

Title: **Deductibles make spirits fall like downed trees**
 Author: BY KELLY MEYERHOFER kmeyerhofer@islandpacket.com
 Size: 79.98 column inches
 Hilton Head Island, SC Circulation: 20015



Deductibles make spirits fall like downed trees

■ At Thursday's Catastrophe Claims Center in Bluffton, some residents are frustrated that high deductibles mean they'll be footing the tree-removal bill.

BY KELLY MEYERHOFER
 kmeyerhofer@islandpacket.com

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After buying a property in the Rookery neighborhood of Hilton Head Plantation two years ago, she had three trees moved and trimmed thick, extending branches of three others.

The homeowner recognized the danger the tall timbers could do to her home during a hurricane.

Still, her efforts didn't stand a chance against Hurricane Matthew, which pushed two trees through Birkett's bedroom. Another six toppled over in her yard.

She and other Beaufort County property owners headed to the Catastrophe Claims Center on Thursday to navigate the intricacies of insurance in the aftermath of Matthew.

More than a dozen insurance companies set up tents in the parking lot of Bluffton's Home Depot to answer questions.

For many residents, the answers company representatives provided revealed a harsh reality — one likely to hit homeowners hard in the pocket-books.

Matthew dealt Hilton Head "an unprecedented amount of tree damage," Gov. Nikki Haley has said.

Yet standard homeowner's insurance policies do not cover tree removal, said Helen McCall of Seibel, a company that handles claims for several insurance companies.

Further, wind and hail insurance typically only

covers tree removal if it damaged a dwelling or blocks a driveway or handicap ramp, she said.

And deductibles are also almost always higher for hurricanes than for storms, said Russ Dubisky, executive director of S.C. Insurance Association.

HIGH DEDUCTIBLES

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SEE DEDUCTIBLES, 4A

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DEDUCTIBLES

Bluffton Middle School, that's a significant out-of-pocket payment.

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Pat Feinberg, another Hilton Head Plantation resident, cannot see her house from the street.

A tangle of toppled trees block the driveway's entrance. Her policy will only cover the cost of two in her yard and two on her house.

She declined to say under which insurance

company she has a policy.

If wind does further damage to the two trees that struck a corner of her house, Feinberg will pay less out of pocket than she will for the hurricane, she said.

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COLUMBIA

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But Haley said she and officials are "holding our breath" when it comes to the Waccamaw River in Conway, which is not expected to reach its peak until early next week. The rising water has flooded the Conway Marina and could wash over railroad trestles in town.

Haley also said just over 75,000 people are still without electricity in South Carolina.

Title: **S.C. reports 4th storm-related death**

Author:

Size: 8.52 column inches

Rock Hill, SC Circulation: 34688



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— ASSOCIATED PRESS

Title: **Some BeaufortCountybusiness owners confused aboutre-entry**
 Author: BYWADE LIVINGSTON wlivingston@islandpacket.com
 Size: 71.61 column inches
 Beaufort, SC Circulation: 11269



Some Beaufort County business owners confused about re-entry

BY WADE LIVINGSTON

wlivingston@islandpacket.com

A new state program — previously untested by disaster — and a separate county process left some business owners hoping to re-enter Beaufort County early in the wake of Hurricane Matthew confused and frustrated.

The S.C. Emergency Management Division's Business Reentry Certification program was signed into law in July, according to agency spokesperson Derrec Becker.

It provides a credential for business operators and employers who assist "in the restoration of utility or other services" to return to an area "subject to a state or local curfew." But local authorities can still refuse businesses access to an area deemed unsafe. And for places such as Beaufort County that have

their own re-entry processes, the program does not supersede them.

Some business owners, however, were not aware of the county's process.

"I've owned a storage facility for 24 years (on Hilton Head Island), and I've never heard of a Beaufort County re-entry program," Bubba Gillis said Thursday morning.

Gillis was on the island cleaning up his office at Bubba's Hilton Head Shipping and Storage after about a foot of water flooded it. He'd heeded Gov. Nikki Haley's evacuation order and heard from others about the state's re-entry certification program. He'd gone online and registered his business, but when he didn't hear anything back, he made a call to Colum-

bia and was told to call the county.

He did, and learned a state business credential wouldn't be enough to get him home. He was told he should applied for a county re-entry pass well in advance of Matthew.

