-0888
Aegis Security Ins Co	(800) 233-2160
AIG Prop Cas Co	(877) 399-6442
Allied Prop & Cas Ins Co	(800) 421-3535
Allstate Fire & Cas Ins Co	(800) 255-7828
Allstate Ind Co	(800) 255-7828
Allstate Ins Co	(800) 255-7828
Allstate Northbrook Ind Co	(800) 255-7828
Allstate Prop & Cas Ins Co	(800) 255-7828
Allstate Vehicle & Prop Ins Co	(800) 255-7828
Amco Ins Co	(800) 421-3535
American Bankers Ins Co Of FL	(800) 358-0600
American Family Home Ins Co	(800) 375-2075
American Modern Home Ins Co	(800) 375-2075
American Modern Select Ins Co	(800) 375-2075
American Natl Prop & Cas Co	(800) 333-2860
American Security Ins Co	(800) 358-0600
American Strategic Ins Corp	(866) 274-5677
Amica Mut Ins Co	(800) 242-6422
Armed Forces Ins Exch	(800) 255-0187
AssuranceAmerica Ins Co	(888) 580-8134
Auto Owners Ins Co	(888) 252-4626
Automobile Ins Co Of Hartford CT	(800) 252-4633
Bankers Standard Ins Co	(800) 252-4670
Bristol W Ins Co	(800) 274-7865
Centauri Specialty Ins Co	(866) 215-7574
Central Mut Ins Co	(888) 263-2924
Chubb Natl Ins Co	(800) 252-4670
Coastal Select Ins Co	(877) 642-1815
Dairyland Ins Co	(800) 334-0090
Direct Gen Ins Co	(800) 403-1077
Electric Ins Co	(800) 227-2757
Encompass Ind Co	(800) 255-7828
Encompass Ins Co Of Amer	(800) 255-7828
Essentia Ins Co	(800) 362-7535
Esurance Ins Co	(800) 255-7828
FBAlliance Ins Co	(866) 307-7127
Federal Ins Co	(800) 252-4670
FedNat Ins Co	(800) 293-2532
First Acceptance Ins Co Inc	(800) 779-2103
First Community Ins Co	(800) 627-0000
First Natl Ins Co Of Amer	(844) 339-5299
First Protective Ins Co	(877) 744-5224
Foremost Ins Co Grand Rapids MI	(800) 527-3907
Foremost Prop & Cas Ins Co	(800) 527-3907
Garrison Prop & Cas Ins Co	(800) 531-8722
Geico Ind Co	(800) 841-3000
General Cas Co Of WI	(844) 723-2524

Company Claims Numbers

Company Name	Phone Number
General Ins Co Of Amer	(844) 339-5299
Government Employees Ins Co	(800) 841-3000
Great Northern Ins Co	(800) 252-4670
Hartford Accident & Ind Co	(877) 805-9918
Hartford Ins Co Of The Midwest	(877) 805-9918
Hartford Underwriters Ins Co	(877) 805-9918
Heritage Prop & Cas Ins Co	(855) 415-7120
Homeowners of Amer Ins Co	(866) 407-9896
Homesite Ins Co Of The Midwest	(800) 692-6326
Horace Mann Ins Co	(800) 999-1030
Horace Mann Prop & Cas Ins Co	(800) 999-1030
IDS Prop Cas Ins Co	(800) 872-5246
Integon Preferred Ins Co	(800) 468-3466
Liberty Ins Corp	(844) 339-5299
Liberty Mut Fire Ins Co	(844) 339-5299
Lighthouse Prop Ins Corp	(877) 852-0606
Lititz Mut Ins Co	(855) 725-5642
Lloyd's	(844) 849-7828
LM Gen Ins Co	(844) 339-5299
LM Ins Corp	(844) 339-5299
Lyndon Southern Ins Co	(800) 888-2738
Main Street Amer Protection Ins Co	(877) 425-2467
Markel Amer Ins Co	(800) 362-7535
Meridian Security Ins Co	(877) 722-5246
Metropolitan Cas Ins Co	(800) 854-6011
Metropolitan Drt Prop & Cas Ins Co	(800) 854-6011
Metropolitan Prop & Cas Ins Co	(800) 854-6011
MGA Ins Co Inc	(866) 424-6726
Milbank Ins Co	(877) 722-5246
National Gen Ins Co	(800) 468-3466
National Security Fire & Cas Co	(800) 239-2358
Nationwide Affinity Co of Amer	(800) 421-3535
Nationwide Gen Ins Co	(800) 421-3535
Nationwide Ins Co Of Amer	(800) 421-3535
Nationwide Mut Fire Ins Co	(800) 421-3535
Nationwide Prop & Cas Ins Co	(800) 421-3535
NGM Ins Co	(877) 425-2467
Occidental Fire & Cas Co Of NC	(800) 223-5994
Ocean Harbor Cas Ins Co	(855) 585-0500
Old Dominion Ins Co	(877) 425-2467
Owners Ins Co	(888) 252-4626
Pacific Ind Co	(800) 252-4670
Palmetto Cas Ins Co	(800) 799-7500
Phenix Mut Fire Ins Co	(800) 876-8766
Phoenix Ins Co	(800) 252-4633
Praetorian Ins Co	(844) 723-2524
Privilege Underwriters Recp Exch	(888) 813-7873
Progressive Direct Ins Co	(800) 776-4737

