



For Immediate Release

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MID Says Preparing in Advance of Flooding Key to Minimizing Damage

Jackson – Rising flood waters from the Pearl and other rivers and creeks across the state are being closely watched. Today, Commissioner of Insurance Mike Chaney outlined what steps residents and business owners need to take should flood waters threaten their homes or businesses.

“The key to preventing major damage is preparation,” Chaney said. “The more you can do in advance of potential flooding, the more protected from significant loss you become. Also check your insurance, remember, a standard homeowners policy does NOT cover flooding.”

To prepare for potential flooding, the Mississippi Insurance Department offers these important tips:

For homeowners:

1. Safeguard your possessions.

Create a personal flood file containing information about all your possessions and keep it in a secure place, such as a safe deposit box or waterproof container. This file should have:

- Copies of your insurance policies with your agents contact information.
- **A household inventory:** For insurance purposes, be sure to keep a written and visual (i.e., videotaped or photographed) record of all major household items and valuables, even those stored in basements, attics or garages. Create files that include serial numbers and store receipts for major appliances and electronics.
- Copies of all other critical documents, including finance records or receipts of major purchases.

2. Prepare your house.

- Clear debris from gutters and downspouts.
- Anchor any fuel tanks and turn them off.
- Place the furnace, water heater, washer, and dryer on cement blocks at least 12 inches above the projected flood elevation.
- Move furniture, valuables, and important documents to a safe place.
- Install a system to prevent flood water from backing up in sewer drains.
- Locate switches to turn off gas, electricity and water. Turn off utilities at the main switches or valves if instructed to do so. Disconnect electrical appliances.
- If possible, bring in outdoor furniture and move essential items to an upper floor.
- If feasible, construct barriers to stop floodwater from entering the building and seal walls in basements with waterproofing compounds.
- Maintain a supply of emergency materials: plywood, plastic sheeting, nails, hammer, shovels, sandbags, flashlight, batteries, battery-operated radio, first aid kit, medication, sturdy shoes, emergency food and water, cash and credit cards.

3. Develop a family emergency plan.

- Create a safety kit with drinking water, canned food, first aid, blankets, a radio, and a flashlight.
- Post emergency telephone numbers by the phone and teach your children how to dial 911.
- Plan and practice a flood evacuation route with your family. Know safe routes from home, work, and school that are on higher ground.
- Ask an out-of-state relative or friend to be your emergency family contact.
- Have a plan to protect your pets.

For businesses:

Develop and maintain a disaster recovery plan:

- Keep up-to-date duplicate records of both computerized and written records. Under federal law, if companies fail to maintain and safeguard accurate business records, the company may still be held liable. (For example, in the event of a data breach.)
- Identify the critical business activities and resources needed to support them in order to maintain customer service while your business is closed for repairs.
- Plan for the worst possible scenario. Do research before a disaster strikes by finding alternative facilities, equipment and supplies, and locating qualified contractors to repair your facility.
- Set up an emergency response plan and train employees in how to execute it.
- Consider the resources you may need to activate during an emergency such as back-up sources of power and communications systems. Also, stockpile any supplies you may need such as first-aid kits and flashlights.

- Compile a list of important phone numbers (including cellphone numbers) and addresses, including local and state emergency management agencies, major clients, contractors, suppliers, realtors, financial institutions, insurance agents and claims representatives. The list should also include employees and company officials. Keep copies of the list off the premises in case the disaster is widespread.
- Decide on a communications strategy to prevent loss of your customers. Clients must know how to contact your company at its new location. Among the possibilities to explore, depending on the circumstances, are posting notices outside the original premises; contacting clients by phone, email or regular mail; placing a notice or advertisement in local newspapers; and asking friends and acquaintances in the local business community to help disseminate the information.
- Review your plan on a regular basis and communicate changes to key employees.

The Mississippi Insurance Department will be posting additional tips and flooding information through its social media resources, on Twitter @MSInsuranceDept and on Facebook.