



Office of Commissioner of Insurance

NEWS RELEASE

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For Immediate Release
September 5, 2017
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HUDGENS: PREPARE NOW FOR HURRICANE IRMA

Atlanta – With Hurricane Irma on an uncertain course and gathering strength in the Atlantic, Insurance Commissioner Ralph Hudgens is urging Georgians to prepare now 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 leave their homes. Hudgens also reminds property owners and renters of the following tips:

- For personal safety, identify what storm shelter is available to you and prepare an evacuation plan.
- Make a plan for your pets. Not all emergency shelters will take pets. Check with your local veterinarian for help with a plan.
- 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.
- Remember in severe weather to drive with caution. Inclement weather does not absolve you of liability should you have an automobile accident.
- A typical homeowner's policy does not cover damage from flood waters. 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.
- If the 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 800-656-2298. Phone lines are open from 8 a.m. to 6 p.m., Monday through Friday.