The state's process was in "beta testing mode," Becker said — there wasn't enough time for a full marketing and messaging campaign ahead of the storm.

Gillis was frustrated and wondered why the county has a separate process from the state.

WHAT GIVES?

"The Beaufort County re-entry pass program was initiated in 2007 as a lesson learned from disasters in other areas," Beaufort County Sheriff's Of-

fice spokesperson Capt. Bob Bromage said Thursday morning. "The purpose ... is to provide certain agencies with entry to the county to perform emergency service operations."

Those agencies are identified and approached by the Beaufort County Emergency Management Division, Bromage said, adding that service providers could also contact the division if they were interested in obtaining a pass.

There are no passes solely for businesses, he said.

Passes are reviewed and issued every three years, he said.

SEE BUSINESSES, 4A

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BUSINESSES

The current batch — 5,215 passes — was issued in spring 2015 and are valid through spring 2018. People cannot apply for them during a disaster like Matthew, Bromage said.

Final approval of passes is granted by Lt. Col. Neil Baxley, director of the county's emergency management division, Bromage said.

3 TYPES OF PASSES

- First entry is reserved for agencies providing "immediate" search-and-rescue and life-saving

efforts, infrastructure and government re-establishment, and agencies that support those efforts.

- Second entry is for "continued" re-establishment of hospitals and emergency medical services, groups that support law enforcement, fire and government personnel, continued clearance of highways and infrastructure, and limited establishment of "emergency welfare services" (such as places where food and water will be distributed).

- Security passes allow

security companies established by homeowners associations and property owners associations to resume operations.

As officials learned more about damage throughout the county, exceptions were made that allowed business owners who did not have a county pass to enter, Bromage said. Extra power line workers and tree cutters were needed, and water and utilities companies were allowed to enter, Bromage said.

When asked if the coun-

ty had identified workers that should have been approached but weren't, and if communication to the public could have been better, Bromage said those items would be discussed in after-action briefings.

"In the next several weeks there will be a lot of discussion about the re-entry process, and I'm sure it will be discussed," he said. "It makes good common sense to go through lessons learned."

Representatives from the Beaufort Regional Chamber of Commerce and the Hilton Head-



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Bluffton chamber said they had not received calls from constituents who were confused or frustrated by the process.

DISCLAIMER

According to Becker, county officials contacted state officials Sunday — the day Beaufort County Sheriff P.J. Tanner first discussed re-entry after the hurricane at a news conference — and asked them to add a disclaimer to the Business Re-entry Certification program's registration form.

That disclaimer stated Beaufort County had its own reentry process and directed business owners to call the county.

This note was added under pre-existing language that said local offi-

cials could still refuse business owners access to areas that were unsafe.

Beaufort and Horry counties have their own re-entry process, according to Becker, who added there may be others — officials from those counties are the ones SCEMD heard from during the disaster regarding re-entry.

Horry's process more closely mirrors the state's, Becker said.

Like Gillis, Signe Gardo, owner of Signe's Heaven Bound Bakery and Cafe, was not aware of the county's process.

She'd registered her business through SCEMD and thought she might be able to get onto Hilton Head early. She and her husband tried late after-

noon Monday but were turned away; others with similar-looking credentials — a "memorandum of agreement for business re-entry" — were also turned away, she said.

But Gardo wasn't upset. "Who knows where we could have even driven," she said. "I was not offended. ... When we went (to the checkpoint) the next time at 1 p.m. (Tuesday), they said, 'Go.' "

When asked if she wished she'd know about the county's process, Gardo said it would have been nice to have more information but that it wouldn't have mattered to her personally.

"(The hurricane) was a disaster," she said. "You had no idea if there were trees in the road."

Gillis said customers were asking him about the status of their storage units, which was frustrating because he couldn't tell them anything. And others were calling to request units so they could begin cleaning up — that was aggravating because he had no way of helping them.

His business would be useful to support recovery efforts, he said, adding that he thought it was classified accordingly to allow him early entry onto Hilton Head.

But after his round of calls to the state and county, he didn't try his luck at the checkpoint.

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For many residents, the answers company representatives provided revealed a harsh reality — one likely to hit homeowners hard in the pocket-books.

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Yet standard homeowner's insurance policies do not cover tree removal, said Helen McCall of Seibel, a company that handles claims for several insurance companies.

