



# MISSISSIPPI

## INSURANCE DEPARTMENT

**MIKE CHANEY**  
Commissioner of Insurance  
and State Fire Marshal

**PRESS RELEASE**

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## **For Immediate Release**

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### **Commissioner Mike Chaney Stresses Preparedness in Advance of Hurricane Season**

#### **May 15-21 National Hurricane Preparedness Week**

Jackson, MS – With the start of hurricane season approaching on June 1, Insurance Commissioner Mike Chaney today urges all Mississippians to begin preparing for the 2016 hurricane season. National Hurricane Preparedness Week is May 15-21, 2016.

“The Mississippi Insurance Department is committed to continuing to be an example to ensure all know their risk, get prepared and stay informed this hurricane season,” Chaney said.

“We cannot become complacent because we’ve not had a major storm in the past few years, the key to protecting lives and property is being prepared.”

Each year, the devastating impacts that hurricanes can cause have been seen. Hurricanes are not just a threat to coastal communities. High winds, heavy rainfall, tornadoes, and flooding can be felt hundreds of miles inland, potentially causing loss of life and catastrophic damage to property.

Hurricanes Sandy and Isaac remind us, it is not just major hurricanes (Category 3 or higher) that we need to worry about, but all hurricanes have the ability to cause significant damage.

Knowing your risk, getting prepared, and staying informed are just a few steps you can take to get ready for hurricane season.

#### **Know Your Risk:**

- To search for general information about risks in your area, visit [www.ready.gov](http://www.ready.gov) and visit the Be Prepared page of the MID website ([www.mid.ms.gov](http://www.mid.ms.gov))
- Check out NOAA’s historical hurricane tracks tool to check the severity and frequency of past hurricanes in your area.

### **Get Prepared:**

- Take action now to be prepared for hurricane season. As the storm approaches, it is often too late to get ready.
- Make sure you have family evacuation and communications plans, update your emergency supply kit, and evaluate your flood insurance needs.
- Evacuations are more common than people realize. Make yourself familiar with your community's evacuation zones, so you'll know exactly where to go.
- Remember: if a hurricane threatens your community and local officials say it's time to evacuate, don't hesitate -- go early.
- Complete a family communication plan. Plan how you will assemble your family and loved ones, and anticipate where you will go for different situations. Get together with your family and agree on the ways to contact one another in an emergency, identify meeting locations, and make a Family Emergency Communication Plan.
- Download the FEMA app. The FEMA App includes disaster resources, weather alerts, safety tips, and a new feature that will enable users to receive push notifications to their devices to prepare. The app also provides a customizable checklist of emergency supplies, maps of open shelters and recovery centers, tips on how to survive disasters, and weather alerts from the National Weather Service.
- Check your insurance coverage. Many states have increased deductibles for hurricanes and not all hurricane-related losses are covered under traditional policies. Most homeowner's insurance policies do not cover damage or losses from flooding. Review your policy, ensure you're adequately covered and understand exclusions, and contact your agent for any changes. If you're not insured against flood, talk to your agent or visit [www.floodsmart.gov](http://www.floodsmart.gov). Renter's insurance policies are also available and should be considered as a way of protecting your belongings.

### **Stay Informed:**

- Know where to go for trusted sources of information during a hurricane event. Sign up for alerts from your local emergency management office so notifications, including evacuation orders, go directly to your phone and email. Monitor local news for hurricane watches and warnings in your area and follow directions of local officials. Make sure you have a battery-operated or hand-crank radio available should the power go out.

Additional information is available at [www.ready.gov/hurricanes](http://www.ready.gov/hurricanes) and the Be Prepared page of the MID website at [www.mid.ms.gov](http://www.mid.ms.gov) or contact the MID Consumer Service Division at 1-800-562-2957. Tips will be available this week via the MID Facebook and Twitter accounts.