

Weather Related Damage Frequently Asked Questions About Flood Insurance, Homeowners Insurance, and Automobile Insurance

Flood Insurance Coverage

The standard homeowners insurance policy does **NOT** include coverage for flood damage. 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. While coverage purchased now will not assist with recovery from this storm, please visit the NFIP at www.floodsmart.gov or call 1-888-379-9531 for information about this important coverage. You may also contact your insurance agent for information about purchasing a flood insurance policy for future events. 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.

Next Steps Once You Have A Flood-Related Loss

Immediately:

- **Call your agent or insurance company**
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; and (3) a telephone number 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, given on the severity of flooding, it may take more time.
- **Mitigate your damages.**
You will need to take the necessary steps to prevent further damage and loss. Make temporary repairs using plywood, tarps, etc. to protect the structure.

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. 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.) Your policy does not provide coverage for temporary living expenses or housing. Only direct physical damage from flooding is covered.

- **Please keep your agent advised if your contact information changes.**
If you are still in a shelter or cannot be easily reached, please provide the name of a designated relative or point-of-contact who can reach you.

Before the Adjustor Arrives:

- **Take photos.**
Take photos of any water damage in the house and damaged personal property. Your adjustor 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.**
If possible, have receipts for those items available for the adjustor.
- **If you have damage estimates prepared by a contractor(s), provide them to the adjustor.**
They will be considered in the preparation of your repair estimate.
- **If an adjustor 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 flood will be determined by the amount of coverage you have and the deductibles you have chosen.

For more information about the NFIP or to report a flood insurance claim, contact your insurance company/ agent or call 1-800-621-FEMA.

FEMA Individual Assistance Application Instructions

Applying for Assistance

1. To apply for assistance online, go to: <http://www.disasterassistance.gov/>
2. Click “Apply Online”
3. The application will take 18-20 minutes.
4. You will need to know the following to apply:
 - a. Social security number
 - b. What type of insurance you currently carry
 - c. Family gross total household income
 - d. Good contact information
5. Have pen and paper available to record information during the registration process.
6. For technical problems with the online application, contact 1-800-745-0243.

Checking the Status of Your Application/ Eligibility for Assistance

Create a login and you are able to monitor your account with FEMA; you can monitor messages from them, upload documents and update personal information. Also on the homepage of <http://www.disasterassistance.gov/> you can put in your address to see if your area has been declared for Individual Assistance.

FEMA HELPLINE: 1-800-621-3362

Individual Assistance FAQs: <http://www.disasterassistance.gov/help/faqs>

Automobile Insurance Coverage

What coverage do I have?

If your car sustained damage as a result of the storm and your automobile insurance policy includes comprehensive coverage then your car may be covered unless its terms provide otherwise. However, if you did not purchase comprehensive coverage and only purchased for example, liability coverage, the damage will not be covered by your policy.

Homeowners Insurance Coverage

What kind of coverage do I have?

Replacement Cost Value vs. Actual Cost Value

Property insurance generally covers loss or damage to your home, its contents (like your furniture, TV, clothes and jewelry) and detached buildings on your property (like a garage or tool shed). The extent of coverage will depend on the language of your policy. There may be a deductible with each property claim. A deductible is how much you agree to pay out of pocket for losses before your insurance company begins to pay. The deductible amount appears on the declarations page of your policy. The amount of coverage is based on the type of policy you purchase – actual cash or replacement cost.

If you have sustained weather related damage to your home and you have replacement cost coverage, your policy will generally cover the cost up to the value stated in the policy to return your home to the condition it was prior to the storm. Actual cash value means payment is limited to the depreciated value of each item at the time it is damaged, destroyed or stolen. Depreciation is the decrease in home or property value due to age or wear and tear since the time the home was built or purchased.

Downed Trees:

Generally, some homeowner's insurance policies will provide up to \$500 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.

Damage Due to Wind Driven Rain:

Coverage depends upon the language of the policy. 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. 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.

Next Steps Once You Have A Homeowners or Automobile Related Loss:

- Document your entire loss with photographs, videos, etc.
- Mitigate the damages. You will need to take the necessary steps to prevent further damage and loss. Make temporary repairs using plywood, tarps etc. to protect the structure.
- Contact your insurance agent or company and report all claims as soon as possible.
- Keep a log of your personal property loss and gather all receipts for those items that have been damaged or destroyed. Photographs and videos of the materials will also help in filing the claim.

The South Carolina Department of Insurance Office of Consumer Services' 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 1-800-768-3467 Mon. - Thurs. 8:00 a.m. - 6:00 p.m. or Friday 8:00 a.m. - 5:00 p.m. You may also contact us by e-mail at consumers@doi.sc.gov. Due to the storm, we anticipate a higher call volume at this time. We appreciate your patience and please know that we will assist you as quickly as possible.

For More Information: www.doi.sc.gov

A List of Insurance Company Claims Numbers Is Available on Our Home Page Under "Latest News."