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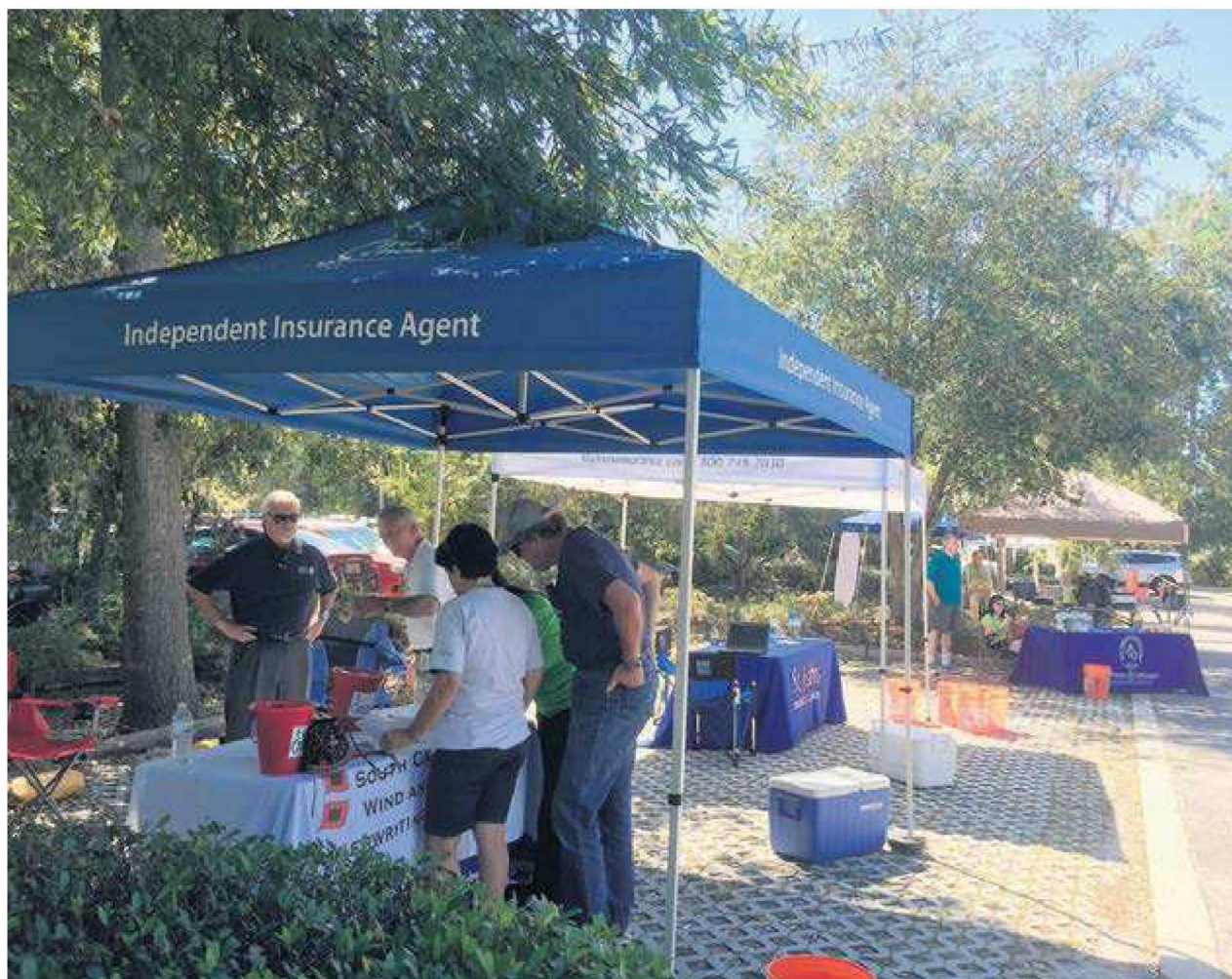
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UPDATES

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Title: **Fourth person dies as result of storm in S.C.**
 Author: ASSOCIATED PRESS
 Size: 22.78 column inches
 Aiken, SC Circulation: 19635



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Many of the remaining outages are in the Pee Dee where there's been widespread flooding and some rivers are not expected to crest until next week.

Residents and property owners who evacuated Fripp Island as Hurricane Matthew approached are returning to the Beaufort County resort island.

