



NEWS RELEASE

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HUDGENS OFFERS COLD WEATHER SAFETY TIPS

Atlanta -- With bitter cold temperatures expected across the state over the next few days, Insurance Commissioner Ralph Hudgens wants to remind Georgians that if their homes are damaged by the extreme cold, they may get financial relief through their homeowners policies.

"Depending on the source of the property damage, you may or may not be covered," Hudgens said. "Here's what a typical homeowners policy may pay for":

- Repairing damage to internal plumbing caused by freezing will generally be covered by your homeowners policy. The policy should also pay for damage to carpeting, furniture, and other belongings caused by your own pipes freezing.
- However, damage from water entering your home from an outside source, such as a broken water main, may not be covered. Damage from external waters may be classified as "flood" or "seepage," which is not covered by a standard homeowners policy.
- If you live in an apartment or condominium, and water from an upstairs neighbor's pipes damages your property, you will be covered under your own renters (or condo owners) policy. If you don't have such coverage, the neighbor's liability policy may pay for your damage, but only if you can prove the neighbor was negligent.
- Repairs to frozen pipes on your property but not in the home, such as in your yard, are not covered by standard homeowners insurance.

Commissioner Hudgens also warned that cold temperatures sometimes result in dangerous fires as a result of carelessness with home heating devices. For example, if you use space heaters or wood stoves in cold weather, remember to keep them away from combustibles like curtains and bedding. Last year, 102 Georgians died in residential home fires.

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