



MISSISSIPPI

INSURANCE DEPARTMENT

MIKE CHANEY
Commissioner of Insurance
and State Fire Marshal

PRESS RELEASE

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As Activity in Tropics Heat Up

Commissioner Mike Chaney Stresses Preparedness

Jackson, MS – The traditional time of year when activity in the tropics begins to heat up is living up to its reputation this year. Within the past few days there multiple active systems that forecasters are watching.

While none of these pose an immediate threat to the Mississippi Gulf Coast, Commissioner of Insurance Mike Chaney reminds Mississippians that the key to protecting lives and property during hurricane season is preparation.

“The Mississippi Insurance Department is committed to continuing to be an example to ensure everyone knows their risk, gets prepared and stays informed this hurricane season,” Chaney said.

“We cannot become complacent because we’ve not had a major storm in the past few years.”

We know the devastating impacts that hurricanes can cause. Hurricanes are not just a threat to coastal communities. High winds, heavy rainfall, tornadoes, and flooding can be felt hundreds of miles inland, potentially causing loss of life and catastrophic damage to property.

Hurricanes Sandy and Isaac remind us, it is not just major hurricanes (Category 3 or higher) that we need to worry about, but all hurricanes have the ability to cause significant damage.

Knowing your risk, getting prepared, and staying informed are just a few steps you can take to stay prepared during hurricane season.

Know Your Risk:

- To search for general information about risks in your area, visit www.ready.gov and visit the Be Prepared page of the MID website (www.mid.ms.gov)

- Check out NOAA's historical hurricane tracks tool to check the severity and frequency of past hurricanes in your area.

Get Prepared:

- Take action now to be prepared for hurricane season. As the storm approaches, it is often too late to get ready.
- 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 hurricane 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.

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.