



Office of Commissioner of Insurance and Safety Fire

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Storm/Tornado Insurance Claim Tips

- Most insurers allow temporary repairs to be made to protect property from further loss. Be sure to save receipts for anything purchased and used for repairs.
- Many policies provide for debris removal (trees down in the yard, but that did not result in damage to the structure), but up to a certain limit (e.g. \$500). Removal of trees from damaged structures (home, garage, other structures) may not be subject to the debris removal limits. Consult with your specific carrier for more information.
- Purchases for chain saws and generators can often be paid for out of the money provided for debris removal coverage and ALE. Save these receipts.
- Most policies provide Additional Living Expense (ALE). This money is available for expenses incurred to acquire temporary living accommodations (hotels and meals) while your home is uninhabitable.
- The insurance company cannot help you with restoration of electricity. If your meter box is pulled away from your home or damaged, that is the responsibility of the homeowner (not the electric company). The homeowner will need to hire a licensed electrician to re-establish power to the home once power to the street or service pole has been established.
- Most policies provide coverage for food spoilage as a result of power outage due to a covered loss. Be sure to inventory all items lost from your refrigerator and/or freezer.
- Be aware that most policies have a specific dollar limitation on personal property such as guns and jewelry.

If you have a dispute with your insurer about the coverage afforded by your policy, work closely with your agent or adjuster to reach a resolution. Ask if the insurer has a dispute resolution process or ask to speak to another person with more knowledge or authority to listen and consider your specific circumstances. If you are still unable to resolve your issue and feel you need further assistance, contact the Georgia Office of Commissioner of Insurance, Consumer Services Division at 404-656-2070 or 800-656-2298. You can also file an online complaint at <https://oci.georgia.gov/insurance-resources/complaints-fraud>.

If you suspect Insurance Fraud is taking place you can also send an inquiry to CID@oci.ga.gov and someone will get in touch with you from the Criminal Investigations Division.