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FOR IMMEDIATE RELEASE

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Get Homes and Insurance Ready for Gustav

Jackson –The Mississippi Insurance Department (MID) reminds everyone that preparation in advance of a storm can help save lives and property and can prevent unpleasant insurance surprises should Hurricane Gustav take aim at the state.

The MID offers the following tips for advance storm preparations:

- Check your homeowner's policy to make sure it contains both flood and windstorm coverage.
- Have a family evacuation plan.
- Review coverage limits on your home and valuables to make sure they are fully covered.
- Determine whether your policy will pay replacement cost or actual cash value in the event of a loss.
- Find out whether your policy will pay for "additional living expenses" to cover the cost of hotels and meals should your home become uninhabitable.
- Record and update an inventory of all personal belongings. Make photos, and, if possible, a videotape showing your possessions. Record insurance policy information. (A home inventory checklist is available on the Storm Preparedness Page of the MID website at www.mid.state.ms.us.)

"One of the most important things Mississippians can do to prepare for this storm is to double check their homeowner's insurance policy," Mike Chaney, Mississippi Insurance Commissioner said. "Too many lives were lost and property destroyed in the past because people were not adequately prepared."

While encouraging citizens to be prepared Commissioner Chaney wants to assure Mississippians that the MID is taking steps to be as equally prepared. His office is in communication with all the major writers of homeowners insurance in Mississippi to ensure that they have adequate staff and resources to handle any damage caused by Hurricane Gustav. The MID has also taken steps to

ensure that the companies are ready to send in their catastrophic loss teams to start working with our residents to process their claims as soon as the storm passes.

A Hurricane Gustav information webpage will be set up on the MID website containing claims contact information for the major carriers serving state residents.

More storm preparedness tips can be found in the MID publication, the "Insurance Consumer's Hurricane Checklist." Copies of the brochure are available by contacting the Department at (800) 562-2957. The brochure also is accessible on the on the Storm Preparedness page of the MID website at <http://www.mid.state.ms.us> .

Should Hurricane Gustav strike Mississippi, the MID urges policyholders to take the following steps to get their claim filed as soon as possible:

- If your property is damaged you should contact the agent that sold you the policy. If you have trouble reaching your agent you can contact your company or the MID at 1-800-562-2957. The Department will locate your company or agent and get an adjuster assigned to your claim. Any victims should go ahead and get their insurance company's name and policy number 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. If possible, make temporary repairs to your property to prevent further losses.
- If possible, open the windows and doors to let the air circulate and help remove the foul odors to protect you from escaping gas and to dry out the house.
- 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.
- If anyone suspects "price gouging" they should contact their local law enforcement or the Mississippi Attorney General's Office, Consumer Protection Division, at 1-800-281-4418.