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MID URGES COAST HOMEOWNERS TO PROTECT PROPERTY BEFORE EVACUATING

Jackson – When packing up to evacuate the coast Mississippi Commissioner of Insurance Mike Chaney urges homeowners to take steps to protect their homes until the danger of Tropical Storm Isaac has passed and they can return.

Paramount in a package of important documents they need to carry with them is a home inventory.

"As the storm continues to intensify and threaten the Gulf Coast so does the potential of severe damage," said Chaney.

"Having those documents can help make sure homeowners are ready to file a claim and collect insurance for any damage that may occur."

He added that a dated video is best to document the contents and condition of your home and will help avoid delays in filing a claim.

The Mississippi Insurance Department (MID) has prepared a special hurricane preparedness page on its website with tips of what to do both before and after a storm. Among the before the storm tips are the following:

- For personal safety, identify what storm shelter is available to you and prepare an evacuation plan. Choose two meeting places: one right outside your home; and one outside your neighborhood in case you can't return home.
- Make sure you have bottled water, a first aid kit, flashlights, a battery-powered radio, non-perishable food items, blankets, clothing, prescription drugs, eyeglasses, personal hygiene supplies, and a small amount of cash or traveler's checks.
- Make a plan for your pets. Not all emergency shelters will take pets. Check with your local veterinarian for help with a plan.
- If you need to evacuate your home, turn off all utilities and disconnect appliances.

- Take proactive steps to protect your property from loss. Install storm shutters or cover windows prior to a hurricane. Be sure there is no loose siding on your home and no damaged or diseased trees growing over your home.
- Move all of your important documents to a safe location. Take them with you when you evacuate or store them in a safe deposit box outside the area.
- Take an inventory of your personal property, such as clothes, jewelry, furniture, computers and audio/video equipment. Photos and video of your home, as well as sales receipts and the model and serial numbers of items, will make filing a claim simpler.
- Leave a copy of your inventory with friends or relatives, e-mail it to yourself, and/or store it in a safe location. In addition, add insurance information to your inventory information the name of your company and agent, policy number and contact information.

As they are received from the companies, the MID will be posting claims reporting numbers on the website as well and is preparing to man Consumer Hotlines to assist in filing claims and answer questions. The MID Coast Office is mobilized and will be available to answer consumer questions and offer assistance in filing claims. Information will also be available via the Department's Twitter account @MSInsuranceDept.

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