Company Claims Numbers

Company Name	Phone Number
Progressive Max Ins Co	(800) 776-4737
Progressive Northern Ins Co	(800) 776-4737
Property & Cas Ins Co Of Hartford	(877) 805-9918
QBE Ins Corp	(844) 723-2524
Safe Auto Ins Co	(800) 723-3288
Safeco Ins Co Of Amer	(800) 332-3226
Selective Ins Co Of Amer	(866) 455-9969
Selective Ins Co Of SC	(866) 455-9969
Selective Ins Co Of The Southeast	(866) 455-9969
Service Ins Co	(800) 780-8423
South Carolina Farm Bur Mut Ins Co	(800) 799-7500
South Carolina Farm Bureau Ins Co	(800) 799-7500
Southern Fidelity Ins Co Inc	(866) 722-4995
Southern Mut Ins Co	(800) 877-9006
Spinnaker Ins Co	(888) 221-7742
St Johns Ins Co Inc	(877) 748-2059
Standard Fire Ins Co	(800) 252-4633
StarStone Natl Ins Co	(800) 845-2724
State Auto Prop & Cas Ins Co	(877) 722-5246
State Automobile Mut Ins Co	(877) 722-5246
State Farm Fire & Cas Co	(800) 732-5246
State Farm Mut Auto Ins Co	(800) 732-5246
Stillwater Ins Co	(800) 220-1351
Teachers Ins Co	(800) 999-1030
The Cincinnati Ins Co	(877) 242-2544
The Gen Automobile Ins Co Inc	(800) 692-6326
Travelers Commercial Ins Co	(800) 252-4633
Travelers Home & Marine Ins Co	(800) 252-4633
Travelers Prop Cas Ins Co	(800) 252-4633
Trumbull Ins Co	(877) 805-9918
United Prop & Cas Ins Co	(888) 256-3378
United Serv Automobile Assn	(800) 531-8722
Unitrin Auto & Home Ins Co	(866) 536-7376
Unitrin Safeguard Ins Co	(866) 536-7376
Universal Ins Co	(800) 228-9224
Universal Ins Co of NA	(866) 999-0898
Universal N Amer Ins Co	(866) 999-0898
Universal Prop & Cas Ins	(800) 470-0599
USAA Cas Ins Co	(800) 531-8722
USAA Gen Ind Co	(800) 531-8722
Vault Recip Exch	(844) 388-5677
Vigilant Ins Co	(800) 252-4670

Home Inventory Checklist

Bedroom #1

Item	Price	Date	Brand Name	Notes
<i>Furniture</i>				
<i>Electronics</i>				
<i>Misc. (clothing, collectables)</i>				

Don't forget closets and storage areas!

.....
Cut here to remove.

