



WIND AND HAIL UPDATE

*South Carolina Wind And Hail
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HURRICANE MATTHEW FAQ

We have received a number of questions. We wanted to share the most common questions and answers with you.

In an effort to provide you with this information, the questions and answers have been simplified. Actual situations will be based on the facts and the policy wording.

My Neighbor's Tree Fell And Hit My House. Who Is Liable?

In the case the wind blew down a healthy tree, this is an "Act of God." Your policy with wind will pay.

A Tree Fell And Landed In My Yard. Is This Debris Removal Coverage?

No. Debris removal applies only when the tree has hit covered property and caused damage to that property.

Does The SC Wind Policy Cover Expenses Due To Evacuation?

There is no evacuation coverage.

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My House Is Damaged. Can I Make Temporary Repairs?

Temporary repairs to protect the property are covered as long as they are reasonable and documented.

Where Is The Single Adjuster Program?

The National Flood Insurance Program suspended the Single Adjuster Program several years ago. It is now a permanent suspension.

The reason for this decision involves legal considerations and questions by Congress.

What About The Spoiled Food In My Refrigerator?

If food spoils due to power failure *due to damage on your property*, then it would be covered. If the power fails due to actions off of the property, then it is not covered.

For example, a tree hits the power lines where they are attached to your meter, the food spoilage would be covered.

If the wind shuts down a substation resulting in power failure at your house, the food spoilage would not be covered.