



NEWS RELEASE

RALPH T. HUDGENS
COMMISSIONER OF INSURANCE
SAFETY FIRE COMMISSIONER
INDUSTRIAL LOAN COMMISSIONER

Seventh Floor, West Tower
2 Martin Luther King Jr. Dr.
Atlanta, Georgia 30334
www.oci.ga.gov

For Immediate Release
January 17, 2013

Contact: Glenn Allen
404-463-0729
gallen@oci.ga.gov
@GA_DOI

HUDGENS OFFERS WINTER STORM SAFETY TIPS

Atlanta – With icy weather in the forecast, Insurance and Safety Fire Commissioner Ralph Hudgens wants to remind Georgians of some important insurance and fire safety tips for winter.

-- If icy conditions cause damage to either your house or car, contact your insurance agent immediately. Your agent should provide you with claims forms and arrange for an insurance adjuster to visit your property. If you can't reach your agent, contact the insurance company.

-- When filing a homeowners claim, make a list of all your property and valuables you believe were damaged or destroyed. Take photographs of damage to submit with your claim.

-- Secure your property. For example, if a tree falls and damages your roof, cover the affected area with a tarp or plywood to reduce further damage. Your insurance company will reimburse you for repair costs, but may not pay for subsequent damage caused by rain, sleet or snow. Keep receipts of materials used for repairs.

-- If damage is so severe you have to leave, remove valuable items if there's nowhere in the home to lock them up.

-- When temperatures drop into the teens or twenties, homeowners should be prepared for frozen pipes. Leaving kitchen cabinet doors open will allow warm air to reach pipes. If the worst happens, repairing damage to internal plumbing caused by freezing, and related damage to carpeting, furniture and other belongings may be covered by your homeowners policy.

-- If you rent, you must have your own renter's policy to cover your personal belongings such as furniture, appliances and clothing. The management/landlord is not responsible unless you can prove they were negligent.

-- Remember in severe weather to drive with caution. Inclement weather does not absolve you of liability should you have an automobile accident. It is your responsibility to drive with a degree of caution warranted by hazardous conditions.

-- *continued* --

Winter tips page two

-- Heating equipment is one of the leading causes of home fires in Georgia. Portable space heaters, open fireplaces and wood stoves can be dangerous if misused. Keep them away from curtains, draperies, and other flammable material. Make sure heaters have adequate ventilation, and always follow the manufacturer's operating instructions.

-- Have your home heating unit checked annually to be sure it is working efficiently and safely. Make sure all fuel-burning appliances and fireplaces are properly vented. If you suspect a gas leak in your home, leave immediately and call the gas company from elsewhere.

-- If you use kerosene space heaters, make sure each heater has an automatic shut-off in case it tips over. Use only K-1 kerosene in a space heater; gasoline can cause an explosion.

-- Install an adequate number of smoke alarms. Most fatal fires start between 11 p.m. and 6 a.m., while the family is asleep. The advance warning of a smoke alarm may mean the difference between life and death. Nine out of 10 fire victims are already dead before the fire department is even called, mainly from smoke and toxic gases. Also, Georgia law requires a smoke alarm in every home. If you already have smoke alarms, don't forget to replace the batteries annually.

-- Each household should have a well-rehearsed family escape plan. All rooms, especially bedrooms, should have two escape routes. Have a predetermined meeting place outside the house so you can be sure everyone is out safely.

If you have questions about your policy, contact your agent or company. If you are experiencing difficulty reaching your company or your agent, call Commissioner Hudgens' Consumer Services Hotline at **404-656-2070**, or, outside the Metro area, **1-800-656-2298**. Phone lines are open from 8 a.m. to 6 p.m., Monday through Friday.

###