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MAKE A PLAN TO REDUCE YOUR RISK POSED BY SPRING SEVERE WEATHER

JACKSON, Miss. – Homeowners across the country are constantly faced with risks due to wildfires, floods, tornadoes, severe storms, and other natural disasters.

“Developing a plan in the event of a disaster is one of the most important steps you can take to mitigate your risk,” said Insurance Commissioner Mike Chaney. “The first step to establishing a plan is understanding the perils specific to your area. Additionally, insuring your house and car could protect you from financial ruin.”

Before purchasing insurance, discuss your specific needs with an agent. Review your policy to make sure the amount and types of coverage you have meets the requirements for all possible hazards. Be sure to shop around, get quotes from more than one insurer, and look up company rates.

After identifying risks, policyholders should create a thorough household inventory. Tools like the [NAIC's Home Inventory App](#) enable users to catalogue assets and store those records online, providing easy access in the event of a disaster.

Other critical steps in developing an effective disaster plan include:

- Build an emergency supply kit.
- Store copies of important documents in a safe, dry place, and keep originals in a safe deposit box.
- 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.
- Start an emergency savings account.
- Keep a small amount of cash at home in a safe place.
 - It is important to have small bills on hand because ATMs and credit cards may not work during a disaster when you need to purchase necessary supplies, fuel or food.
- Be cautious about sharing personal financial information, such as your bank account number, social security number, or credit card number.

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