

SCC Urges Virginians to Prepare Now for Extreme Spring Weather

March 12, 2021

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RICHMOND – Tornadoes, wind, hailstorms, flash floods, lightning and hurricanes. These are among the severe weather events that can accompany spring. No matter what the season, unpredictable weather patterns and intense weather activity are becoming increasingly common in Virginia and in many other regions.

As spring begins in less than two weeks – on March 20 – the State Corporation Commission’s (SCC) Bureau of Insurance (Bureau) encourages Virginians to plan now for potentially extreme spring weather. “Know your risk and protect yourself financially by reviewing your insurance and updating your coverage in the event you experience property damage due to unexpected severe weather events,” said Virginia Insurance Commissioner Scott A. White. “If you have questions, contact your insurance agent or company or the Bureau of Insurance.”

The Bureau encourages Virginians to plan for severe weather before it occurs by considering the following:

- Understand what your insurance policy does and does not cover, as well as any deductibles you may have to pay when filing a claim.
- Create a detailed inventory of your belongings, including serial numbers, photos, videos and receipts. The National Association of Insurance Commissioners’ (NAIC) free smartphone app – [myHOME Scr.APP.book](#) – can facilitate this process. Keep electronic copies of your homeowners, auto and other insurance policies with your home inventory and, if possible, store paper files in a safe, fireproof and waterproof place. Take these documents with you if you must evacuate the premises. These records will contain your policy numbers and the phone numbers of your insurance companies in case you have questions or need to file a claim.
- Keep in mind that homeowners and renters insurance policies issued in Virginia typically do **not** cover damage resulting from floods, surface water or storm surges. The federal government, however, does sell insurance for direct flood and flood-related damage to homeowners, renters and businesses in eligible communities through its National Flood Insurance Program (NFIP). There is typically a 30-day waiting period before a flood insurance policy takes effect. To learn more, contact your insurance agent or the NFIP at 1-888-379-9531 or visit [fema.gov/national-flood-insurance-program](https://www.fema.gov/national-flood-insurance-program).

The Virginia Department of Conservation and Recreation (DCR) will host a #FloodAwareChat on Twitter on March 16 from noon to 1 p.m. The chat will explore flood risk and flood insurance and include a Q&A session. It is one of several activities the DCR is hosting in conjunction with Virginia Flood Awareness Week March 14-20, 2021. To learn more, visit dcr.virginia.gov/floodawarenessweek/.

- Take steps now to reduce the possibility of weather-related damage later. Assess your risk and, if needed, clear your yard and gutters of debris; trim dead or overhanging tree branches surrounding your home; reinforce your roof; install impact-resistant windows or hurricane shutters; install floor vents in foundation walls; raise mechanical and electrical systems inside and out such as furnaces, electrical panels, water heaters and HVAC systems; install a backflow valve in your sewer system; waterproof exterior walls and basements, and direct storm water away from your home.

The Bureau also encourages Virginians to know what to do if their property is damaged during a severe weather event. These steps include contacting your insurance agent or company as soon as possible; making any necessary emergency repairs; taking reasonable steps to prevent further damage to your property, and recording all damage to your property with photographs, notes and repair-related receipts.

The Bureau offers free consumer guides for homeowners and commercial property owners with information about what to do when a disaster strikes. These and many other consumer insurance guides are available on the Bureau's website at [Virginia SCC - Insurance](#). The Bureau's specially trained staff can assist consumers with their insurance-related questions and concerns. To learn more, contact the Consumer Services Section of the Bureau's Property and Casualty Division toll-free at 1-877-310-6560 or in Richmond at 804-371-9185.

For additional emergency preparedness information relating to all types of disasters and hazards, visit the Virginia Department of Emergency Management website at vaemergency.gov.