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**MID: MORE THAN 7,000 FLOOD INSURANCE POLICIES IN AFFECT IN FLOODED AREAS**

JACKSON, Miss. – The Mississippi Insurance Department (MID) continues to assist neighbors who have experienced flooding from the Pearl River. If you have an insurance related question, call your agent or call the Mississippi Insurance Department at 1-800-562-2957 or email [consumer@mid.ms.gov](mailto:consumer@mid.ms.gov)

If you experienced flooding, file an insurance claim as soon as possible. Once it is safe to return to your property, document any damage with photos and videos. You should also prepare a list of damaged items in your home and photograph those items as well. [The Federal Emergency Management Agency outlines how to file a flood insurance claim here.](#)

At last check, there were more than 62,500 flood policies in force in Mississippi. In the area affected by Pearl River flooding, there are more than 7,700 flood insurance policies in force. The following table shows the policy count and total coverage by county.

<b>COUNTY</b>	<b>POLICY COUNT</b>	<b>TOTAL COVERAGE (IN THOUSANDS)</b>
HINDS	4,062	868,817.50
RANKIN	2,143	596,428.00
PEARL RIVER	928	214,580.50
MARION	267	48,934.30
SIMPSON	108	16,274.60
LAWRENCE	71	11,790.70
NESHOBA	61	13,862.20
COPIAH	43	8,349.80
LEAKE	26	3,673.70
JEFFERSON DAVIS	5	1,025.00
<b>TOTAL</b>	<b>7,714</b>	<b>1,783,736.30</b>

Policies and coverage totals are also broken down by municipality in the table below. These numbers are included in the county totals.

<b>COMMUNITY</b>	<b>POLICY COUNT</b>	<b>TOTAL COVERAGE (IN THOUSANDS)</b>
CARTHAGE	9	814.70
COLUMBIA	128	25,657.90
FLOWOOD	471	188,955.50
JACKSON	3,526	745,000.10
MONTICELLO	24	4,877.70
PEARL	418	81,878.60
PHILADELPHIA	45	10,092.70
PICAYUNE	233	54,532.30
<b>TOTAL</b>	<b>4,854</b>	<b>1,111,809.50</b>

“The Mississippi Insurance Department does not regulate the NFIP, approve its rates or changes or have any authority over the program. However, the department encourages all citizens to determine their flood insurance needs to protect their homes and property,” said Insurance Commissioner Mike Chaney.

It typically takes 30 days for a flood policy to go into effect and homeowner’s policies do not cover flooding. You can find more information about how to buy flood insurance through the [National Flood Insurance Program by clicking here](#).

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