



# MISSISSIPPI

## INSURANCE DEPARTMENT

**MIKE CHANEY**  
Commissioner of Insurance  
and State Fire Marshal

### PRESS RELEASE

**Media Contact:**

Donna Cromeans  
601-359-3569  
Donna.Cromeans@mid.ms.gov



**For Immediate Release**

**October 5, 2017**

## **Commissioner Mike Chaney Stresses Preparedness As Tropical Storm Nate Threatens the Gulf**

Jackson, MS –Tropical Storm Nate has formed and by the weekend will likely threaten the Gulf Coast as a hurricane. Commissioner of Insurance Mike Chaney stresses that Mississippians need to remain aware and prepared for any storm.

“Preparation in advance of a storm can help save lives and property and can help prevent unpleasant insurance surprises,” Chaney said.

Chaney also reminds Mississippians that most insurance companies will not accept new applications after a designated hurricane or named storm enters the Gulf of Mexico or the area located in the boundaries of 80 degrees West longitude by 20 degrees North latitude.

Knowing your risk, getting prepared, and staying informed are just a few steps you can take to be storm ready.

### **Know Your Risk:**

- To search for general information about risks in your area, visit [www.ready.gov](http://www.ready.gov) and visit the Be Prepared page of the MID website ([www.mid.ms.gov](http://www.mid.ms.gov))
- Check out NOAA’s historical hurricane tracks tool to check the severity and frequency of past hurricanes in your area.

### **Get Prepared:**

- Take action now to be prepared. There are video tips on preparing your home on the Mississippi Insurance Department YouTube page [https://www.youtube.com/watch?v=Sz1MYM-EmSE&list=PLLznDk40Qke\\_RQ1o59PaOKZEXLJECYkG](https://www.youtube.com/watch?v=Sz1MYM-EmSE&list=PLLznDk40Qke_RQ1o59PaOKZEXLJECYkG)
- Make sure you have family evacuation and communications plans, update your emergency supply kit and evaluate your flood insurance needs.

- Evacuations are more common than people realize. Make yourself familiar with your community's evacuation zones, so you'll know exactly where to go.
- Remember: if a hurricane threatens your community and local officials say it's time to evacuate, don't hesitate -- go early.
- Complete a family communication plan. Plan how you will assemble your family and loved ones, and anticipate where you will go for different situations. Get together with your family and agree on the ways to contact one another in an emergency, identify meeting locations, and make a Family Emergency Communication Plan.
- Download the FEMA app. The FEMA app includes disaster resources, weather alerts, safety tips, and a new feature that will enable users to receive push notifications to their devices to prepare. The app also provides a customizable checklist of emergency supplies, maps of open shelters and recovery centers, tips on how to survive disasters, and weather alerts from the National Weather Service.
- Check your insurance coverage. Many states have increased deductibles for hurricanes and not all hurricane-related losses are covered under traditional policies. Most homeowner's insurance policies do not cover damage or losses from flooding. Review your policy, ensure you're adequately covered and understand exclusions, and contact your agent for any changes. If you're not insured against flood, talk to your agent or visit [www.floodsmart.gov](http://www.floodsmart.gov). Renter's insurance policies are also available and should be considered as a way of protecting your belongings.
- Download the NAIC myHOME Scr.APP.book ap to create a home inventory

### **Stay Informed:**

- Know where to go for trusted sources of information during a hurricane event. Sign up for alerts from your local emergency management office so notifications, including evacuation orders, go directly to your phone and email. Monitor local news for hurricane watches and warnings in your area and follow directions of local officials. Make sure you have a battery-operated or hand-crank radio available should the power go out.

Additional information is available at [www.ready.gov/hurricanes](http://www.ready.gov/hurricanes) and the Preparedness page of the MID website at <http://www.mid.ms.gov/preparedness/preparedness.aspx> or contact the MID Consumer Service Division at 1-800-562-2957.