



## **For Immediate Release**

**March 9, 2015**

# **MID Urges Preparation in Advance of Potential Flooding**

Jackson – As little as one inch of water in a 1,000 square foot home can cause over \$10,000 worth of damage. Between three and six inches of rain expected this week in Mississippi will bring the potential of dangerous flash and river flooding. The key to minimizing losses due to flooding is preparation, Commissioner of Insurance Mike Chaney announced today.

“I want to, again, remind everyone that a typical homeowner’s policy does not cover flooding and hope that everyone in flood prone areas has already purchased flood insurance,” Chaney said.

He added that there are steps a homeowner can take to help protect lives and property and to minimize their losses due to flooding, regardless of whether they have insurance or not.

If you are in a flood prone area, these are tips to remember.

- Have an emergency kit stocked and ready at all times.
- Plan an evacuation route because knowing where you will go and evacuating early are two ways to protect your family during a flood.
- Keep rain clothing easily accessible.
- Prepare flood defenses such as bagging sand or digging flood breaks.
- Put items as high as possible, upper floors if you have them.
- Monitor news and updates for weather conditions.
- If flood waters threaten, turn off your power.
- Copy your most important documents (mortgages, deeds, insurance policies, passports, bank information) and store the originals in a secure place outside the home.

- Create a home inventory. Save sales receipts of expensive items, and photograph items and serial numbers for the inventory.
- Provide your insurance agent, employer and family with emergency contact information so you can be reached in the event you evacuate.

More tips on staying safe before and during a flood can be found at [www.floodsmart.gov](http://www.floodsmart.gov)