



Media Release

**For Immediate Release
June 1, 2023**

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SCDOI Marks the Start of the 2023 Hurricane Season with Important Preparation Tips

COLUMBIA, SC – The South Carolina Department of Insurance (SCDOI) is reminding South Carolina residents to prepare for the 2023 hurricane season, which officially begins today, June 1st. Residents should protect not only their family and possessions but should also consider their insurance coverage and potential insurance needs ahead of any hurricane or storm. Regularly reviewing your policy with your agent will help you understand coverage and exclusions. This will help you know if you need to add or increase coverage to ensure you are resilient in the event of a claim.

"I cannot emphasize enough the importance of understanding your policy deductibles and terms well before the first storm is named," said Michael Wise, Director of the SCDOI. "Understanding it will help avoid any surprises regarding coverage if you suffer damage and need to make a claim. It's a good idea to review this every year and consider whether any of your coverage needs have changed."

Plan:

- The SCDOI advises using the [NAIC Home Inventory App](#) or the [SCDOI Storm Ready Guide](#) to create a comprehensive home inventory. Keeping a written copy of the inventory in a waterproof folder and taking photos will help facilitate insurance claims and serve as documentation of personal belongings.

Prepare:

- The SCDOI recommends having an emergency kit with three to five days of supplies, including insurance information, for you and your family.
- Taking steps to protect your property is vital. Clearing out gutters, removing yard debris, and bringing in lawn furniture and children's toys when a storm is approaching can minimize potential damage.

Protect:

- Mitigating the risk of damage through home improvement projects and retrofit measures is a good way to reduce your risk of damage. Trimming dead trees and branches, clearing gutters, and ensuring drains are unobstructed can help minimize the impact of hurricanes or severe storms.
- Coastal homeowners and businesses may also be eligible for premium discounts by implementing mitigation measures that strengthen their properties.



More Resources:

- The SCDOI highlights various available resources to South Carolina homeowners on our [website](#). State income tax credits are available to property owners who spend more than 5% of their income on insurance coverage for their legal residences. Homeowners can also receive tax credits to offset the costs of fortification measures on their properties.
- The [SC Safe Home program](#), administered by the SCDOI, offers grant funds to assist coastal property owners in retrofitting their homes to enhance their resistance to hurricanes and high-wind damage. These funds are specifically allocated for retrofitting owner-occupied, single-family homes and cannot be used for remodeling, home repair, or new construction.

For more information, please visit doi.sc.gov.