



State of Georgia
Department of Insurance

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NEWS RELEASE

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HUDGENS: NOW IS THE TIME TO PREPARE FOR HURRICANE MICHAEL

Atlanta, GA – With Hurricane Michael churning in the Gulf of Mexico and heading toward likely landfall somewhere along the Florida Panhandle, Georgia Insurance Commissioner Ralph Hudgens is warning homeowners that it is critical now to prepare for potential severe weather.

"Being prepared can save lives, property and a lot of misery," said Hudgens. "With Michael quickly approaching, I'm urging all Georgia residents to take action to protect themselves, their homes and their businesses."

Commissioner Hudgens recommends that property owners make copies of their insurance policies, obtain insurance company's phone number; inventory their personal belongings; and keep all of these documents with them should they be forced to leave their homes.

He also suggests following these storm preparation tips:

- For personal safety, identify what storm shelter is available to you and prepare an evacuation plan.
- Make a plan for your pets. Not all emergency shelters will take pets.
- Contact your insurance agent immediately if you have had damage to either your house or car; do not delay. Your agent should provide you with claims forms and arrange for an insurance adjuster to visit your property or look at your automobile.
- A typical homeowner's policy does not cover damage from flood waters. A separate policy must be purchased through the National Flood Insurance Program. Coverage usually goes into effect 30 days after the policy is purchased.
- Unlike a typical homeowner's policy, a mobile home policy usually includes flood coverage and does not have to be purchased separately.
- Secure your property. For example, if your roof was damaged or blown off, or a tree has pierced the roof, cover the affected area with a tarp or plywood to protect your property from further damage. Keep receipts of materials used for repairs; your insurance company should reimburse you for repair costs.

If you have questions about your policy, or if you are experiencing difficulty reaching your insurance company, call Commissioner Hudgens' Consumer Services Hotline at 800-656-2298. Phone lines are open from 8 a.m. to 6 p.m., Monday through Friday.