



State of Georgia
Department of Insurance

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Ralph Hudgens
Commissioner of Insurance
Safety Fire Commissioner
Industrial Loan Commissioner

NEWS RELEASE

**For Immediate Release
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HUDGENS: CONTACT US FOR HELP WITH STORM CLAIMS

Atlanta – Following severe storms that began in Northwest Georgia late Monday evening, Insurance Commissioner Ralph Hudgens is offering claims assistance to consumers who experienced damage to their home, vehicle or property.

The Commissioner wants to remind Georgians that they may call his Consumer Services Hotline at 404-656-2070, or, outside the Metro area, 1-800-656-2298, if they have questions about a filing a claim, or if they are experiencing difficulty reaching their insurance company. Phone lines are open from 8 a.m. to 6 p.m., Monday through Friday.

Homeowners with damaged property can take the following steps to begin the claim-filing process:

- Contact your insurance agent immediately if you have had damage to either your house or car; do not delay. Your agent should provide you with claims forms and arrange for an insurance adjuster to visit your property or look at your automobile.
- 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.
- Secure your property. For example, if your roof was damaged or blown off, or a tree has punctured the roof, cover the affected area with a tarp or plywood to protect your property from further damage. Keep receipts of materials used for repairs; your insurance company will reimburse you for repair costs.
- A typical homeowners policy does not cover removal of downed trees unless the tree falls on a covered structure, such as the house.
- Remember, insurance companies will generally allow claims adjusters to write checks for additional living expenses to victims on the spot. Contact your agent for details.
- Policies will typically 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.
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