



For Immediate Release

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**Mississippi Insurance Department
Ready to Assist Storm Victims**

Jackson, MS –Victims of last night’s storms across the state are urged to document damage and file their insurance claims as quickly as possible. The Mississippi Insurance Department’s (MID) consumer services division is standing ready to assist policyholders with their claims. Anyone having problems reaching their agent or insurance company, or filing their claim can call the MID Consumer Services toll-free number at 1-800-562-2957.

“Our thoughts are with victims across the state and particularly in the hard hit areas as they begin cleanup and repairs from the storms. The Mississippi Insurance Department is ready to help the recovery process by making the claim filing process easier,” Commissioner of Insurance Mike Chaney said.

To help Mississippians expedite filing claims, Chaney offers the following tips:

If you suffered storm damage:

- Have your insurance company’s name and policy number ready to speed up the claim process.
- Keep all receipts for expenses for any damages to your home.
- Be careful before you enter any damaged property and be careful of escaping natural gas, live electrical wires and collapses.
- Take pictures of any damages before you repair both inside and outside. If possible, make temporary repairs to your property to prevent further losses.

- Hire licensed and reputable contractors for repair work. Call the Mississippi State Board of Contractors at 1-800-880-6161 or visit their website at <http://www.msbec.state.ms.us> to determine if a contractor is properly licensed.

Chaney also warns consumers to be wary of costs that may seem exorbitant for the work performed.

“Insurance companies may not be obligated to pay the full amount on a receipt submitted for reimbursement for tree and debris removal. To make sure you get fully compensated, consider contacting your insurer ahead of time before employing someone to remove trees or debris or rebuilding,” Chaney said.

MID also offers the following tips to consider when hiring someone to help with the cleanup of your damaged property:

- When paying for tree and debris removal, you will typically be paying for hourly labor.
- Ask the contractor up front how many hours will be required and how many men he will use for the job (A generally acceptable rate for tree removal, for example, is \$50 -\$60 per hour per person on the crew. ***Note that there can be special circumstances which would make that rate higher).
- If you are being charged more, ask questions as to why the rate is higher.
- Get a written copy of the agreed upon amount before the work begins.
- Always pay by check or money order and keep a receipt.
- The charges must be a reasonable amount. Again if you have questions, contact your insurance company before employing a contractor.

If you have not suffered damage there is still time to prepare for the next round of forecasted storms:

- Move all of your important documents to a safe location; store them in a safe deposit box outside the area.
- Take an inventory of your personal property, such as clothes, jewelry, furniture, computers and audio/video equipment. Photos and video of your home, as well as sales receipts and the model and serial numbers of items will make filing a claim simpler. A home inventory checklist is available on the Consumer Publications List page of the MID website at www.mid.ms.gov.

- Leave a copy of your inventory with friends or relatives, e-mail it to yourself, and/or store it in a safe location. In addition, add insurance information to your inventory information - the name of your company and agent, policy number and contact information.

Additional information on storm recovery, including a link to Insurance Company 800 Claim reporting numbers can be found on the Disaster/Storm Preparation and Recovery page of the MID website at www.mid.ms.gov

Additional tips and information will be provided via the department's Twitter @MSInsuranceDept and on its Facebook page.

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