



NEWS RELEASE

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OXENDINE: PREPARE NOW FOR HURRICANE IDA

Atlanta –With hurricane Ida churning in the Gulf of Mexico, Georgia residents should make preparations for possible severe weather. There are several simple steps you can take now to protect your property and ease the process if you have to file an insurance claim after the storm. Insurance and Safety Fire Commissioner John W. Oxendine offers these reminders:

It's Important to Have a Home Inventory

If you suffer a loss, it's important to have a complete list of the belongings in your home. Make an inventory that includes as much detail about your property as possible, including the brand name, price, date of purchase, model, and serial number for each item. Attach sales receipts if you can. A simple-to-use home inventory checklist can be downloaded from our website at: <http://www.gainsurance.org/ConsumerService/Home.aspx>.

If you don't have time to create a comprehensive list of the items in your home, then quickly videotape or photograph every room using a digital or disposable camera. The more detail you include, the easier it will be for your insurance company to evaluate your loss. Make sure to open drawers and closets, and don't forget to take stock of what's in your garage and storage buildings.

Mail or e-mail your home inventory, photos and videos to yourself, and to family or friends living out of the hurricane threat. If you evacuate or choose to leave your home for safety, make sure to take the inventory and photos with you.

Gather Your Insurance Information

Store copies of your insurance policies with your home inventory. Make sure to have a copy of your policy declarations page listing all of your coverages, as well as your insurance cards, including your health insurance cards. Before the storm hits, review your insurance policies. Make sure you know what is and is not covered. If you have questions, call your insurance agent or company.

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While a standard homeowner's insurance policy covers damage from high winds and tornadoes, it does not cover damage from flooding. A separate policy must be purchased through the National Flood Insurance Program, and can only be purchased if your community participates in the national program. However, a standard mobile home policy can cover damage caused by floods. Check your policy.

Prepare for the Worst

There are steps you can take to help mitigate some of the damage caused by a hurricane or tropical storm. If your home is equipped with storm shutters, make sure you can quickly put them in place. Clear your yard of debris that could become projectiles in high winds and trim dead or overhanging branches from trees surrounding your home. Make a quick review of your home to make sure the roof sheathing is properly secured, that end gables are securely fastened to the rest of the roof, and that external doors and garage doors are properly secured.

For personal safety, learn where storm shelters in your area are located and prepare an evacuation plan for your family. Also, make sure you have a hurricane survival kit that includes bottled water, a first aid kit, flashlights, a battery-operated radio, at least three days of non-perishable food items, blankets, clothing, prescription drugs, eyeglasses, personal hygiene supplies and enough cash for at least three days.

If you are forced to evacuate your home, turn off all utilities and disconnect appliances to reduce the chance of additional damage and electrical shock when utilities are restored.

Determine whether your policy covers additional living expenses (ALE) for a temporary residence if you are unable to live in your home because of damage from a disaster.

If you have questions about property insurance, you can call a representative of Commissioner Oxendine's Consumer Services Division at 404-656-2070 or toll-free at 1-800-656-2298. Calls are taken from 8 a.m. to 7 p.m. Monday through Friday. You may also visit the Commissioner's Web site, www.gainsurance.org for more information.

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