



## **For Immediate Release**

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# **Early Home and Insurance Preparation Key to Protecting Lives and Property from Tropical Storm**

Jackson – Tropical Storm Bonnie, though not predicted to make direct landfall in Mississippi, can still cause damage with heavy rains, high winds and storm surge expected along the coast this weekend. The Mississippi Insurance Department (MID) reminds everyone that preparation in advance of a storm can help save lives and property and can prevent unpleasant insurance surprises.

The MID offers the following tips for advance storm preparations:

- Check your homeowner's policy to make sure it contains flood and windstorm coverage.
- Have a family evacuation plan. Make sure if you evacuate, relatives know where you are going.
- Review coverage limits on your home and valuables to make sure they are fully covered.
- Determine whether your policy will pay replacement cost or actual cash value in the event of a loss.
- Find out whether your policy will pay for "additional living expenses" to cover the cost of hotels and meals should your home become uninhabitable.
- Record and update an inventory of all personal belongings. Make photos, and, if possible, a videotape showing your possessions. Record insurance policy information. (A home inventory checklist is available on the Storm Preparedness Page of the MID website at [www.mid.state.ms.us](http://www.mid.state.ms.us).)

"One of the most important things Mississippians can do to prepare for this storm is to double check their homeowner's insurance policy," Mike Chaney, Mississippi Insurance Commissioner said.

While encouraging citizens to be prepared Commissioner Chaney assures Mississippians that the MID has taken steps to be as equally prepared. His office is in communication with all the major writers of homeowners insurance in Mississippi to ensure that they have adequate staff and resources to handle any damage caused by the storm. The MID has also taken steps to ensure that

the companies are ready to send in their catastrophic loss teams to start working with our residents to process their claims as soon as the storm passes.

More storm preparedness tips can be found in the MID publication, the “Insurance Consumer’s Hurricane Checklist.” Copies of the brochure are available by contacting the Department at (800) 562-2957. The brochure also is accessible on the on the Disaster/Storm Preparedness page of the MID website at <http://www.mid.state.ms.us> .