



# NEWS RELEASE

**RALPH T. HUDGENS**  
COMMISSIONER OF INSURANCE  
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For Immediate Release  
March 19, 2013

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## INSURANCE DEPARTMENT READY TO ASSIST STORM VICTIMS

**Atlanta** – Insurance Commissioner Ralph Hudgens said investigators in his Consumer Services Division are standing by to assist consumers in storm-damaged areas of Georgia.

Hudgens said policyholders who need help with claims caused by yesterday's violent weather can call his office for assistance at **1-800-656-2298**, or in the Metro area at **404-656-2070**.

Hudgens offers the following tips:

- Contact your agent or insurance company immediately.
- Protect your property from further damage. For example, if your roof is damaged, cover it with tarp to prevent water damage from rain. Most policies will not cover such damage.
- Keep an accurate record, including receipts for labor and material, of repair expenses. Do not dispose of damaged property until it is examined by the insurance adjuster.
- A typical homeowner's or commercial property policy does not cover removal of downed trees, unless the tree falls on a covered structure, such as the house.
- Hail damage to your car is typically covered by the comprehensive/collision portion of your automobile insurance policy; hail damage to your home – your roof, for example – is covered by your homeowners policy.
- Policies will normally cover contents at their cash value, which means their used value; however, most companies offer a replacement cost option, which will pay for new items.