



For Immediate Release

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**Mississippi Insurance Department
Expands Storm Assistance**

Jackson, MS – As the weather clears and recovery efforts continue Commissioner of Insurance and State Fire Marshal Mike Chaney is expanding the efforts of the Mississippi Insurance Department (MID) and State Fire Marshal's office in assisting storm victims.

Commissioner Chaney and his staff visited Richland, Pearl, Brandon, Louisville and Tupelo Tuesday to assess damage, and he has ordered extra personnel in place in all areas.

"The damage caused by these storms is widespread and some of the most devastating I have seen. The Insurance Department, State Fire Marshal's Office and the State Fire Academy will be making every effort to assist victims as quickly as humanly possible," Chaney said.

Additional State Fire Marshal Deputies are assisting local law enforcement authorities and also assisting with search and rescue efforts in Louisville and Tupelo. The Emergency Response Team from the Mississippi State Fire Academy has been assisting search and rescue efforts in Louisville since the storm hit.

Personnel from the MID Consumer Services division are in the field today to assist consumers with filing claims. Staff is in the Pearl/Brandon/Richland area and in Tupelo. Arrangements are being made to open a mobile MID Consumer Assistance Center in Tupelo.

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 should call the MID Consumer Services toll-free number at 1-800-562-2957.

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.

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

Some important insurance information to remember:

- Most policies provide for Additional Living Expenses (ALE) while your home is inhabitable.
- Most insurers allow temporary repairs to be made to protect from further loss.
- Keep receipts for anything purchased and used for repairs.
- Most policies provide for debris removal, but up to a certain limit. Check with your carrier.
- Purchases of chain saws and generators can often be paid out of debris removal or ALE. Save receipts.
- The insurance company cannot help you with restoration of electricity. If meter box is pulled away from home or damaged, it is responsibility of homeowner to replace or repair. A licensed electrician will be needed to re-establish power to the home once power to the street or service pole has been established.
- Coverage for food spoilage caused by power outages are provided by most policies. Inventory all lost items from refrigerators and/or freezers.
- Most policies have specific dollar limitations on personal property like guns and jewelry.

If you and your insurer have a dispute about coverage, work closely with your agent or adjuster to reach a resolution. You may ask if insurer has a dispute resolution process or to speak with someone with more knowledge/authority to consider your issues.

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.

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

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