Home Inventory Checklist

Bedroom #2

Item	Price	Date	Brand Name	Notes
<i>Furniture</i>				
<i>Electronics</i>				
<i>Misc. (clothing, collectables)</i>				

Don't forget closets and storage areas!

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Cut here to remove.

Home Inventory Checklist

Bedroom #3

Item	Price	Date	Brand Name	Notes
<i>Furniture</i>				
<i>Electronics</i>				
<i>Misc. (clothing, collectables)</i>				

Don't forget closets and storage areas!

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Cut here to remove.

Home Inventory Checklist

Bathrooms

Item	Price	Date	Brand Name	Notes
<i>Furniture</i>				
<i>Electronics</i>				
<i>Misc. (clothing, collectables)</i>				

Don't forget closets and storage areas!

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Cut here to remove.

Home Inventory Checklist

Kitchen

Item	Price	Date	Brand Name	Notes
<i>Furniture</i>				
<i>Electronics</i>				
<i>Misc. (clothing, collectables)</i>				

Don't forget closets and storage areas!

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Home Inventory Checklist

Living Room

Item	Price	Date	Brand Name	Notes
<i>Furniture</i>				
<i>Electronics</i>				
<i>Misc. (clothing, collectables)</i>				

Don't forget closets and storage areas!

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Home Inventory Checklist

Study

Item	Price	Date	Brand Name	Notes
<i>Furniture</i>				
<i>Electronics</i>				
<i>Misc. (clothing, collectables)</i>				

Don't forget closets and storage areas!

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Home Inventory Checklist

Dining Room

Item	Price	Date	Brand Name	Notes
<i>Furniture</i>				
<i>Electronics</i>				
<i>Misc. (clothing, collectables)</i>				

Don't forget closets and storage areas!

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Home Inventory Checklist

Bonus Room

Item	Price	Date	Brand Name	Notes
<i>Furniture</i>				
<i>Electronics</i>				
<i>Misc. (clothing, collectables)</i>				

Don't forget closets and storage areas!

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Home Inventory Checklist

Attic

Item	Price	Date	Brand Name	Notes
<i>Furniture</i>				
<i>Electronics</i>				
<i>Misc. (clothing, collectables)</i>				

Don't forget closets and storage areas!

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Home Inventory Checklist

Garage

Item	Price	Date	Brand Name	Notes
<i>Furniture</i>				
<i>Electronics</i>				
<i>Misc. (clothing, collectables)</i>				

Don't forget closets and storage areas!

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Home Inventory Checklist

Miscellaneous

Item	Price	Date	Brand Name	Notes
<i>Furniture</i>				
<i>Electronics</i>				
<i>Misc. (clothing, collectables)</i>				

Don't forget closets and storage areas!

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Emergency Kit Checklist

It is important to keep enough supplies in your home to meet the needs of your family for at least three days. Assemble a family Emergency Kit with items you may need in an emergency or evacuation. Store these supplies in sturdy, easy-to-carry containers such as suitcases, duffle bags or covered storage containers.

Include at a minimum:

- ◇ Water - two gallons of water per person per day for at least three days, for drinking and sanitation
- ◇ Food—at least a three-day supply of non-perishable food
- ◇ Battery-powered or hand crank radio and a NOAA Weather Radio with tone alert and extra batteries for both
- ◇ Flashlight and extra batteries
- ◇ First aid kit
- ◇ Whistle to signal for help
- ◇ Moist towelettes, garbage bags and plastic ties for personal sanitation
- ◇ Wrench or pliers to turn off utilities
- ◇ Manual can opener for food (if kit contains canned food)
- ◇ Local maps
- ◇ Cell phone with chargers
- ◇ Prescription medications and glasses
- ◇ Infant formula and diapers
- ◇ Pet food and extra water for your pet
- ◇ Important family documents such as copies of insurance policies, identification and bank account records in a waterproof, portable container
- ◇ Family emergency contact information
- ◇ Cash or traveler's checks and change

Additional items to consider include:

- ◇ Sleeping bag or warm blanket for each person. Consider additional bedding if you live in a cold-weather climate.
- ◇ Complete change of clothing including a long-sleeved shirt, long pants and sturdy shoes. Consider additional clothing if you live in a cold-weather climate.

