



# MISSISSIPPI

## INSURANCE DEPARTMENT

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

### PRESS RELEASE

#### Media Contact:

Donna Cromeans  
601-359-3569  
Donna.Cromeans@mid.ms.gov



**For Immediate Release**

**May 23, 2018**

## Commissioner of Insurance Mike Chaney Says Prepare Now for Tropical Activity in Gulf

Jackson, MS – Start preparing now is the message Commissioner of Insurance Mike Chaney sends to Mississippians as the development of a tropical system in the Gulf of Mexico appears imminent. The system is forecast to bring heavy rains, winds and more to the state over the Memorial Day holiday weekend.

“Although hurricane season does not officially begin until June 1, this system is proof that advance preparation for any storm is key to protecting lives and property,” Chaney said.

The Mississippi Insurance Department believes getting prepared, knowing your risk, and staying informed are just a few steps you can take to stay prepared during hurricane season.

#### **Get Prepared:**

- 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. Call your Agent if you have questions.
- 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. [www.floodsmart.gov](http://www.floodsmart.gov)

- Take action now to be prepared for hurricane season. Videos on preparing your home for a storm in a few days or hours are available for viewing on the Mississippi Insurance Department You Tube Channel, (<https://tinyurl.com/yaq8ul6u>)
- Make sure you have family evacuation and communication 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.

#### **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.

#### **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 Services Division at 1-800-562-2957.