The Island Packet, of Hilton Head Island, reported that power was restored to the island Wednesday night and residents were allowed back in Thursday morning. It was the last island in the county where access was still restricted after the storm.

The storm downed trees and tossed around docks but there did not appear to be extensive structural damage to homes on the island.

Contractors working to repair damaged infrastructure on Fripp were also allowed onto the island on Thursday.

Contractors hired to repair damage to individual homes are being allowed to enter the gated island today.

The hurricane brought record flooding to some areas of South Carolina.

The National Weather Service reports the Little Pee Dee River near Galivants Ferry in Horry County has broken a flood record set almost 90 years ago.

Title: **MOX scratched from nuclear council meeting**
 Author: BY THOMAS GARDINER tgardiner@aikenstandard.com
 Size: 21.85 column inches
 Aiken, SC Circulation: 19635



MOX scratched from nuclear council meeting

BY THOMAS GARDINER

tgardiner@aikenstandard.com

COLUMBIA — The South Carolina Nuclear Advisory Council heard updates from various nuclear entities from around the state Thursday, excluding one agency that decided to forgo the meeting.

The National Nuclear Security Administration was asked by the council to give an update presentation on the status of the Mixed Oxide Fuel Fabrication Facility, or MOX, but declined.

Committee member and State Senator Tom Young, R-Aiken, said, "The NNSA was requested to be here by the Chair of the Committee Karen Patterson and myself over two months

ago, and we were recently told they were not attending.

"They said the issues with Russia led to that decision, but they had never committed to attending."

The beleaguered MOX facility was part of an international nuclear nonproliferation agreement meant to dispose of 68 metric tons of weapons-grade plutonium between the United States and Russia.

In recent years, the NNSA has tried to move away from the facility and cut off funding.

Citing U.S. actions in contradiction with the agreement, Russia cut off the agreement.

According to its official website, the Nuclear Advisory Council is charged with advising Gov. Nikki Haley on numerous issues pertaining to the nuclear industry in the state, including the Barnwell ChemNuclear disposal site and the Savannah

River Site.

Representatives for the Barnwell site were in attendance, as were members from SRS entities Savannah River Nuclear Solutions and Savannah River Remediation. The next council meeting will be held in January 2017.

Thomas Gardiner is the Savannah River Site beat reporter for the *Aiken Standard*.

Title: **Revealing diagnosis of Obamacare**

Author:

Size: 70.06 column inches

Aiken, SC Circulation: 19635



Revealing diagnosis of Obamacare

The Patient Protection and Affordable Care Act is misguided — and misnamed. The landmark law also, according to a withering assessment last week from a prominent American, has created a “crazy system where all of a sudden 25 million more people have health care and then the people who are out there busting it, sometimes 60 hours a week, wind up with their premiums doubled and their coverage cut in half. It’s the craziest thing in the world.”

That astute diagnosis wasn’t expressed by Donald Trump, Mike Pence, Nikki Haley, Tim Scott or another Republican.

It was delivered by former President Bill Clinton at a campaign rally in Flint, Mich., for his wife Hillary, the Democratic White House nominee who has stressed her commitment to building on the alleged successes of the ACA.

Mr. Clinton, since providing that fair analysis, has been trying to, in the modern political vernacular, “walk it back.”

For instance, at a rally in Athens, Ohio, one day after his “craziest” comment, he gave this damage-control spin:

“Look, the Affordable Health Care Act did a world of good, and the 50-something efforts to repeal it that the Republicans have staged were a terrible mistake. We, for the first time in our history, at least are providing insurance to more

than 90 percent of our people.”

Yet the fundamental truth of his initial observation last week persists.

And as Minnesota Gov. Mark Dayton, also a Democrat and a longtime advocate for the law, put it on Wednesday:

“The reality is the Affordable Care Act is no longer affordable for increasing numbers of people.”

Minnesota insurance regulators have declared a “state of emergency” over escalating premiums in medical coverage under the federal law. And they have managed, so far, to keep companies from abandoning the state exchange.

However, the ACA has predictably warped the medical insurance market across the nation as it spawns significant premium-price increases while forcing many insurance companies to get out of the Obamacare business.

That trend has hit home in our state, too. As reported last week in *The Post and Courier*:

“Prices for Obamacare health plans will skyrocket in South Carolina next year, and only one company will sell them, the state Department of Insurance announced Tuesday.