Cut here to remove.

Emergency Kit Checklist

- ◇ Fire extinguisher
- ◇ Multipurpose tool
- ◇ Matches in a waterproof container
- ◇ Duct tape
- ◇ Dust mask to help filter contaminated air
- ◇ Personal hygiene items
- ◇ Mess kits, paper cups, plates and plastic utensils, paper towels
- ◇ Paper and pencil
- ◇ Books, games, puzzles or other activities for children

Water:

- ◇ Store water in plastic containers such as soft drink bottles or plastic milk jugs. Avoid using containers that will break, such as glass bottles. A normally active person needs to drink at least two quarts of water each day. Hot environments and intense physical activity can double that amount. Children, nursing mothers and ill people will need more.
- ◇ Store two gallons of water per person per day (one gallon for drinking, one gallon for food preparation/sanitation)
- ◇ Keep at least a three-day supply of water for each person in your household

Food:

- ◇ Store at least a three-day supply of non-perishable food. Select foods that require no refrigeration, little preparation or cooking and little or no water. Select food items that are compact and lightweight.
- ◇ Ready-to-eat canned meats, fruits and vegetables
- ◇ Canned juices, shelf-stable or powdered milk, instant or canned soup (if powdered, store extra water)
- ◇ Staples--sugar, salt, pepper
- ◇ High energy foods--peanut butter, jelly, crackers, granola bars, trail mix
- ◇ Vitamins
- ◇ Foods for infants, elderly persons or persons on special diets
- ◇ Comfort/stress foods--cookies, hard candy, sweetened cereals, lollipops, instant coffee, tea bags

Emergency Kit Checklist

First Aid Kit:

- ◇ Assemble a first aid kit for your home and one for each car. Contact your local American Red Cross chapter to obtain a basic first aid manual.
- ◇ Each first aid kit should include:
 - ◇ 2-inch sterile gauze pads (4-6)
 - ◇ 4-inch sterile gauze pads (4-6)
 - ◇ Hypoallergenic adhesive tape
 - ◇ Triangular bandages (3)
 - ◇ 2-inch sterile roller bandages (3 rolls)
 - ◇ 3-inch sterile roller bandages (3 rolls)
 - ◇ Scissors
 - ◇ Tweezers
 - ◇ Needle
 - ◇ Moistened towelettes
 - ◇ Antiseptic
 - ◇ Thermometer
 - ◇ Tongue blades (2)
 - ◇ Tube of petroleum jelly or other lubricant
 - ◇ Assorted sizes of safety pins
 - ◇ Cleansing agent/soap
 - ◇ Latex gloves (2 pairs)
 - ◇ Sunscreen

Important Papers:

- ◇ 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.

Emergency Kit Checklist

- ◇ Copies of government-issued identification, such as driver's licenses, passports 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 deeds, contracts, stocks and bonds, copies of recent tax returns, and other important financial documents.

Pets:

- ◇ Water - at least three days of water specifically for your pets
- ◇ Food - three days of food in an airtight, waterproof container
- ◇ Medications
- ◇ Pet first aid kit
- ◇ Collar with ID tag, harness or leash
- ◇ Crate or pet carrier
- ◇ Sanitation materials to provide for your pet's sanitation needs- litter box, newspapers, paper towels, garbage bags
- ◇ A picture of you and your pet together in case you should be separated from your pet during an emergency
- ◇ Familiar items like toys or treats that may help reduce stress for your pet.

Reminders:

- ◇ Store your kit in a convenient place known to all family members.
- ◇ Keep a smaller version of the Family Emergency Kit in the trunk of your car.
- ◇ Keep items in air-tight plastic bags.
- ◇ Change your stored water supply every six months so it stays fresh.
- ◇ Rotate your stored food every six months.
- ◇ Re-evaluate your kit and family needs at least once a year. Replace batteries, update clothes, etc.
- ◇ Ask your physician or pharmacist about storing prescription medications.

