

FOR IMMEDIATE RELEASE

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MEDIA CONTACT

Beth Reiss

Communications Director

beth.reiss@mid.ms.gov

601-359-2403

CONSIDER INSURANCE NEEDS THIS SUMMER

JACKSON, Miss. – Wednesday, June 21 is the first day of summer. Many Mississippians will boat, swim, and take vacations in the coming weeks. If you plan to do any of these activities, ask yourself, do you have the proper boat, RV, or car coverage? It may be a good time to talk to your insurance agent.

“I recommend insurance for motorcycles, boats, RVs and things like jet skis,” said Insurance Commissioner Mike Chaney. “Even when you’re not using these vehicles, keeping your insurance policy through the year protects them from theft, fire or other damage.”

If you're renting a car for summer travel, the rental company may ask you to purchase insurance through them.

- Consider how much the rental insurance costs.
- Research your credit card coverage.
- Get familiar with your personal auto policy.
- Consider gaps in coverage.
- Talk to your insurance agent.

Camping can be a great activity. If camping, build campfires at least 25 feet away from anything that can burn. Use fire pits outside only and at least 10 feet away from your home. If a spark from your fire ignites a wildfire, you could be held responsible for the damages or if someone injures themselves in your campsite, you could be responsible for their expenses. Ask your insurance agent how a personal umbrella policy could help.

According to the U.S. Coast Guard, there were 4,439 boating accidents nationwide in 2021 resulting in more than 2,600 injuries. Keep alert and watch out for other vessels on the water. Never swim near a boat or boat ramp. Always wear a life jacket. Swim with a buddy and stay with children around water. Call your insurance agent if you have questions about what your current boat insurance policy covers.

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