



MISSISSIPPI INSURANCE DEPARTMENT

MIKE CHANEY
Commissioner of Insurance
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PRESS RELEASE

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MID Urges Insurance Review as Key Element of Hurricane Preparedness

Jackson – As part of National Hurricane Preparedness Week and Commissioner of Insurance Mike Chaney reminds Mississippians that a key step to being ready for a hurricane is to review your insurance policies, including homeowners, wind and flood. Hurricane season runs from June 1, 2015 through November 30, 2015.

“The more prepared you are in advance of a storm the more it helps save lives and property and can prevent unpleasant insurance surprises should a storm take aim at the state,” Chaney said.

The 2015 Hurricane Outlook from forecasts with a “near-normal or below normal season” projected with six to eleven named storms, three to six hurricanes and one or two major hurricanes. New this hurricane season are prototype storm surge watch/warning graphics from [NOAA’s National Hurricane Center](#), intended to highlight areas along the Gulf and Atlantic coasts of the United States that have a significant risk of life-threatening inundation by storm surge from a tropical

cyclone.

The new graphics will introduce the concept of a watch or warning specific to the storm surge hazard. Storm surge is often the greatest threat to life and property from a tropical cyclone, and it can occur at different times and at different locations from a storm's hazardous winds.

“We cannot be lulled into a false sense of security by the below normal projections, like a single bolt of lightning, the strike of one storm is all it takes. Mississippians shouldn't let their guard down or be unprepared for a potential hurricane,” Chaney said.

Chaney added that 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.

Mississippians also need to be aware that hurricane hazards come in many forms, including storm surge, heavy rainfall, inland flooding, high winds, tornadoes and rip currents.

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 special Preparedness page of the new 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. MID has posted videos from the Federal Alliance of Safe Homes (FLASH) on the proper way to prepare your home to minimize damage on its YouTube Channel. FLASH also has a storm alert app for smart phones available for download.

For more information on advance preparations visit the Preparedness page of the MID website or follow the department on Twitter® @MSInsuranceDept.