

FOR IMMEDIATE RELEASE  
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**MEDIA CONTACT**

Beth Reiss  
Communications Director  
beth.reiss@mid.ms.gov  
601-359-2403

**UPDATING HOME INVENTORY SHOULD BE AT THE TOP OF YOUR HOLIDAY TO-DO LIST**

JACKSON, *Miss.* – When buying or receiving expensive new gifts it is important to know what your insurance will cover.

Call your insurance agent to review your policy – especially if you’re getting expensive jewelry, art, or other high-end items.

Update your home inventory to include gifts such as televisions, cameras, and electronics.

- Make sure you have documentation of these items and notify your agent if you think additional coverage may be required.
- A home inventory checklist can be found on the MID website at <http://www.mid.ms.gov/pdf/HomeInventoryChecklist.pdf>
- Don’t forget to add new furniture you may have purchased during the year.
- Keep a copy of your checklist online, on your phone, or give a duplicate copy to a trusted friend or attorney.

Keep your home and valuables safe.

- Make sure gifts aren’t visible from outside.
- Be careful about disposing of packages and boxes for new items.
- Make sure your home is well lit and put your lights on a timer.

But, what if your presents are stolen from under the Christmas tree in your living room?

- Standard homeowners insurance policies provide coverage subject to the deductible and special sublimits for certain goods, such as electronics and jewelry.
- For example, if the wrapped package was a \$300 gift card to an electronics store, there might only be \$200 coverage; if the package contained \$2,000 worth of jewelry or furs, there might only be \$1,500 coverage.
- Standard condominium and renter's insurance policies provide similar coverage. Check your homeowners policy for specific sublimits.

More tips can be found on the Mississippi Insurance Department website at <http://www.mid.ms.gov/consumers/insure-holiday-mishaps.aspx>

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