

FOR IMMEDIATE RELEASE

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MEDIA CONTACT

Beth Reiss

Communications Director

beth.reiss@mid.ms.gov

601-359-2403

OPINION: WE SHOULD EXAMINE HOW PREPARED WE ARE AS HURRICANE SEASON ARRIVES

By State Fire Marshal Mike Chaney

JACKSON, Miss. – Every year as Atlantic Hurricane Season begins, I reflect on storms past: the extraordinary damage and the precious lives lost. But I also reflect on how far our state, and especially the Mississippi Gulf Coast, have come in recent years through thoughtful preparation.

Stronger building codes keep our coast solid – resulting in more economic development, jobs, and growth. Higher building standards and innovative ideas mean reduced insurance rates and statewide building codes are supported by the Homebuilders Association of Mississippi, Fire Chiefs Association, and many others.

At last check, there were 19,330 policies in force under the wind pool – which is a downturn from over 40,000 policies. It's likely this trend will continue unless we experience a storm or serious threat of a storm.

Additionally, there are about 63,000 flood policies in force in Mississippi. The National Flood Insurance Program has been extended through June 14, 2019. Still, I urge the United States Congress to reexamine the program. What I want is for private enterprise to be able to write policies in competition with the federal government and provide the same coverage the federal government provides. This action lowers rates and folks can afford to buy flood insurance.

While I hope we have a quiet hurricane season, we must prepare in case of a disaster. My office is urging individuals and families to pack a bag with post-disaster essentials. A "Go Bag" should include cash, medications, a battery-powered radio, and one gallon of water for every family member and pet. You also need important documents like your Social Security cards, driver's licenses, and a copy of your insurance policies so you can quickly file a claim once the danger has passed.

This is the time of year to review your insurance coverage and make sure you are familiar with your policies. If you're considering flood insurance, know that it will take 30 days to go into effect from the date you buy it and flood insurance is not generally covered by a standard homeowner's policy.

Again, I hope Mississippi avoids damage, destruction, and loss of life this hurricane season. But if we have to weather a storm, let's do so prepared, aware, and together. Please call my office should you need anything.