



For Immediate Release

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Enjoy Spring Without Costly Insurance Surprises

Jackson – A sure sign of spring is the return of kids to a baseball field, the sound of your neighbor's lawnmower on an early Saturday morning, and a to-do list of those repair jobs around the house that have been waiting for warmer weather. As you begin enjoying spring and starting your spring clean-up the Mississippi Insurance Department (MID) urges consumers to be aware of the careless little things that can result in costly insurance surprises.

"It's often the overlooked or never thought about things that can result in you having to file multiple homeowner or auto insurance claims in the spring," Commissioner of Insurance Mike Chaney said.

"Filing multiple claims can lead to increased premiums or even cancellation. Take care with your spring clean-up."

The Mississippi Insurance Department offers these tips on things to be aware of as you enjoy the arrival of spring.

- **Glass Claims** – it's baseball season. Be aware of where you park your vehicle at the ball field. Park far enough away from baselines to avoid damage from foul balls. One or two comprehensive claims can affect your insurability and rates

Also, be careful when parking near lawn care crews. Be cognizant of where your car is parked. Rocks slung from lawnmowers result in numerous damage claims to vehicles each summer. Conversely, if you're cutting grass and you sling a rock into a neighbor's automobile or home window, your neighbor could file a claim against your homeowner's liability coverage for the damage you caused.

- **Dead Trees** –Look for trees that aren't putting out new growth and that may be dead. A dead tree could be a hazard. It's often cheaper to cut it down rather than pay for expensive deductibles if it falls onto your home or car and results in you having to turn in an insurance claim on your property. Also, if a dead tree on your property falls on a neighbor's property, they could file their damage claim on **your** insurance.

- **Yard Work** – be careful doing landscaping and yard work when constructing retaining walls or adding “fill” dirt. Altering a natural slope or changing drainage and direction of water flow can result in the flooding of lower lying homes or property. What seems like a small amount of water can have costly effects on adjoining property. Damage from these kinds of actions to adjoining property, if paid for by an insurer, could result in the insurer coming to you for payment if a determination is made that your actions contributed to the resulting damage. It could also result in a claim being filed on your insurance policy for reimbursement.
- **Spring Clean Up** – make sure when having work (painting, light construction, yard work) done around your home that the person doing the work is licensed, insured and has their own equipment. If injured while using equipment (ladder, mower, etc....) that you provide, you could be held liable for resulting injuries or damage if the equipment you provided was defective. Numerous home owner liability claims are reported each spring from workers falling off defective ladders which were provided by the homeowner.

If you have questions regarding an insurance claim contact the MID Consumer Services Division at 1-800-562-2957 or visit the MID website at www.mid.state.ms.us.

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