



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

INSURANCE COMMISSIONER: PREPARE NOW FOR HURRICANE SEASON

Atlanta – National Hurricane Preparedness Week is May 25-31, and Insurance Commissioner Ralph Hudgens wants to remind Georgians that they should check their insurance policies to be sure they have adequate coverage.

Besides high winds, hurricanes can cause flooding, storm surges in coastal areas, and tornadoes, all potentially devastating to life and property.

"Our coastal residents face the most danger if a hurricane strikes, and the only way to ensure their safety is to evacuate," Commissioner Hudgens said. "However, citizens who don't live on the coast may still face the hazards of strong winds, heavy rain and inland flooding. To protect your home and other property from the financial impact of destructive storms, a homeowners or renters policy tailored to your particular needs is your best option."

Hudgens suggests that homeowners discuss their insurance needs with a reputable insurance agent. Renters should also consider a policy to cover their personal belongings; the landlord's policy generally will not cover the loss of a tenant's possessions.

Flooding from heavy rain or storm surge is always a possibility. 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.

One important factor to consider is whether you want **actual cash value coverage or replacement cost coverage**. With actual cash value, you will receive only the current value of an item when you file a claim. In other words, you'll get only "used" prices for your furniture, TV, etc. With replacement cost coverage, your claim amount will be enough to purchase new items.

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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.

Hurricane season is June 1 through November 30, with September being the month when the most powerful storms are likely to occur.

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.

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