



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 OFFERS HOMEOWNERS TIPS IN CONJUNCTION WITH SEVERE WEATHER AWARENESS WEEK

Atlanta – Severe Weather Awareness Week is Feb. 1-5 in Georgia, and Insurance Commissioner Ralph Hudgens wants to remind homeowners and renters of some important insurance tips to protect their property from tornadoes, flooding and other weather-related hazards.

While tornadoes can occur at any time of year if atmospheric conditions are right, March, April and May are considered prime months for tornadoes to strike. Over the last few years, Georgia has experienced tornado activity as early as February.

“Georgia's tornado season is just around the corner, and we want all residents to identify a protective location to shelter if a tornado is detected in their area and to be familiar with steps to take to minimize property damage and financial hardship caused by storms,” Hudgens said.

Commissioner Hudgens offers the following tips and reminders:

- Make a list of all valuables, furniture, electronics, etc., and photograph or videotape your possessions. Keep copies of the list, photographs and videotape in a safe place outside your home. If your home is damaged or destroyed in a natural disaster, it may be difficult for you to tell your insurance agent what you lost without proof.
- Keep your insurance policy numbers and your agent's phone number in a safe place as well.
- Make sure you understand the difference between actual cash value (ACV) and replacement cost coverage for your contents, and obtain the coverage that best suits your needs. An ACV policy replaces contents at cost minus depreciation. If you have replacement cost coverage, your contents will be replaced at today's prices.
- If disaster strikes, contact your agent or insurance company immediately. Protect your property from further damage. For example, if your roof is damaged, cover it with a tarp to prevent water damage from subsequent rain. Most policies will not cover additional damage if reasonable preventive measures were not taken.

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- Check your policy. Generally, homeowners insurance does not offer protection against flood losses. You should check your policy under exclusions. Contact your agent or insurer to find out more about what your policy currently covers.
- Flood insurance is available through the National Flood Insurance Program (NFIP). It may be purchased through licensed property and casualty insurance agents or through many private insurance companies. Typically, there's a 30-day waiting period from date of purchase before a policy goes into effect. There are eligibility restrictions to qualify for National Flood Insurance. Please contact the NFIP with eligibility questions at (800) 427-4661 or visit the NFIP's [website](#).

If you have questions about property insurance, you may call a representative of Commissioner Hudgens' Consumer Services Division at 404-656-2070 or toll-free at 1-800-656-2298. Calls are taken from 8 a.m. to 6 p.m. Monday through Friday. You may also visit us on the Web at www.oci.ga.gov

Homeowners and renters may also want to consider downloading the [myHOME Scr.APP.book](#) smartphone app from the National Association of Insurance Commissioners (NAIC). The free [myHOME Scr.APP.book](#) application lets users quickly photograph and capture images, descriptions, bar codes and serial numbers, and then stores them electronically for safekeeping. The application organizes information room by room and even creates a backup file for email sharing.

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