



Beaufort County Sheriff's Office

Emergency Management Division



**20 QUESTIONS
TO ASK YOUR INSURANCE AGENT**

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Sheriff's Office**

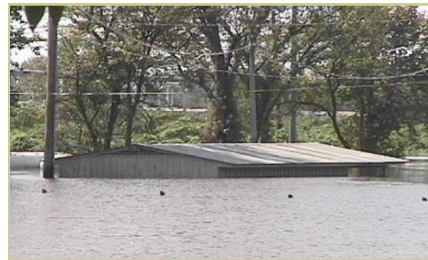
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20 Questions to Ask Regarding Your Insurance Policies

1. If my house is destroyed and it needs to be completely rebuilt, how much money will I receive?
2. What are my deductibles and are they any different for hurricanes?
3. If trees are down in my yard, does my policy cover hiring someone to remove them?
4. If my house is not livable, how much do I receive for living expenses? Are there any restrictions on how my money can be used?
5. How much would I get for outbuildings such as storage sheds?
6. Is the boat in my yard covered by my homeowner's policy?
7. If my windows are blown out of my house and there is water damage from rain, does my homeowner's policy cover my repair cost?



8. How do I go about filing a claim?
9. How long should I expect before I receive a settlement?
10. What happens if I do not agree with the settlement offered?
11. Other than flood insurance and homeowner's insurance, is there any other type of insurance that I should consider?
12. Are the items inside my home covered by flood insurance? Go to www.floodsmart.gov for detailed flood insurance information.



13. What type of proof of loss am I going to have to provide when filing a claim?
14. If there is more than one storm that damaged my home, is this considered two different claims and how is this processed? Is there a limit from both claims?



15. In my homeowner's policy, does it cover any landscaping repairs?
16. Am I required by my policy to take any actions to protect my property, such as storm shutters?
17. Are there any requirements in my policy that request actions to mitigate any further damage to my residence after the storm?
18. Can I do any emergency repairs to my home from storm damage prior to the claims agents arrival? If yes, does this affect my settlement?
19. How long after a storm do I have to make a claim?
20. If I have to evacuate, does my policy cover my evacuation expenses?

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