

FOR IMMEDIATE RELEASE

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MID PROVIDES INSURANCE RELATED INFORMATION DURING PEARL RIVER FLOODING

JACKSON, Miss. – The Mississippi Insurance Department (MID) offers the following information to help you prepare for flooding in the Jackson-Metro area.

It typically takes 30 days for a flood policy to go into effect and homeowner’s policies do not cover flooding. You can find more information about how to buy flood insurance through the [National Flood Insurance Program by clicking here](#).

“At last check, there were more than 61,500 flood policies in force in Mississippi,” said Insurance Commissioner Mike Chaney. “The Mississippi Insurance Department continues to work with FEMA and our congressional delegation to protect consumers and provide more affordable flood insurance.”

Tips to prepare for flooding now:

- Sign up for your community warning system. The Emergency Alert System (EAS) and National Oceanic and Atmospheric Administration (NOAA) Weather Radio also provide emergency alerts.
- Learn and practice evacuation routes and shelter plans.
- Gather supplies you might need if you have to leave home quickly. Keep in mind, you may need medication, pet food and crates, and extra batteries and chargers for mobile phones.
- Keep important documents in a waterproof container. Make digital copies of those documents to upload and protect them with a password.

You should make an inventory of items in your home. This will make filing an insurance claim easier and faster. The NAIC’s Scr.APP.book app makes it easy to create a household inventory. Download it now in the app store for Android or iPhone users.

You should also pack a “Go Bag.”

Go Bag contents should include:

- **Cash**
- **Medications:** 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**
- **A gallon of drinking water for every family member and pet**
- **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.

After a flood

- Listen to authorities for information and return home only when authorities say it's safe.
- Avoid driving, except in emergencies.
- Snakes and other animals may have come into your home or business during the flood.
 - Wear gloves and boots during cleanup.
- Don't touch electrical equipment if it is wet or if you're in standing water. If it's safe, turn off the electricity to prevent electric shock.
- Avoid wading in floodwater as it could be contaminated.
- Only use a generator outdoors and away from windows.
- File a flood insurance claim as soon as possible.
 - Call 1-800-621-3362 for further assistance or Register for [FEMA Flood Disaster Assistance](#).

Follow this link for more flood prep information: <http://www.mid.ms.gov/preparedness/weather-disaster.aspx#flo>

You may also follow the MID on Facebook, Twitter and Instagram @MSInsuranceDept

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