Following the departure of Aetna and United Healthcare, BlueCross BlueShield of South Carolina remains the last option for Affordable Care Act customers in this state.”

Also from that story:

“When HealthCare.gov debuted in 2013, four insurance companies offered plans to South Carolina customers. In 2014, five

insurers sold plans. Since then, most of those carriers either folded or decided to exit the marketplace to stem their losses.”

And: “Aetna announced in August that it would pull out of the federal marketplace in South Carolina and in 10 other states because the company lost \$430 million on Obamacare customers in less than three years.”

Ray Farmer, director of the S.C. Department of Insurance, told our reporter:

“If a company like Aetna, whose expertise has been around for 100 years, cannot make money ... somebody has got to take a look at the Affordable Care Act and say, ‘What’s not working?’”

And beyond that costly private-marketplace impact lies this ominous public-purse reality:

The ACA is, in effect, another unaffordable federal entitlement program adding to the bottom-line challenges awaiting our next president, who will inherit a record national debt of more than \$20 trillion.

Plus, as Mr. Clinton himself said last week even while attempting to soften the blow of his too-candid ACA opinion: “But there is a group of people — mostly small business owners and employees — who make just a little too much money to qualify for Medicaid expansion or for the tax incentives who can’t get affordable health insurance premiums in a lot of places. And the reason is they’re not in big pools. So they have no bargaining power.”

Americans also should have no lingering illusions about a frequently repeated

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Aiken, SC Circulation: 19635

pledge from President Barack Obama before Congress passed the ACA in 2010 without a single Republican vote.

As the White House website framed that familiar — and broken — promise:

“If you like your doctor, you can keep your doctor. If you like your health care

plan, you can keep your health care plan.”

President Obama and his legislative allies often assured the public, too, that their insurance premiums would go down, not up.

Clearly, that has not been the case.

Just as clearly, President Clinton was

correct in his description of the “crazy system” induced by the ACA.

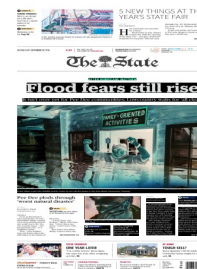
And as other critics of the law warned much sooner, a more appropriate title would be the Unaffordable Care Act.

— Post and Courier, Charleston



Obama

Title: **Flood fears still rise**
 Author: BY CLIF LEBLANC cleblanc@thestate.com
 Size: 224.59 column inches
 Columbia, SC Circulation: 128564



AFTER HURRICANE MATTHEW

Flood fears still rise

It isn't over yet for Pee Dee communities; Lowcountry waits for 'all clear'

BY CLIF LEBLANC
 cleblanc@thestate.com

A second punch from Hurricane Matthew on Tuesday meant worsening floods and more rescues in the Pee Dee, while folks in South Carolina's Lowcountry are still waiting for officials to say it's safe for them to return home.

The deluge dumped over the weekend on North Carolina's border areas is making its way

FROM PAGE 1A

FLOOD

In the town of Nichols, which was swamped this week by overflows from the Lumber and the Little Pee Dee rivers, Marion County administrator Tim Harper said 172 people still are in shelters at two schools, and some roads and bridges are closed.

Some 150 people who fled to Town Hall, the highest ground they could find, were rescued Monday.

An additional 40 people and 40 animals living along the banks of the Little Pee Dee downstream of Nichols were saved on Tuesday, McCullough said.

Teams of game wardens in boats and four-wheel-drive vehicles, directed from overhead by a State Law Enforcement Division helicopter, plucked people from the communities of Red Bluff, Fork Retch,

down major rivers that meander to the sea in South Carolina – largely the Little Pee Dee, Lumber and Waccamaw rivers.

"It's going to be very Floyd-like," said Capt. Robert McCullough, spokesman for the S.C. Department of Natural Resources.

Hurricane Floyd was the 1999 storm that caused

widespread flooding in both states. In Conway, the Waccamaw came close to record levels, which took days to drain and delayed the recovery.

SEE FLOOD, 6A

ONLINE

Check thestate.com for the latest on Hurricane Matthew's impact on South Carolina

MORE INSIDE

42 Beaufort cats at Columbia shelter, **3A**
 Rising river frightens Kingstree, **3A**

AG's office investigating price-gouging, **3A**
 Confused? Worried? A post-storm survival guide, **7A**
 State expects significant losses to cotton crop, **6B**

Davis Landing, Galivants Ferry and Johnson Lake, McCullough said.

