



NEWS RELEASE

RALPH T. HUDGENS
COMMISSIONER OF INSURANCE
SAFETY FIRE COMMISSIONER
INDUSTRIAL LOAN COMMISSIONER

Seventh Floor, West Tower
2 Martin Luther King Jr. Dr.
Atlanta, Georgia 30334
www.oci.ga.gov

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Contact: Glenn Allen
404-463-0729
gallen@oci.ga.gov
Twitter: @GA_DOI

HUDGENS URGES CONSUMERS TO PREPARE NOW FOR POSSIBLE STORMS

Atlanta – With Tropical Storm Andrea on an uncertain course in the Gulf, Insurance Commissioner Ralph Hudgens urges Georgians to prepare for severe weather, including reviewing their property insurance.

Commissioner Hudgens recommends that property owners make copies of their insurance policies, obtain insurance company's phone number; inventory their personal belongings; and keep all of these documents with them should they be forced to evacuate. The Commissioner also reminds property owners of the following tips in case of damage:

- 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 homeowner's policy.
- Remember in severe weather to drive with caution. Inclement weather does not absolve you of liability should you have an automobile accident. It is your responsibility to drive with a degree of caution warranted by hazardous conditions.
- A typical homeowner's policy does not cover damage from floodwaters. A separate policy must be purchased through the National Flood Insurance Program; contact your agent if you feel you need a flood policy. Remember, you do not have to live in a flood plain in order to qualify for coverage, but your community does have to participate in the program. Coverage usually goes into effect 30 days after the policy is purchased. Unlike a typical homeowner's policy, a mobile home policy usually includes flood coverage and does not have to be purchased separately.
- Secure your property. For example, if your roof was damaged or blown off, or a tree has pierced 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 should reimburse you for repair costs.

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- If damage is so severe you have to leave, remove valuable items if there's nowhere in the home to lock them up.
- Remember, many insurance companies permit their claims representatives to write checks for additional living expenses to victims on the spot. Contact your agent for details.

If you have questions about your policy, or if you are experiencing difficulty reaching your company, call Commissioner Hudgens' Consumer Services Hotline at 404-656-2070, or, outside the Metro Atlanta area at 800-656-2298. Phone lines are open from 8 a.m. to 6 p.m., Monday through Friday. If you have questions about the federal flood insurance program, check their Website at www.floodsmart.gov.

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