



For Immediate Release

March 10, 2016

Insurance Commissioner Urges Mississippians to Plan and Prepare as More Flooding Forecast

Jackson, MS – As flooding becomes an increasing threat due to torrential rains forecast in Mississippi over the next several days, Commissioner of Insurance Mike Chaney urges residents to prepare and protect their homes from damage.

Estimates from FloodSmart.gov say that from one to six inches of water in a 1,000 square foot home can cause from \$10,000 to \$20,000 in damage.

“While I will remind consumers that the standard homeowner’s insurance policy does not cover flooding, there are steps everyone can take to mitigate the damage flooding can do to their home,” Chaney said.

In order to be prepared for flooding, the Mississippi Insurance Department offers the following tips:

- Prepare a home inventory. A home inventory can be invaluable when deciding how much insurance your life situation requires or when you have to file a claim.
- Make copies of important papers including your policy number and agent’s contact information to take with you if you have to evacuate.

- Outside the home- survey the area around your home to identify and remove objects like yard debris, lawn furniture, etc. that can compound damage to your home.
- Clear debris from gutters and downspouts.
- Anchor any fuel tanks.
- [Raise your electrical components](#) (switches, sockets, circuit breakers, and wiring) at least 12 inches above your home's projected flood elevation.
- 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.
- If you need to evacuate your home, turn off all utilities and disconnect appliances to reduce the chance of additional damage and electrical shock when utilities are restored.

More preparedness tips on what to do before, during or after a flood can be found on the Be Prepared page of the MID website at www.mid.ms.gov and via messages on the department's social media via Facebook and Twitter®.