



NEWS RELEASE

For Immediate Release

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COMMISSIONER KING: TAKE STEPS TO PREPARE FOR HURRICANE SEASON

ATLANTA – With the 2021 Hurricane Season officially beginning on June 1, Insurance and Safety Fire Commissioner John F. King is reminding all Georgians that now is the time to revisit your homeowners, renters, or business insurance policies to ensure you have sufficient coverage for potential damages from future storms.

In addition, all Georgians – not just those in or near coastal counties – should also consider purchasing flood insurance if they have not yet done so, as flooding can happen anywhere.

“Hurricane season is upon us and forecasters are already calling for up to 15 to 20 named storms this year,” said Commissioner King. “It is important you meet with your insurance agent right away to go over your existing policies in preparation for severe weather. Flood insurance policies take 30 days to go into effect, for instance. If you wait until a hurricane is bearing down on you to start thinking about coverage, it’s already too late.”

Georgians should consider the following when reviewing existing coverages in advance of 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 at <https://oci.georgia.gov/insurance-resources> 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.

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The mission of the Office of the Insurance and Safety Fire Commissioner 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.