



NEWS RELEASE

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HUDGENS: BE READY FOR HURRICANE SEASON

Atlanta- National Hurricane Preparedness Week is May 24-30 and Insurance Commissioner Ralph Hudgens is urging citizens to prepare now for hurricane season.

“Georgians need to be aware that hurricane season runs from June 1 through November 30,” Hudgens said. “Even if you don’t live on the coast, you may still face hazards such as heavy rain and strong winds.”

Hudgens advises Georgians to ensure their insurance policies provide sufficient coverage in case of storm-related damage.

“Flooding caused by extreme weather is not covered by a traditional homeowner’s policy. If you want protection from that type of event, you need to see if you are eligible for federal flood insurance.”

Policies for mobile or manufactured homes may include coverage for flood damage, unlike standard home policies; owners of traditional site-built homes can purchase federal flood coverage in addition to their regular coverage. Flood damage to automobiles is covered under the comprehensive portion of an auto policy.

An important factor to consider when reviewing a policy is whether you want actual cash value coverage or replacement cost coverage. Actual cash value coverage only provides "used" prices for your furniture, electronics, etc. With replacement cost coverage, your claim amount will be enough to purchase new items.

An accurate record of your possessions will be invaluable if you need to file a claim with your insurance company, so make a list of covered items such as furniture, electronics and other valuables. A photographic or video recording is a good idea. Keep copies of the list or photos in a safe place outside your home, such as a safe deposit box.

Anyone with questions about homeowners or other types of insurance can call the Department’s Consumer Services Division at **404-656-2070**, or toll free at **1-800-656-2298**. Phone lines are open from 8 a.m. to 6 p.m. Monday through Friday.