



Office of Commissioner of Insurance

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Ralph Hudgens
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NEWS RELEASE

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Hudgens Reminds Hurricane Victims How To Seek Help For Insurance Questions and Problems

Atlanta – In the aftermath of Hurricane Matthew, Insurance Commissioner Ralph Hudgens wants Georgians to know that his office is ready to assist them in their recovery efforts.

"Our Hurricane Hotline is open at **1-800-656-2298**," Commissioner Hudgens said. "Whether you need help contacting your insurance company, filing a claim or resolving a complaint, insurance department specialists are ready to help." Hudgens also has the latest recovery information on the Department's website, www.oci.ga.gov.

Georgia residents with damaged property should take the following steps to begin the claim-filing process:

- If you evacuated, wait until authorities determine it is safe to return to your area after a storm. If you're told by authorities to stay out, stay out.
- Make sure conditions are safe before you assess your damage and attempt emergency repairs.
- Make sure your home is structurally safe. Be extremely careful inside your home. Debris may be hazardous, and the potential for collapse may exist. If you're told by authorities to stay out, stay out.
- Prepare to file an insurance claim by gathering all relevant policy numbers.
- File your claim as soon as possible. Call your insurance company or agent with your policy number and other relevant information. Your policy may require that you make the notification within a certain time frame. Be aware, if a widespread disaster has occurred, the company may set up special procedures.
- Be certain to give your insurance company all the information they need. Incorrect or incomplete information will only cause a delay in processing your claim.

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- If your home is damaged to the extent that you can't live there, ask your insurance company if you have coverage for additional living expenses.
- Take photographs/video of the damage.
- Make the repairs necessary to prevent further damage to your property (cover broken windows, leaking roofs and damaged walls). Don't have permanent repairs made until your insurance company has inspected the property and you have reached an agreement on the cost of repairs.
- Inventory your home for damaged or lost items before your adjuster arrives. This will speed up your claim process.
- Maintain any damaged personal property for the adjuster to inspect.
- Ask the adjuster for an itemized explanation of the claim settlement offer.
- Be patient and assist claims adjusters assigned to your case. Small losses may be settled quickly; extensive claims will take longer.
- Save all receipts, including those from the temporary repairs covered by your insurance policy.
- Be wary of contractors who demand upfront payment before work is initiated or payment in full before work is completed. If the contractor needs payment to buy supplies, go with the contractor and pay the supplier directly.
- Get more than one bid. Ask for at least three references. Check with the Better Business Bureau about the contractor. Ask for proof of necessary licenses, building permits, insurance and bonding. Record the license plate number and driver's license number of the contractor.
- If you have any questions or problems with your claim or insurance company contact the Georgia Insurance Department Consumer Services Division at **1-800 656 2298**.