



# Insurance and Safety Fire Commissioner

## NEWS RELEASE

**Ralph Hudgens**  
Commissioner of Insurance  
Safety Fire Commissioner  
Industrial Loan Commissioner  
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**For Immediate Release**  
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### **HUDGENS OFFERS HOMEOWNERS TIPS IN CONJUNCTION WITH SEVERE WEATHER AWARENESS WEEK**

**Atlanta** – Severe Weather Awareness Week is Feb. 5-9, and Insurance Commissioner Ralph Hudgens wants to remind homeowners, renters and business owners of some essential tips to protect their property from weather-related hazards.

While tornadoes can occur at any time of year if atmospheric conditions are right, March, April, and May are considered prime months for tornadoes to strike. Over the last few years, Georgia has experienced tornado activity as early as January.

“With tornado season just around the corner, I want all residents to identify a location to shelter if a tornado is detected in their area,” Hudgens said. “Also, be familiar with steps to take to minimize property damage and financial hardship that can be caused by severe weather,” Hudgens said.

Commissioner Hudgens offers the following tips and reminders:

- Make a list of all valuables, furniture, electronics, etc., and photograph or videotape your possessions and store them in a safe place outside your home. If your home is damaged or destroyed in a natural disaster, it may be difficult for you to tell your insurance agent what you lost without proof.
- Check your insurance policy. Homeowners insurance does not offer protection against flood losses. You should check your policy under exclusions. Contact your agent or insurer to find out more about your coverage.
- Make sure you understand the difference between actual cash value (ACV) and replacement cost coverage for your contents and obtain the coverage that best suits your needs. An ACV policy replaces contents at cost minus depreciation. If you have replacement cost coverage, your possessions will be replaced at today's prices.
- If disaster strikes, contact your agent or insurance company immediately to start the recovery process.

If you have questions about auto or home insurance, you may call a representative in our Consumer Services Division at 404-656-2070 or toll-free at 1-800-656-2298. Calls are taken from 8 a.m. to 6 p.m. Monday through Friday. You may also visit us online at [www.oci.ga.gov](http://www.oci.ga.gov)