



MISSISSIPPI

INSURANCE DEPARTMENT

MIKE CHANEY
Commissioner of Insurance
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PRESS RELEASE

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Commissioner Mike Chaney Says “Be Prepared” Should be Hurricane Season Mantra

Jackson, MS – The official 2018 Hurricane Season has arrived, and it is time for all Mississippians to remain weather aware and keep a watchful eye on activity in the Gulf of Mexico, Commissioner of Insurance Mike Chaney urged today. Forecasters from Colorado State University are forecasting 13 more named storms following last month’s Tropical Storm Alberto, including six hurricanes and two major hurricanes.

“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 to be prepared, a message we should tell ourselves every day,” Chaney said.

The Mississippi Insurance Department continues to provide storm preparedness information so that all Mississippians can know their risk, get prepared and stay informed this hurricane season.

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. Last year was an example of how destructive hurricanes can be. Hurricanes Harvey, Irma, and Maria caused devastating damage in Texas and Puerto Rico.

Getting and staying prepared and informed are just a few steps you can take to be ready for hurricane season.

Get Prepared:

- Check your insurance coverage.
 1. Many states have increased deductibles for hurricanes and not all hurricane-related losses are covered under traditional policies.
 2. Most homeowner’s insurance policies do not cover damage or losses from flooding.

3. Review your policy, ensure you're adequately covered and understand exclusions, and contact your agent for any changes.
4. If you're not insured against flood, talk to your agent or visit www.floodsmart.gov.
5. Renter's insurance policies are also available and should be considered as a way of protecting your belongings.

- 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.

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 and the Be Prepared page of the MID website at www.mid.ms.gov or contact the MID Consumer Service Division at 1-800-562-2957. How-to preparedness videos are available on the Mississippi Insurance Department You Tube Channel at <https://tinyurl.com/ybre7bp4>.