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

The Mississippi Insurance Department asks: 'What's in Your Go Bag?'

JACKSON, Miss. — Most people don't prepare for disasters until it's too late. The Mississippi Insurance Department is urging individuals and families to pack a bag with post-disaster essentials.

This is especially important as the 2019 Atlantic hurricane season starts in less than one month. Additionally, May 6-10, 2019 is Hurricane Preparedness Week in Mississippi.

Go Bag contents may vary by region and family situation, but here are several items you should include:

- **Cash:** If the power goes out, credit cards won't work. Keep cash on hand for replenishing supplies.
- **Medications:** Pharmacies might be closed, and hospitals could be overwhelmed. It is imperative that you pack any necessary medications and assume you may not have access to refills for several days.
- **A battery-powered radio:** If electricity is out and cell towers are down, this is the best way to know what's happening.
- **A gallon of water for every family member and pet:** Widespread power outages could make tap water unsafe to drink.
- Important documents: Social Security cards, passports, birth certificates, driver's licenses and more could all be lost or destroyed in a flood, wildfire or any natural disaster. Keep copies of these documents in a waterproof container or digital image saved online. Include a copy of your insurance policies so you can quickly file a claim once the danger has passed.

Don't forget to review your insurance coverage and make sure you are familiar with your policies. If you have questions, contact your insurance agent or insurer.

Flood damage is generally not covered by a standard homeowners or renter's insurance policy. If you don't have flood insurance and are considering purchasing a policy, remember there is a 30-day waiting period if you buy through the <u>National Flood Insurance Program (NFIP)</u>. If you purchase a private flood policy, be sure and ask about the waiting period.