FOR IMMEDIATE RELEASE

December 14, 2021

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MAKE INSURANCE A PRIORITY THIS HOLIDAY SEASON

JACKSON, *Miss.* – Insurance affects every aspect of life – including how we prepare for and celebrate holidays.

When buying or receiving expensive new gifts it is important to know what your insurance will cover. Call your insurance agent to review your policy – especially if you're getting expensive jewelry, art, or other high-end items.

"Update your home inventory to include gifts such as televisions, cameras, and electronics," says Insurance Commissioner Mike Chaney. "Make sure you have documentation of these items and notify your agent if you think additional coverage may be required. Keep a copy of your checklist online, on your phone, or give a duplicate copy to a trusted friend or attorney."

Keep your home and valuables safe. Make sure gifts aren't visible from outside your home and be careful about disposing of packages and boxes for new items. Make sure your home is well-lit and put your lights on a timer.

If your home is broken into and gifts are stolen, standard homeowners insurance policies provide coverage for certain goods. Standard renter's insurance policies provide similar coverage. Check your homeowners policy for coverage limits that may apply.

While shopping, keep packages out of view in your car. Lock your vehicle, park in well-lit areas, and keep your wallet or purse near you at all times.

If shopping online, avoid identity theft by using trusted retailers and setting strong passwords.

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