



*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: HURRICANE SEASON BEINGS JUNE 1**

**Atlanta, GA** – Hurricane season beings on June 1, and Insurance Commissioner Ralph Hudgens wants to remind Georgians that now is the time for an insurance checkup to be sure you have adequate homeowners, renters, or business coverage.

“Our coastal residents face the most danger if a tropical storm or hurricane strikes,” Commissioner Hudgens said. “However, even residents who live further inland face the hazards of strong winds, heavy rain, and flooding. To protect your property from the financial impact of destructive storms, homeowners, renters, business or flood insurance policy tailored to your particular needs is your best option.”

Commissioner Hudgens suggested that Georgians discuss their insurance needs with their insurance agent. One important factor to consider is whether you want actual cash value coverage or replacement cost coverage. With actual cash value, you will receive only the current value of an item when you file a claim. In other words, you'll get only "used" prices for your furniture, TV, etc. With replacement cost coverage, your claim amount will be enough to purchase new items.

Once you have adequate insurance coverage, make a list of your covered items, such as furniture, electronics, and other valuables. An electronic record is a good idea. Keep copies of photos in a safe place outside your home, such as a safe deposit box or stored online with a Cloud service. An accurate record of your possessions will be invaluable if you need to file a claim with your insurance company.

Flood insurance is available for up to \$250,000 for your home and \$500,000 for your business from the National Flood Insurance Program (NFIP). You can purchase NFIP flood insurance directly from any state-licensed property and casualty insurance agent or insurance company. Your insurance agent can confirm whether flood insurance is available to you and what it would cost.

Anyone with insurance questions can visit the Department of Insurance online at [oci.ga.gov](http://oci.ga.gov) or call us toll-free at **1-800-656-2298**. Phone lines are open from 8 a.m. to 6 p.m. Monday through Friday.