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**MARCH 17-23 IS FLOOD INSURANCE AWARENESS WEEK**

JACKSON, Miss. – It's that time of year when increased rain chances also means increased flood risk. To bring attention to the need for flood insurance, Governor Tate Reeves, at the request of the Mississippi Insurance Department, has declared March 17-23, 2024 as Flood Insurance Awareness Week. Mississippians should consider flood insurance now, before they need it.

"Over one million properties in the state are not covered by any type of flood insurance," said Insurance Commissioner Mike Chaney. "Mississippi has experienced significant flooding in recent years, causing hardship and financial loss to homeowners and business owners. Homeowner's policies do not cover flooding and it typically takes 30 days for a flood policy to go into effect."

It's estimated that even a few inches of rain in a small home could cost more than \$10,000 in repairs. At last check, there were about 55,000 [National Flood Insurance Program \(NFIP\)](#) policies in force in Mississippi. You can buy flood insurance through the NFIP or through private insurance.

"Developing a plan in the event of disaster is one of the most important steps you can take to mitigate your risk," said Chaney. "The first step to establishing a plan is understanding the risks specific to your area."

Consumers can easily learn if they live, work, or travel through areas prone to flooding by leveraging resources like the [Federal Emergency Management Agency \(FEMA\) Flood Map Service Center](#).

After identifying risks, policyholders should create a household inventory using the [NAIC's Home Inventory App](#). The free app lets you create an inventory of your belongings and store those records online, providing easy access in the event of a disaster.

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.
- Keep important documents in a waterproof container. Make digital copies of those documents to upload and protect them with a password.
- Designate someone out of state to be your family contact in the event of an emergency. Make sure everyone knows the contact's address and phone number.
- 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.

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](#).

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