



INSURANCE AND SAFETY FIRE COMMISSIONER

- State of Georgia -

NEWS RELEASE

JOHN F. KING

Commissioner of Insurance
Safety Fire Commissioner
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SEVERE WEATHER PREPAREDNESS WEEK

ATLANTA – In recognition of Severe Weather Preparedness Week, which runs from February 3rd through 7th, Insurance and Safety Fire Commissioner John F. King wants to remind homeowners, renters, and business owners of some vital tips to protect their property from weather-related hazards.

While Georgia weather has been known to spawn tornadoes throughout the year, the months of March, April, and May are when they are most likely to strike. Georgia has recently seen tornado activity as early in the year as January.

“With tornado season quickly approaching, I urge all Georgians to create an emergency plan for their family to be used in the event a tornado is detected in their area,” Commissioner King said. “People should also be familiar with steps they can take to minimize damage to their property and avoid financial hardship that can be caused by hazardous weather.”

Commissioner King offers the following tips and reminders:

- Make a list of valuables, including jewelry, furniture, and electronics, and make a photo or video record of your possessions to store in a safe place outside your home or by using a remote online service. This will ensure that your insurance agent is able to accurately evaluate the value of your loss.
- Be aware that most standard homeowner’s insurance policies do not offer protection against flood losses. For this reason, you should contact your agent to better understand what exactly your policy covers.
- Before deciding what coverage best suits their needs, policyholders should know the difference between actual cash value (ACV) and replacement cost coverage for their property. An ACV policy replaces possessions at cost minus depreciation. If you have replacement cost coverage, your possessions will be replaced at today's prices.
- If disaster strikes, contact your agent or insurance company immediately to start the recovery process.

If you have questions about auto or home insurance, you may call our 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 online at www.oci.ga.gov.

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