## FOR IMMEDIATE RELEASE

May 25, 2022

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## PREPARE FOR HURRICANE SEASON BY PACKING A "GO BAG"

**JACKSON, Miss.** — Atlantic Hurricane Season begins in one week. Commissioner of Insurance Mike Chaney is encouraging Mississippians to pack a "Go Bag" before the season begins.

## Go Bag contents should include:

- Important documents: Insurance cards, Social Security cards, etc.
  - Keep copies of these documents in a waterproof container or digital image saved online.
- Cash
- Medications
- A battery-powered radio
- A gallon of drinking water for every family member and pet

You should also take stock of your possessions and document those items. The National Association of Insurance Commissioners (NAIC) offers a free Home Inventory App. It makes it easy for consumers to create and protect a record of their belongings and offers tips on disaster preparation and filing claims. The NAIC Home Inventory App can be downloaded from the App Store and Google Play.

"Don't forget to review your insurance coverage and make sure you are familiar with your policies," said Commissioner Chaney. "If you have questions, contact your insurance agent or insurer."

Flood damage is generally not covered by a standard homeowners or renter's insurance policy. If you don't have flood insurance and are considering purchasing a policy, remember there is a 30-day waiting period if you buy through the <u>National Flood Insurance Program (NFIP)</u>.

Some insurance policies have a special deductible for losses caused by named storms. The insurer applies this deductible only when a named storm causes damage. This deductible is separate and different from the normal deductible in a homeowners policy.

If you need assistance with an insurance question or claim, call 601-359-3569, email <a href="mailto:consumer@mid.ms.gov">consumer@mid.ms.gov</a> or visit <a href="https://www.mid.ms.gov">www.mid.ms.gov</a>