"We're fairly confident that we've gotten all the people, at least notified and/or evacuated," McCullough said late Tuesday afternoon of a stretch of the Little Pee Dee that reaches to the county line with Williamsburg County. "I know we rescued a couple of horses and some goats."

WORST FLOODING STILL TO COME

S.C. transportation officials late Tuesday prepared to block off certain Pee Dee roads and arrange detours after deciding several roads and bridges may be overtopped with flood waters.

Hydrologists who are advising the Natural Resources agency predict the Little Pee Dee – which was 16 feet, 8 inches above

normal on Tuesday afternoon – will crest as high as 18 feet by Thursday, McCullough said.

"It's already a record," he said of the 16-foot mark the river reached at Galivants Ferry in 1928. "So, it's how high does the record go."

The National Weather Service forecast is bit less ominous for the Little Pee Dee at Galivants Ferry. The river, which eventually drains to Winyah Bay at Georgetown, was expected to crest at 17 feet, not 18 feet, sometime over night Tuesday.

A private dam in the southern part of Marion County, Baxley Farm dam, is partially breached but holding, the state environmental agency said. That dam is considered a "significant hazard," which means it poses a risk to property

and life, Department of Health and Environmental Control spokesman Robert Yannity said.

State and local officials received notice late Tuesday that the Federal Emergency Management Agency is making federal disaster assistance available for recovery efforts in 13 hard-hit counties.

McCullough said his agency is turning its attention to central Horry County and the slow-moving but swelling Waccamaw River.

"We're also very concerned about Conway," he said, adding that local officials as of late Tuesday afternoon had not requested help from the state. "We're standing by down there."

Natural Resources' projections place the Waccamaw cresting at 17 feet, 5 inches – just under its

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1928 record of 17 feet, 8 inches, he said.

But federal data is slightly less dire.

With headwaters in flood-ravaged eastern North Carolina, the Waccamaw should reach 16.6 feet by Sunday afternoon – not 17.5 feet, according to the National Weather Service's river forecast.

"Given the trend, it doesn't look like it is approaching a crest anytime soon," said Brian McCallum, data chief at the U.S. Geological Survey's South Atlantic Water Science Center. "It seems feasible it might still continue going up" beyond Sunday.

THE STATE OF THE LOWCOUNTRY

About 300 roads and bridges remained closed statewide Tuesday evening. Gov. Nikki Haley said the state – buffeted several times in recent years by Mother Nature – is facing different challenges in the Lowcountry than in the Pee Dee.

Attention in the southern region is on recovery and getting people back to their homes. She called again for patience.

"Our job is not to make sure that you get back home in record time," Haley said during a noon briefing. " ... (I)t's all

about safety. I want you to take a second and count your blessings because you have your life."

Hilton Head Island announced that people could return as of 3 p.m. Tuesday. Still, Fripp, Hunting and Harbor islands remain closed.

Statewide, 290,000 customers remained without power as of midday Tuesday, although 570,000 have had their power restored since Saturday, Haley said. The counties with the most outages are Horry, Beaufort and Florence.

Fewer than 42,000 South Carolina Electric & Gas Co. customers were

still without power Tuesday evening, mainly in hard-hit areas along the coast, the utility said. Locally, 91 Richland County customers and 46 in Lexington County still were in the dark.

Officials in the Lexington County town of Springdale were keeping watch on a pond in the Shadblow neighborhood after one earthen dam breached but another held on Saturday.

State writers Jamie Self, Sammy Fretwell, Tim Flach, Roddie Burris and Bristow Marchant contributed.



Robbie White looks out at the flooded Little Pee Dee River.

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PHOTOGRAPHS BY MATT WALSH MWALSH@THESTATE.COM

Frank Oliver enters the Wildlife Action center to turn off the power in the Fork Retch community Tuesday.

Title: **Flood fears still rise**
Author: BY CLIF LEBLANC cleblanc@thestate.com
Size: 224.59 column inches
Columbia, SC Circulation: 128564



TIM DOMINICK tdominick@thestate.com

Storm surge from Matthew carried these boats across a marsh and set them next to Sea Island Parkway in Beaufort.

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ROB THOMPSON SCDOT

Damage and flooding at Edisto Island