

FOR IMMEDIATE RELEASE

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MARCH 16-22 IS FLOOD INSURANCE AWARENESS WEEK

JACKSON, Miss. – Over one million properties in Mississippi are not covered by flood insurance. To bring attention to the need for flood insurance, Governor Tate Reeves, at the request of the Mississippi Insurance Department, has declared March 16-22, 2025, as Flood Insurance Awareness Week. Mississippians should consider flood insurance now, before they need it.

“Mississippi has experienced significant flooding in recent years, causing hardship and financial loss to homeowners and business owners,” said Insurance Commissioner Mike Chaney. “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 nearly 53,000 [National Flood Insurance Program \(NFIP\)](#) policies in force in Mississippi.”

You can buy flood insurance through the NFIP or through private insurance. Homeowner’s policies do not cover flooding. It typically takes 30 days for a flood policy to go into effect.

Consumers can easily learn if they live, work, or travel through areas prone to flooding by using 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.

Other 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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