



# INSURANCE AND SAFETY FIRE COMMISSIONER

- State of Georgia -

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## NEWS RELEASE

For Immediate Release  
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Contact: Brandon Wright  
Office: 404-463-0729

### HURRICANE SEASON BEGINS JUNE 1<sup>ST</sup>

**Atlanta, GA** – The 2019 Hurricane Season begins on June 1<sup>st</sup>, and the Georgia Department of Insurance wants to remind consumers that now is the time to check and see if your homeowners, renters, or business insurance policy is sufficient enough to cover the potential damage this hurricane season could bring.

Georgians who live in coastal counties face the most danger when a hazardous storm or hurricane strikes. However, as we have seen the last two years, people living inland could face heavy rain, very strong winds, and even flooding.

It is recommended you contact your agent to check in on your homeowners, business, or flood insurance policy. Remember, flood insurance policies take 30 days to go into effect.

There are several steps to take if you decide to purchase an insurance policy this hurricane season:

1. It is important that you make a list of your covered items (furniture, electronics, appliances, valuables, etc.). This list should include pictures of the items as well. A written (with copies of the photos) and electronic version of the list is recommended. It is also advised that you keep the written record somewhere outside of the home or business, such as a safety deposit box. The electronic version should be saved in your email or stored on Dropbox. Having an accurate, up-to-date record of your valuables is essential when filing a claim after a catastrophic storm.
2. Consider Purchasing Flood Insurance. You can purchase up to \$250,000 in federally backed flood insurance from the NFIP (National Flood Insurance Program) 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.

3. Decide whether or not you would like actual cash value coverage or replacement cost coverage. Actual cash value coverage will grant you only the current value of an item when you file a claim. To put it simply, you will get only "used" prices for your electronics, furniture, appliances, etc. On the other hand, replacement cost coverage will grant you enough money to purchase new items that were lost or damaged.

Anyone with questions about a policy can contact their local insurance agency. In addition, you can contact the Georgia Department of Insurance online at [www.oci.ga.gov](http://www.oci.ga.gov) or call us toll-free at **1-800-656-2298**. Phone Lines are open M-F from 8 a.m. to 6 p.m.

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