

Don't Have Flood Insurance? All Is Not Lost In South Carolina: The Baldwin Company Is Here To Help!

According to industry reports, only about 10% of South Carolinians have purchased Flood Insurance. The Baldwin Co. is there for the other 10% of flood victims.

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/EINPresswire.com/ -- According to industry reports, only about 10% of South Carolinians have purchased Flood Insurance.

So what about the other 90% of SC's flood victims? There is hope:

All or some of your repairs to your business or home may be covered under your regular homeowners or business-owners property insurance under certain circumstances.

If – during the rain and wind storms last week, before the flooding actually began – wind ripped off some shingles from the roof of your business or residence, or if flying debris broke a window or tore a hole in your siding, or if a tree fell onto your home or business, and if any of these created a structural opening (e.g., a hole in your roof or wall) through which rain fell into your building, your regular property insurance may cover the resultant damage to your building and contents, as long as you can prove your property incurred this damage before the influx of rising waters.

Why?

The general principle for differentiating between coverage by regular property insurance and coverage by flood insurance is this:

Damage from water that falls down into your building from above is usually covered by your regular property insurance policy...

...whereas, damage from water that comes up from ground level (or below) is generally not covered by your regular policy – but would be covered by a flood insurance policy.

The time factor is likely to become the primary determinant of cause and effect. In other words, in order to prove that the water damage in your house or business was initiated by rain coming from above prior to the flood waters rising from below, you will have to compile a timeline for your specific area, or at least your ZIP code.



The Baldwin Company, Public Adjuster

To do this, you will need to do some research to obtain a probable timeline for these two separate events. Here are some of the ways you can do this:

- If you called 911 to report wind damage, you can contact your emergency services to document what time that call was placed.
- You can also contact the National Weather Service or one of your local television stations to find out the following:
 - o What hours the wind reached potentially damaging levels
 - o What speed the wind attained – both sustained speeds and gusts
- Local media can also help you determine at what time sufficient rain had fallen so as to start flooding in at least three ways:
 - o When the water began rising on surfaces everywhere in your ZIP code
 - o When particular rivers or creeks began to overrun their banks
 - o When particular dams or dykes gave way

Important: Don't report this damage as a 'flood'

When you talk to your insurance company's representative, it is important that you be aware of and conversant enough about this distinction between falling rain and rising waters to convince him or her that you have a valid non-flood claim. In so doing, it is wise to avoid using the word 'flood' altogether in referring to your wind and water damage: Just hearing that word could possibly prejudice the company against your claim, leading to one-sided conclusions that can be detrimental to your claim.

Once you have established the timeframe for your non-flood water damage and have reported it to your insurance company, you will need to document every aspect of the damage to your building and its contents.

- Photographs on your smart phone are where you begin. Organize them and then send your whole file to nearly any retail establishment that provides photo development – such as Walgreen's or CVS – who can then preserve your pictures on a disc.
- Suggestion: When photographing your structure, be sure to look for 'unseen,' beneath-the-surface damage, and document it.
- Start looking for receipts and contractors' bills or other proof of what you paid to have your business or home built and/or remodeled, as well as what you paid for any of your damaged contents. If your copies of these receipts were damaged or destroyed during the storms and rain of last week, you can probably obtain copies from your builder and from the stores where you purchased such items as your carpet or your furniture.

You should be aware that this level of research and documentation is not something which your insurance company's representative is likely to help you with.

If you feel that you are getting overwhelmed by these and other nagging but necessary details – while at the same time trying to put your family's home or your business, or even your lives, back together – you might consider hiring a professional to help you put together your claim and present it to your insurance company. A [Public Insurance Adjuster](#) can do this and help level the playing field between you and your insurance company's fulltime professional adjuster.

In [SC Public Adjusters](#) have to be licensed by the State Department of Insurance, so check with them at doi.sc.gov, and also with the National Association of Public Insurance Adjusters at napia.com, to make sure that the person you get to help you is indeed a licensed professional.

About The Baldwin Company:

Wes Baldwin is owner and president of The Baldwin Company, Inc., Property Loss Consultants. For 40 years, Baldwin has been helping insured policyholders document and present their claims to their insurance companies, making sure they receive all the monies their insurance policies entitle them to. Baldwin handles business claims of nearly any size and homeowners' claims in excess of \$200,000. The Baldwin Company has offices in Camden, SC, and Charlotte, NC. Learn more at www.thebaldwinco.com.

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