

FOR IMMEDIATE RELEASE

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PREPARE NOW FOR HURRICANE SEASON, REVIEW INSURANCE

JACKSON, Miss. — Mississippi Hurricane Preparedness Week (April 30-May 6, 2023) is a good time to prepare for future storms. Consider creating a home inventory so that it's easier to file a claim in the event of a disaster. A free tool to do this is the NAIC Home Inventory App. It 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. “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.”

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 [National Flood Insurance Program \(NFIP\)](#).

Pack a “Go Bag” that includes:

- Important documents like insurance cards and Social Security cards. 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

If you need assistance with an insurance question or claim, call 601-359-3569, email consumer@mid.ms.gov or visit www.mid.ms.gov

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