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MID Arranges Additional Storm Damage Inspection Sites

Jackson, MS – Due to the large volume of auto claims being filed following Monday's hailstorm, the Mississippi Insurance Department has arranged for insurance companies to use the Mississippi State Fairgrounds, downtown, as additional damage inspection stations. These sites will be in addition to the multiple locations companies have set up across the area to inspect vehicles by appointment only.

Beginning Friday, representatives from State Farm, Allstate, and possibly other insurance companies will be set up at the Fairgrounds doing inspections and evaluations by appointment only, no walk-ins will be accepted.

"I want to stress that inspections at these sites are by appointment only," Commissioner Mike Chaney said.

"When you call your insurance agent or insurance company's #800, you may request your appointment for inspection to be at the Fairgrounds, if your insurer has an inspection station there. The Fairgrounds locations will be of particular benefit to the large number of affected policy-holders who live and work in the downtown area."

After your inspection or visit from an adjuster, MID recommends the following tips when beginning repairs:

- 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.
- 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.msboc.state.ms.us to determine if a contractor is properly licensed.

- 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. A special Hailstorm of 2013 page has been set up on the MID website (www.mid.ms.gov) as well.

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