



For Immediate Release

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MID Offers Insurance Tips in Wake of Record Storm

JACKSON - In the aftermath of the strongest tornado to hit Mississippi since 1966, the Mississippi Insurance Department and Insurance Commissioner Mike Chaney are taking all available steps to help affected residents as they struggle to recover from the deadly storms.

“First of all, we want to express our condolences to everyone who lost loved ones and are still dealing with grief, as well as injuries and loss of property,” Chaney said Friday. “Our thoughts and prayers are with everyone, not only in Mississippi but in Alabama and other affected states.”

To help residents with the insurance claims process, MID will have the mobile assistance center at the Monroe County Government Complex on Miss. Hwy 25 north of Amory beginning Monday morning. A link to Insurance Company Disaster Claim reporting numbers has been posted on the front page of the MID website at www.mid.state.ms.us.

Also, claims adjusters from other states are being allowed to work in Mississippi on an emergency basis to help speed up the claims process.

For those struggling with property damage, Chaney and MID offer the following tips:

Mississippi storm victims who are hiring laborers and contractors to remove trees and debris from their damaged property are urged to save receipts so they may be properly reimbursed by their insurance company.

Be wary of costs that may seem exorbitant for the work performed.

Contact your insurer ahead of time before employing someone to remove trees or debris or rebuilding.

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 questions or problems with filing or completing your claim, the Mississippi Insurance Department is available to assist consumers at its Consumer Hotline at **1-800-562-2957**.