



# NEWS RELEASE

**RALPH HUDGENS**  
COMMISSIONER OF INSURANCE  
SAFETY FIRE COMMISSIONER  
INDUSTRIAL LOAN COMMISSIONER  
[www.oci.ga.gov](http://www.oci.ga.gov)  
Twitter: @GA\_DOI

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**Contact: Glenn Allen**  
**404-463-0729**  
**[gallen@oci.ga.gov](mailto:gallen@oci.ga.gov)**

## **INSURANCE COMMISSIONER READY TO ASSIST IF HURRICANE STRIKES GEORGIA**

**Atlanta** – Insurance Commissioner Ralph Hudgens said his office stands ready to assist coastal residents with any claims arising from Hurricane Matthew, including a toll-free claims assistance line and plans to have insurance experts in the area in the event of a storm.

“Residents along the Georgia coast can contact my Consumer Services Division toll-free at 1-800-656-2298,” Hudgens said. “Also, if Hurricane Matthew should strike Georgia, I plan to send claims experts to the affected areas for face-to-face consultations.”

In the meantime, Hudgens recommends that property owners make copies of their insurance policies, insurance company’s phone number and agent’s phone number; inventory their personal belongings; and keep all of these documents with them should they be forced to evacuate. The Commissioner also reminds property owners of the following tips in case of damage:

- Contact your insurance agent immediately if you have had damage to either your house or car; do not delay. Your agent should provide you with claims forms and arrange for an insurance adjuster to visit your property or look at your automobile.
- Hail damage to your car is typically covered by the comprehensive/collision portion of your automobile insurance policy; hail damage to your home – your roof, for example – is covered by your homeowners policy.
- Remember in severe weather to drive with caution. Inclement weather does not absolve you of liability should you have an automobile accident. It is your responsibility to drive with a degree of caution warranted by hazardous conditions.
- A typical homeowner’s policy does not cover damage from floodwaters. A separate policy must be purchased through the National Flood Insurance Program. Unlike a typical homeowner’s policy, a mobile home policy usually includes flood coverage and does not have to be purchased separately.

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- Secure your property. For example, if your roof was damaged or blown off, or a tree has pierced the roof, cover the affected area with a tarp or plywood to protect your property from further damage. Keep receipts of materials used for repairs; your insurance company should reimburse you for repair costs.
- If damage is so severe you have to leave, remove valuable items if there's nowhere in the home to lock them up.
- Remember, many insurance companies permit their claims representatives to distribute money for additional living expenses to victims on the spot. Contact your agent for details.

If you have questions about your policy, or if you are experiencing difficulty reaching your insurance company, call Commissioner Hudgens' Consumer Services Hotline at **1-800-656-2298**. Phone lines are open from 8 a.m. to 6 p.m., Monday through Friday. We can also be reached online at [www.oci.ga.gov](http://www.oci.ga.gov)