



Office of Commissioner of Insurance

Ralph Hudgens
Commissioner of Insurance
Safety Fire Commissioner
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NEWS RELEASE

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HUDGENS OFFERS TIPS IN CONJUNCTION WITH SEVERE WEATHER AWARENESS WEEK

Atlanta – Severe Weather Awareness Week is Feb. 6-10 in Georgia, and Insurance Commissioner Ralph Hudgens wants to remind homeowners and renters of some important insurance tips to protect their property from tornadoes, flooding, and other weather-related hazards.

“Georgia's severe weather season arrived early this year with more than 40 tornadoes in the month of January,” Commissioner Hudgens said. “I want all residents to act now to identify a protective location to shelter if a tornado is detected in their area and to be familiar with steps to take to minimize financial hardship caused by severe weather.”

Commissioner Hudgens offers the following tips and reminders:

- Make a list of all valuables, furniture, electronics, etc., and photograph or videotape your possessions. Keep copies of the list, photographs, and video 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.
- Keep your insurance policy numbers and your agent's phone number in a safe place as well.
- 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.
- Check your policy. Traditionally, 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 what your policy currently covers.
- Remember, flood insurance is available through the National Flood Insurance Program (NFIP). It can be purchased through licensed property and casualty insurance agents or private insurance companies. Typically, there's a 30-day waiting period from the date of purchase before a policy goes into effect.

If you have questions about property insurance, you may call a representative of Commissioner Hudgens' Consumer Services Division 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 on the Web at www.oci.ga.gov