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MEMORANDUM

TO: All Insureds

FROM: Anne Macon Smith, Director Insurance Reserve Fund

DATE: August 2, 2024

RE: Tropical Cyclone Four

It has been predicted that parts of South Carolina may experience rain, flooding and damaging weather from the approaching storm. If you sustain water damage it should be a priority to remove the remaining water from the facility as quickly as possible and begin drying/dehumidifying immediately. This will reduce subsequent water damage and speed the recovery process.

As it relates to property damage claims due to the storm, maintaining detailed documentation and a separate account to track all expenses associated with your loss is the key to a smooth claims process.

As it relates to property damage claims due to the storm, maintaining detailed documentation and a separate account to track all expenses associated with your loss is the key to a smooth claims process. For damaged buildings covered by the Insurance Reserve Fund, the cost of repairs to those buildings performed by your employees may also be covered. Please keep detailed documentation

The days immediately after a storm are chaotic. **As soon as possible, please report claims in one of the following ways:**

- E-Mail to: newclaims@irf.sc.gov
- Facsimile to Catastrophe Claims: 803-737-0042
- Telephone: 803-737-0020 (agents will assist you).

Regardless of how you report a claim, please have the following information:

- Policy Number
- Segment Number (building number)
- Description of damage

Please use attached property claim reporting form [CL-02](#). The keys to rapid recovery are temporary repairs to "dry in" buildings and detailed documentation.

DO NOT delay reporting your claim because you are waiting to collect all damage claim information before reporting to the IRF. The IRF wants to set up your claim as fast as possible to assign an adjuster to work with you. Additional damaged segments can always be added to your claim as they are discovered.