



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

September 4, 2018

Insurance Commissioner Mike Chaney Stresses Preparedness

Jackson, MS – With Tropical Storm Gordon projected to make landfall along the Mississippi Gulf Coast, Commissioner of Insurance Mike Chaney stresses that Mississippians need to remain aware and prepared for any storm.

“The key to protecting lives and property is being prepared. High winds, heavy rainfall, tornadoes, and flooding that can potentially cause loss of life and property damage are expected with this storm. Everyone should know their risk, get prepared and stay informed,” Chaney said.

Homeowners in areas that may be affected by flooding should remember that rising water is not covered in a standard homeowner’s policy unless you have flood insurance. Vulnerable property should be moved to high ground before the water rises.

Here are some steps from the Mississippi Insurance Department to take to get ready for Tropical Storm Gordon.

Get Prepared:

- 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 storm 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. Renter's insurance policies are also available and should be considered as a way of protecting your belongings.
- Download the NAIC myHOME Scr.APP.book ap to create a home inventory

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. Information will also be available on the MID Facebook page, on Twitter @MSInsuranceDept and Instagram @msinsurancedept.