



INSURANCE AND SAFETY FIRE COMMISSIONER

- State of Georgia -

NEWS RELEASE

Jim Beck

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Safety Fire Commissioner
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NOW IS THE TIME TO CONSIDER FLOOD INSURANCE

Atlanta – With Hurricane Season fast approaching (June 1st), Insurance Commissioner Jim Beck wants to express how important a flood insurance policy can be. These policies can be vital for business owners, home owners, and even renters.

“Even if you think flooding is unlikely in your area, whether or not to purchase a flood insurance policy should be an important discussion for all Georgians,” Commissioner Beck said. “According to the NFIP (National Flood Insurance Program), one-third of claims come from outside special flood hazard areas.”

You can purchase up to \$250,000 in federally backed flood insurance from the NFIP for your home and up to \$500,000 for your business. Some items that are covered in a policy from the NFIP include, but are not limited to: your home and its foundation, electrical and plumbing system, air conditioning unit, furnace, water heater, refrigerator, dishwasher, stove, window blinds, and removal of debris.

If your community participates in the NFIP, a flood insurance policy can be purchased from any state-licensed property and casualty insurance company or agent. Your agent can confirm whether or not flood insurance is available to you and what pricing options you have. Or, consumers can check the NFIP’s [Community Status Book](#) to see if they can purchase a policy in their location.

It is important to keep in mind that a flood insurance policy will not go into effect until 30 days after you buy the policy. So, be sure to plan ahead when considering a flood insurance policy. For estimates on pricing, to rate your risk, or for more information regarding flood insurance policies, you can visit www.FloodSmart.gov or call the [NFIP](#) at 1-888-379-9531.

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