

JOHN F. KING Commissioner of Insurance and Safety Fire

Two Martin Luther King Jr. Drive West Tower, Suite 702 Atlanta, Georgia 30334

Twitter: @GA DOI

Facebook: @GeorgiaDOI Instagram: @GeorgiaDOI

NEWS RELEASE

For Immediate Release June 1, 2023

Contact: Weston Burleson, 404-232-1388

COMMISSIONER KING: GET AHEAD OF HURRICANE SEASON

ATLANTA – As the 2023 Hurricane Season begins, Insurance and Safety Fire Commissioner John F. King is encouraging all Georgians to begin taking steps to prepare for a potential disaster.

"Just last year, our neighbors in Florida were victim to the third-costliest hurricane in United States history," said Commissioner King. "While we were fortunate the storm did not directly strike our state, Georgians should be proactive and not wait until a hurricane makes landfall to start thinking about coverage. It is important to meet with your insurance agent right away to review your existing policies and consider additional coverage, such as flood insurance."

Georgians should consider the following steps when preparing for potential storms this Hurricane Season:

- Make a list of all your covered items (furniture, electronics, appliances, valuables, etc.). Make sure to keep an electronic copy of this list, which should include pictures.
- Consider purchasing flood insurance. You can purchase up to \$250,000 in federally-backed flood insurance from the National Flood Insurance Program (NFIP) for your home and up to \$500,000 for your business.
- Decide whether you would prefer actual cash value coverage or replacement cost coverage (actual cash coverage pays the current value of an item that may be lost or damaged while replacement cost coverage pays for brand new items).

For additional tips on basic hurricane preparedness, visit this helpful link.

Anyone with questions about insurance or who may be having issues with their insurance company can visit the Office of Insurance and Safety Fire Commissioner John F. King's website here or call us toll-free at 1-800-656-2298. Our phone lines are open from 8 a.m. to 6 p.m. Monday through Friday.

###

The mission of the Office Commissioner of Insurance and Safety Fire is to protect Georgia families by providing access to vital insurance products and safe buildings through fair regulation that creates economic opportunities for all Georgians.