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## **PCI Urges South Carolina Flood Victims to Contact Insurers**

COLUMBIA, S.C.- The Property Casualty Insurers Association of America (PCI) wants to offer recovery information for those residents impacted by the recent round of historic rainfall and flooding in South Carolina.

“Insurers are here to answer questions and help families and businesses file claims and begin the recovery process as quickly as possible,” said Oyango Snell, PCI’s Regional Manager. “If your vehicle was damaged in this recent round of rain from Hurricane Joaquin, contact your insurance company or agent immediately to see if you have coverage. Generally water damage to a vehicle is typically covered under an auto policy’s comprehensive insurance coverage,” added Snell.

Vehicle owners should be cautious about attempting to start a vehicle that has been exposed to flood waters and make sure to report any missing vehicles to the police.

The Federal Emergency Management Agency (FEMA) may help with costs from flooded vehicles. Vehicle owners can apply for assistance for “reasonable needs and expenses” for vehicle damage not covered by insurance. Owners will likely have to prove that liability insurance requirements were met at the time of the loss, and aid is likely to come in the form of a loan that they will have to pay back.

“If your home was damaged you could get coverage depending on your policy, though it is important to note that generally flood damage to your home or business is not covered under standard personal and commercial property policies,” said Snell.

Flood insurance must be bought as a separate policy, and is available to consumers under the NFIP, which is the primary source for flood insurance in the United States. Although property owners can purchase flood insurance from many insurers as a separate policy through the NFIP, there is a 30-day waiting period before coverage takes effect.

Recovering from flooding is always a challenging task but there are resources available to help consumers. The Federal Emergency Management Agency can be contacted at 800-621-3362 or [www.fema.gov](http://www.fema.gov) and consumers who have flood insurance policies through the National Flood Insurance Program (NFIP) can contact either their flood insurance agent or the NFIP itself at (888) 379-9531 or [www.floodsmart.gov](http://www.floodsmart.gov)

The Property Casualty Insurers Association of America (PCI) member company [Toll-Free Policyholder Claim Phone Numbers](#).

The [South Carolina Department of Insurance](#) can assist consumers with questions about insurance claims.

### **PCI Flooding Tips:**

- Keep all receipts for anything you buy for that purpose so you can submit them to your insurance company later.
- Report all damage to your insurance company or agent as soon as you can in order to settle your claim more quickly and accurately.
- Make a list of damaged items. If possible, put together a set of records, such as receipts, bills and photographs, to establish the age of everything that needs to be replaced or repaired.
- Identify structural damage to your home and make a list of everything you want to show the adjuster.
- Don't throw out damaged furniture or other expensive items. The adjuster will want to see them. It also is a good idea to take photographs of the damage before you start cleaning it up.

PCI promotes and protects the viability of a competitive private insurance market for the benefit of consumers and insurers. PCI is composed of nearly 1,000 member companies, representing the broadest cross section of insurers of any national trade association. PCI members write more than \$195 billion in annual premium, 35 percent of the nation's property casualty insurance. Member companies write 42 percent of the U.S. automobile insurance market, 28 percent of the homeowners market, 33 percent of the commercial property and liability market and 35 percent of the private workers compensation market.