

FOR IMMEDIATE RELEASE

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LESS THAN THREE PERCENT OF MISSISSIPPIANS HAVE FLOOD INSURANCE

JACKSON, Miss. – With the Pearl River expected to crest next week and recent flash flooding throughout the state, some homeowners are questioning whether or not they have flood insurance.

Homeowner's policies do not cover flooding. It is a separate policy available through private companies or the National Flood Insurance Program (NFIP). It typically takes 30 days for a flood policy to go into effect.

At last check, there were about 75,000 flood policies in force. That is NFIP and private insurance policies combined. And that represents less than three percent of the state population based on 2021 Census estimates.

Now is the time to prepare for the Pearl River crest next week. Document your belongings by taking pictures and writing down descriptions of the items and how much they cost. This will make filing a claim easier and faster.

"If you experienced flash flooding this week and already have flood insurance, file an insurance claim as soon as possible," said Insurance Commissioner Mike Chaney. "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."

While the Mississippi Insurance Department (MID) does not regulate the NFIP, MID will assist consumers who have experienced flooding. If you have an insurance related question, call your agent or call MID at 1-800-562-2957 or email consumer@mid.ms.gov

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