



For Immediate Release

March 18, 2013

Filing Insurance Claims After the Hailstorm

Jackson, MS – In the aftermath of today's severe hailstorms in Vicksburg, Clinton, Jackson, Madison, Brandon and the surrounding areas, Commissioner of Insurance Mike Chaney announces that hail damage is covered under standard homeowners insurance. It is also covered under your auto policy, provided you have comprehensive coverage. Some companies may have special deductibles in hail prone areas, to help keep insurance premiums at affordable levels. If your home or auto received damage in today's hailstorms, the Mississippi Insurance Department offers the follow tips on filing insurance claims.

After a Storm

- Check trees, shrubs and plants around your house. If they are stripped of their foliage, there is a possibility that your roof is damaged. You should also check for roof damage if patio covers, screens or soft aluminum roof vents are dented.
- Check your car for dents and broken or cracked glass.

If your property has been damaged and you must file a claim, the following steps to speed the claims process:

1. Protect your property from further damage

- If you find signs that hail has battered your property, take immediate steps to protect it from further damage.
- Cover any broken windows and holes in your roof so that no water can enter and damage your home's interior.
- Cover any broken windows in your car to prevent damage to the interior from rain and remove glass from the car's interior to prevent cuts and damage to upholstery and carpeting.

2. File your claim

- Call your agent or company as soon as you notice damage. Almost all homeowners policies cover hail damage. Your car will be covered if you have purchased comprehensive coverage.
- If your agent or company requests you to do so, follow up your call with a written explanation of what happened.
- Save receipts for what you spend and submit them to your insurance company for reimbursement.

3. Select a repair company

- After an insurance adjuster has surveyed the hail damage to your property, select a reputable roofing company or auto body shop to make repairs.
- Allow only the insurance adjuster and roofer you have selected to get up on your roof. Each time someone walks on it, more damage can occur.
- Be wary of out-of-town roofers who move into an area and set up shop immediately following a storm. While most of these firms are reputable, some collect money from homeowners and move on to the next storm site leaving work unfinished or without paying suppliers. This can leave homeowners holding the bag for those additional costs. It is a good idea to select a company with established credibility and local references. Word of mouth is still your best guide.
- Be sure roofers have workers compensation and liability insurance. If they do not, you may be held liable if one of the workers is injured on your property or if they damage a neighbor's property.
- Do not make final payment to the roofing company until your roof has been inspected and you are satisfied.

Additional information will be provided via Twitter @MSInsuranceDept.

###