



For Immediate Release

May 24, 2011

MID stresses checking Flood and Homeowners Policies for Hurricane Preparedness Week

Jackson, MS – While other parts of the state are dealing with the aftermath of the flooding and tornado natural disasters, Commissioner of Insurance Mike Chaney and the Mississippi Insurance Department (MID) remind coastal Mississippians that hurricane season begins in a little over a week. Preparations for a forecasted active, 2011 Hurricane season need to begin now, during National Hurricane Preparedness Week, May 22-28, 2011.

“Advance preparation can help save lives and property and can prevent unpleasant insurance surprises,” Chaney said.

The MID offers the following tips for advance storm preparations:

- Check the status of your homeowners’ coverage. Make sure you also have a separate flood policy in addition to your homeowners’ policy.
(There are currently now 51,179 flood insurance policies in force in the six coastal counties. This is over double the number that was in affect for Hurricane Katrina.)
- Have a family evacuation plan. Make sure if you evacuate, relatives know where you are going.
- Review coverage limits on your home and valuables to make sure they are fully covered.
- Determine whether your policy will pay replacement cost or actual cash value in the event of a loss.
- Find out whether your policy will pay for “additional living expenses” to cover the cost of hotels and meals should your home become uninhabitable.
- Record and update an inventory of all personal belongings.
- Make photos, and, if possible, a videotape showing your possessions.
- Record insurance policy information. Store all records in an off-site location or send to a relative in another town. [A home inventory checklist is available on the Storm Preparedness Page of the MID website at www.mid.state.ms.us. A special National Association Of Insurance Commissioners’ Home Inventory app (myHome Scr.APP.Book) is available for smart phone and iPhone users.]

More storm preparedness tips can be found in the MID publication, the “Insurance Consumer’s Hurricane Checklist.” Copies of the brochure are available by contacting the Department at (800) 562-2957. The brochure is also accessible on the Disaster/Storm Preparedness page of the MID website at <http://www.mid.state.ms.us> . Consumers can now also receive information from MID via Twitter by following the department @MSInsuranceDept .