

**For Immediate Release****August 14, 2013****Chaney Reminds Mississippians Peak of Hurricane
Season Time to Be Safe, Be Protected, Be Prepared for
Any Storm**

Jackson – As we enter the peak of the 2013 Hurricane Season and the tropics become more active, Commissioner of Insurance Mike Chaney reminds Mississippians that now is the time to Be Safe, Be Protected, Be Prepared in the event a storm threatens the Mississippi Gulf Coast. Authorities are closely monitoring two systems, one of which is nearing the Gulf of Mexico, that have the potential to become tropical storms later this week.

“Advance preparation helps save lives and property and can prevent unpleasant insurance surprises should a storm take aim at the state,” Chaney said.

Begin your preparations by reviewing homeowner and flood policies. Know what is and isn’t covered and contact your agent if you feel more coverage is needed. Most insurance companies will not accept new applications after a designated hurricane or named storm enters the Gulf of Mexico or the area located in the boundaries of 80 degrees West longitude by 20 degrees North latitude.

The National Weather Service now requires hurricane warnings to remain in effect even when a storm has become post-tropical, as Hurricane Sandy was when she hit the coastline.

The Mississippi Insurance Department (MID) offers the following tips for advance storm preparations:

- Check with your agent to make sure you have both flood and windstorm coverage.

- Get flood insurance...to locate a company or agent in your area visit FloodSmart.gov. (http://www.floodsmart.gov/floodsmart/pages/choose_your_policy/agent_locator.jsp)
- Have a family evacuation plan and disaster kit ready.
- 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.ms.gov. or use the NAIC MyHome Scr.app.book home inventory app for mobile phones.)
- Take proactive steps to protect your property from loss. Install storm shutters or cover windows prior to a storm. Be sure there is no loose siding on your home and no damaged or diseased trees growing over your home. Videos from the Federal Alliance of Safe Homes (FLASH) on the proper way to prepare your home to minimize damage can be viewed on the MID YouTube Channel at <http://www.youtube.com/user/msinsurancedept>.
- FLASH also has a storm alert app for smart phones available for download.

For more information on advance preparations visit the storm preparedness pages of the MID website or follow the department on Twitter® @MSInsuranceDept.