



NEWS RELEASE

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TIPS TO PREPARE FOR TORNADO SEASON

ATLANTA – Tornadoes can happen throughout the year, but peak tornado season begins in March and runs through May. These storms can affect all of Georgia, but [trends show](#) the northern half of our state is the most susceptible.

The common thread among all catastrophic disasters is a lack of education and preparedness. Becoming aware of your vulnerability and what actions you should take both before and after a disaster can help reduce its effects. **It is essential to meet with your insurance agent right away to go over your existing policies in preparation for severe weather.**

In addition, Insurance Commissioner John F. King offers homeowners the following tips for this tornado season:

- Make a list of your valuables, furniture, electronics, etc. An electronic record uploaded to the cloud is always a good idea.
- 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.
- Stay informed; listen to a NOAA weather radio to check local forecasts and news reports regularly.
- Keep a battery-powered or hand-cranked radio along with extra batteries.
- Determine in advance where you will take shelter during a tornado. Basements and storm cellars are the best choices. If no underground shelter is available, choose an interior room or hallway on the lowest floor possible.
- If local authorities issue a tornado watch, remain alert for approaching storms, watch the sky, and stay tuned to the radio or television. If local authorities issue a tornado warning, take shelter immediately.
- Additional safety tips can be found [here](#).

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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.