FOR IMMEDIATE RELEASE
September 1, 2026

MEDIA CONTACT
Beth Reiss
Communications Director
beth.reiss@mid.ms.gov
601-359-2403

Document and Insure Your Property During National Preparedness Month

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

Follow these three steps before a disaster:

1. Document your property
2. Understand your coverage options
3. Ensure you have appropriate insurance

"Your home, vehicle and belongings are some of the most valuable assets you have. If disaster strikes, having the right insurance coverage can make all the difference in giving you the financial resources to repair, rebuild or replace what was damaged," said Insurance Commissioner Mike Chaney. "Too often, homeowners find out after a catastrophic loss that they don't have enough insurance coverage. Take the time now to review your policy and make sure you have adequate protection."

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.

You should also:

- Store copies of important documents in a safe, dry place, and keep originals in a safe deposit box.
- Build an emergency supply kit.
- Start an emergency savings account.
- Keep a small amount of cash at home in a safe place.

###