



NEWS RELEASE

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COMMISSIONER KING: TAKE STEPS TO PREPARE FOR HURRICANES

ATLANTA – With the 2022 Hurricane Season officially underway, Insurance and Safety Fire Commissioner John F. King is reminding all Georgians that now is the time to begin taking steps to prepare for a potential storm.

“Well before a named storm is on the horizon, you should begin meeting with your insurance agent to go over your homeowners, renters, or business insurance policies to ensure you have sufficient coverage for potential damages,” said Commissioner King. “In addition, all Georgians – not just those in or near coastal counties – should consider purchasing flood insurance if they have not yet done so, as flooding can happen anywhere.”

Georgians should take the following steps this Hurricane Season to prepare for potential storms:

- 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. (Note: Flood insurance policies take 30 days to go into effect.)
- Decide whether you would prefer actual cash value coverage or replacement cost coverage (actual cash value 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 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 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 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.