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PREPARE FOR HURRICANE SEASON BY PACKING A "GO BAG"

JACKSON, Miss. —May 4-10, 2025, is <u>National Hurricane Preparedness Week</u>. The Mississippi Insurance Department (MID) hopes that Mississippians will create a home inventory and pack a "Go Bag" so they are prepared in the event of a disaster.

A "Go Bag" should include:

- Important documents like insurance cards and Social Security cards. Keep copies of these documents in a waterproof container or digital image saved online.
- A printed or digital copy of your home inventory.
- Cash
- Medications
- A battery-powered radio
- A gallon of drinking water for every family member and pet

Creating a home inventory makes it easier to file a claim in the event of a disaster. A free tool is the NAIC Home Inventory App. It can be downloaded from the App Store and Google Play.

"Don't forget to review your insurance coverage and make sure you are familiar with your policies. Flood insurance takes 30 days to go into effect after it's bought," said Insurance Commissioner Mike Chaney. "Some insurance policies have a special deductible for losses caused by named storms. The insurer applies this deductible only when a named storm causes damage. This deductible is separate and different from the normal deductible in a homeowners policy."

Homeowners should also mitigate their homes to reduce the risk of damage during a storm. Mitigation can include things like cleaning your gutters or removing dead trees and limbs before a storm, or <u>replacing your roof with a FORTIFIED roof.</u> Find more information about mitigation at <u>www.mid.ms.gov</u> and at <u>https://ibhs.org/</u>

If you need assistance with an insurance question or claim, call 601-359-3569 or email consumer@mid.ms.gov