

FOR IMMEDIATE RELEASE

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WILL MY INSURANCE COVER HURRICANE DAMAGE?

What to know before hurricane season starts Sunday.

JACKSON, Miss. — The Atlantic Hurricane Season begins Sunday. [There are lots of ways to prepare, like packing a go bag and making a home inventory.](#) Homeowners should also review their insurance coverage. Talk to your agent about policy specifics and let them know if your circumstances have changed. Life changes could mean different insurance needs.

“While there is no specific ‘hurricane’ insurance, there is multiple peril insurance that covers wind damage or hail damage caused by a hurricane or other named storms. A standard homeowner’s policy covers damage from wind and hail and does not cover flood,” said Insurance Commissioner Mike Chaney.

There’s also specialized coverage. Named Storm Deductibles are deductibles that apply to any Named Storm as designated by the National Weather Service. Named storm deductibles are typically a percentage of the value of the dwelling that is insured. This is different from other peril or wind deductibles, which are usually expressed as a specific dollar amount.

“Over the years, Mississippi has made strides to prepare for the next big storm. I would say that if our coast were hit by a hurricane today, we are well equipped to handle it for three reasons. One, we’re building most of the homes on the coast out of the floodplain. Two, we’ve enforced FEMA regulations and building codes. Third, we’ve built stronger homes. [We’ve also got a mitigation program underway.](#) All of this impacts your insurance rate. When we see lower rates, it’s because of those factors: we’re building higher, stronger, and out of the floodplain with stronger roofs,” Chaney said.

Flood insurance is not covered under most homeowner insurance policies. Flood insurance is typically purchased as a separate, stand-alone policy and has a 30-day waiting period. You can contact your insurance agent to discuss flood insurance or purchase it through the [National Flood Insurance Program](#) (NFIP).

“With the NFIP, the number of policies has gone up and down. Looking back at 2005, around the time of Hurricane Katrina, there were around 42,000 policies. That number has been as high as 70,000 or 80,000 policies in the past ten years. Now, as of March 2025, it’s back down to just over 52,000 policies. That’s because my office has recruited private companies, surplus lines, and we have carriers on the Gulf Coast now that write flood as a homeowner endorsement,” Chaney said.

If you need assistance with an insurance question or claim, call 1-800-562-2957, email consumer@mid.ms.gov or visit www.mid.ms.gov

Create a home inventory using the free NAIC Home Inventory App. It can be downloaded from the [App Store](#) and [Google Play](#).

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