



# Insurance and Safety Fire Commissioner

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## NEWS RELEASE

**Ralph Hudgens**  
Commissioner of Insurance  
Safety Fire Commissioner  
Industrial Loan Commissioner  
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### **FLOOD SAFETY PREPAREDNESS WEEK IS MARCH 11-16**

**Atlanta** – Flood Safety Preparedness Week in Georgia is March 11-16, and Insurance Commissioner Ralph Hudgens wants to remind Georgians that a flood insurance policy can be a valuable addition to standard homeowners, renters and business owners' coverage.

“Purchasing flood insurance should be an important consideration for all consumers, even if you think flooding is unlikely in your area,” Hudgens said. “It is estimated that between 20 and 25 percent of flood claims are filed by people living outside of mapped high-risk flood areas.”

Flood insurance coverage for your home (up to \$250,000) or business (up to \$500,000) is available from the federally backed National Flood Insurance Program (NFIP). A standard flood policy from NFIP will cover flood damage to the building, as well as the furnace, water heater; air conditioner, floor surfaces (carpeting and tile) and debris clean up. In most cases renters insurance is available for tenants to insure the building and/or contents.

You can purchase NFIP flood insurance directly from any state-licensed property and casualty insurance agent or insurance company if your community participates in the NFIP. Your insurance agent can confirm whether flood insurance is available to you and what it would cost. Consumers can also check the NFIP's [Community Status Book](#) to see if their community is a partner.

It is very important to plan ahead; a flood insurance policy will not go into effect until 30 days after you buy the policy. For more information about flood insurance, to rate your risk, and even estimate what a flood policy would cost, you can visit [www.FloodSmart.gov](http://www.FloodSmart.gov) or call the [NFIP](#) at **1-888-379-9531**.