



## **For Immediate Release**

**June 22, 2012**

# **MID Reminds Coastal Residents to Stay Prepared and Keep Coverage Current**

Jackson – With a tropical system projected to become the next depression or storm of the 2012 Hurricane season in the Gulf of Mexico, Mississippi Insurance Commissioner Mike Chaney reminds Coastal residents to include reviewing their insurance policies as part of their storm preparations.

"Preparation in advance of a storm can help save lives and property and can prevent unpleasant insurance surprises should a storm take aim at the state," Chaney said.

He also reminds Mississippians that most insurance companies will not accept new applications after a designated hurricane or named storm enters the Gulf of Mexico or the area located in the boundaries of 80 degrees West longitude by 20 degrees North latitude.

"Again, now is the time to be reviewing your policies and storm preparedness plans," Chaney said.

The Mississippi Insurance Department (MID) offers the following tips for advance storm preparations:

- Check your homeowner's policy to make sure it contains flood and windstorm coverage.
- Have a family evacuation plan and disaster kit ready.
- 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. (A home inventory checklist is available on the Storm Preparedness Page of the MID website at [www.mid.state.ms.us](http://www.mid.state.ms.us). or use the NAIC MyHome Scr.app.book home inventory app for mobile phones.)
- Take proactive steps to protect your property from loss. Install storm shutters or cover windows prior to a storm. Be sure there is no loose siding on your home and no damaged or diseased trees growing over your home.

MID is continuing to monitor the situation in the Gulf. For more information on advance preparations visit the storm preparedness pages of the Mississippi Insurance Department website at [www.mid.state.ms.us](http://www.mid.state.ms.us) or follow the department on Twitter® @MSInsuranceDept.