



NEWS

R E L E A S E

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

Seventh Floor, West Tower
2 Martin Luther King Jr. Dr.
Atlanta, Georgia 30334
www.gainsurance.org

For Immediate Release
February 2, 2012

Contact: Mitch Madaglia
404-651-7902
mitchelldmadaglia@oci.ga.gov

HUDGENS OFFERS HOMEOWNERS TIPS IN CONJUNCTION WITH SEVERE WEATHER AWARENESS WEEK

Atlanta – Severe Weather Awareness Week in Georgia is February 6-10, and Insurance Commissioner Ralph T. Hudgens wants to remind homeowners of some important tips to protect themselves and their property from weather-related hazards.

“Georgia's tornado season is just around the corner, and we want all Georgia consumers to be familiar with steps they should take to minimize property damage and avoid possible tragedies caused by storms,” Hudgens said.

Hudgens offers these reminders and tips:

- It often takes 72 hours for disaster relief workers to reach all families in an area after a disaster occurs. Families should be prepared to be self-sufficient for at least this long.
- Residents should always keep backup supplies of certain items, including: bottled water, non-perishable food, flashlights and batteries, first aid kits, infant formula, and diapers.
- A battery or hand-cranked radio, as well as a whistle to signal for help are also good to keep on hand.

Hudgens says being properly insured against loss is also part of preparing for severe weather. He reminds Georgians:

- While a standard homeowner's insurance policy covers damage from high winds and tornadoes, it does not cover damage from flooding. A separate policy can be purchased through the National Flood Insurance Program if flood insurance is available in your area.
- Make sure you understand the difference between actual cash value and replacement cost coverage for your home's contents, and obtain the coverage that best suits your needs.

- Georgians should keep an inventory of their belongings in case of a disaster. For iPhone/Android users this task can now be handled through an App called Scr.APP.bk provided by the National Association of Insurance Commissioners. This App will allow iPhone/Android users to take pictures of their items, scan barcodes, add purchase price and date, and even provides great tips regarding disaster preparation and insurance. By going to the Department of Insurance website (www.oci.ga.gov) and following the simple instructions under the Quick Links section on how to download the application, Georgians will have a catalog of their belongings.
- For a complete list of recommended emergency items, visit ready.ga.gov. If you have questions about property insurance, you can call a representative of Commissioner Hudgens' 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.

###