



## WIND AND HAIL UPDATE

South Carolina Wind And Hail  
Underwriting Association  
240 Stoneridge Drive, #101  
Columbia, SC 29210

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### 2020 HURRICANE SEASON

With the 2020 Hurricane Season less than two months away, now is an excellent time to talk with your clients about wind insurance.

***Look At Alternatives To SC Wind . . .*** A number of private insurers are including the wind peril in their property policies. Consider reviewing options with your clients.

***Understand How Deductibles Work . . .*** Many policyholders choose larger deductibles in order to obtain significant premium credits, but they do not understand how they work at time of loss. Now would be an excellent time to discuss this with them.

***Insurance-To-Value . . .*** Avoid ugly surprises when a hurricane occurs. The costs to repair and replace continue to increase. They often escalate following a major event. Take time to explain the benefits of being properly insured to value.

***Don't Forget Flood Insurance . . .*** Hurricanes cause damage from both wind and flood. While most consumers feel that "I am not in a flood zone," the risk of damage from flood is real. Larger homes should consider excess flood insurance.

***Household Inventories Help . . .*** Whether it is a formal list or photographs of every room, such information can be extremely helpful when filing a claim.

***Have A Plan . . .*** Now is the time to think about evacuation routes, "go bags," medication, and copies of insurance policies.