



Office of Commissioner of Insurance

Ralph Hudgens
*Commissioner of Insurance
Safety Fire Commissioner
Industrial Loan Commissioner*

NEWS RELEASE

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INSURANCE DEPARTMENT READY TO ASSIST STORM VICTIMS

Atlanta – Insurance Commissioner Ralph Hudgens said representatives in his office are standing by to help consumers in storm-damaged areas of Georgia.

“We want all consumers to be familiar with steps they should take to minimize property damage and file claims caused by today’s severe weather,” Hudgens said. “Policyholders who need help can call my office for assistance at **800-656-2298**. Calls are taken Monday through Friday from 8 a.m. to 6 p.m.

Hudgens offers the following tips:

- 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 rain. Most policies will not cover such damage.
- Keep an accurate record, including receipts for labor and material, of repair expenses. Do not dispose of damaged property until the insurance adjuster examines it.
- A typical homeowner’s or commercial property policy does not cover removal of downed trees, unless the tree falls on a closed structure, such as the house.
- If the damage to the structure is so severe that you have to leave, remove valuable items if there is nowhere in the home to lock them up.
- Policies will generally cover contents at their cash value, which means their used value; however, most companies offer a replacement cost option, which will pay for new items.