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Subject: IRF Storm Claims Handling Memo

Attachments: [CL-02.pdf](#)

MEMORANDUM

TO: All IRF Insureds

FROM: Anne Macon Smith, Director Insurance Reserve Fund

DATE: October 7, 2015

RE: Flood Damage

South Carolina has experienced rain, flooding and damaging weather. If you have sustained water damage it should be a priority to remove the remaining water from the facility as quickly as possible and begin drying/dehumidifying immediately.

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: 803-988-0350
- 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.