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**HURRICANE SEASON INSURANCE TIPS**

*PREPARE FOR HURRICANE SEASON WITH NEW HOME INVENTORY APP*

**JACKSON, Miss.** — Commissioner of Insurance Mike Chaney is encouraging Mississippians to take stock of their possessions and document those items using a new cellphone app. The National Association of Insurance Commissioners (NAIC) launched the new Home Inventory App earlier this year. It makes it easy for consumers to create and protect a record of their belongings and offers tips on disaster preparation and filing claims.

The NAIC Home Inventory App features the ability to:

- group belongings by category
- scan barcodes for accuracy
- upload and export photos with ease
- find disaster preparation advice
- review information about filing insurance claims

The NAIC Home Inventory App can be accessed from the App Store and Google Play.

“There are other insurance-related things you can do to protect yourself in the event of a storm,” said Commissioner Chaney. “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 [National Flood Insurance Program \(NFIP\)](#).

Some insurance policies have a special deductible for losses caused by named storms. The insurer applies this deductible only when a named storm causes damage. This deductible is separate and different from the normal deductible in a homeowners policy.

If you need assistance with an insurance question or claim, call 601-359-3569, email [consumer@mid.ms.gov](mailto:consumer@mid.ms.gov) or visit [www.mid.ms.gov](http://www.mid.ms.gov)

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