

**FOR IMMEDIATE RELEASE**

May 29, 2024

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**INSURANCE EXPLAINED AS HURRICANE SEASON BEGINS**

**JACKSON, Miss.** — Atlantic Hurricane Season begins Saturday and runs through the end of November. [Predictions from the U.S. National Oceanic and Atmospheric Administration's](#) (NOAA) National Weather Service show the 2024 Atlantic hurricane season to be a busy one. Now is the time to review your insurance needs in case there is a disaster.

While there is no specific “hurricane” insurance, there is multiple peril insurance that covers wind damage or hail damage caused by a hurricane or other named storms. A standard homeowner’s policy covers damage from wind and hail.

Named Storm Deductibles are deductibles that apply to any Named Storm as designated by the National Weather Service. Named storm deductibles are typically a percentage of the value of the dwelling that is insured. This is different from other peril or wind deductibles, which are usually expressed as a specific dollar amount.

“Flood insurance is not covered under most homeowner insurance policies,” said Insurance Commissioner Mike Chaney. “Flood insurance is typically purchased as separate, stand-alone insurance. You can contact your insurance agent to discuss flood insurance or purchase it through the [National Flood Insurance Program](#).”

If you need assistance with an insurance question or claim, call 1-800-562-2957, email [consumer@mid.ms.gov](mailto:consumer@mid.ms.gov) or visit [www.mid.ms.gov](http://www.mid.ms.gov)

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