

FOR IMMEDIATE RELEASE

October 12, 2026

MEDIA CONTACT

Beth Reiss

Communications Director

beth.reiss@mid.ms.gov

601-359-2403

Protect Your Information During Cybersecurity Awareness Month and Beyond

JACKSON, Miss. — As October kicks off Cybersecurity Awareness Month, Mississippi Insurance Commissioner Mike Chaney encourages consumers and businesses to understand their cyber risks and how they can protect themselves.

Standalone cyber insurance is designed primarily for businesses, helping to cover costs such as data breach response, business interruption, legal liability, and expenses that typically fall outside standard commercial policies.

But consumers have options for protection, too. While cyberattacks aren't usually covered by a standard homeowners or renters policy, some insurers now offer cyber and identity theft protection as an add-on to those policies. Depending on the policy, this coverage can help pay for credit monitoring, legal fees, lost wages, and case management support to help a policyholder recover after a breach. Ask your insurer what your policy does and does not cover.

Mississippians have added cybersecurity protection thanks to Mississippi's Insurance Data Security Law. The law requires licensed insurers and agents to investigate cybersecurity events involving consumers' private information and notify the Insurance Commissioner within three business days. That gives the Department real-time visibility into breaches affecting Mississippi policyholders and lets staff follow up directly with companies on their response.

"Consumers trust insurance companies with sensitive information like Social Security numbers, medical records, financial details," **Mississippi Insurance Commissioner Mike Chaney said.** "Our reporting law means that trust comes with accountability."

Consumers can learn how to protect themselves from cyber threats [here](#).

If you need help with an insurance question or claim, contact the [Mississippi Department of Insurance](#) by phone at 1-800-562-2957 or email at consumer@mid.ms.gov.

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