



**MIKE CHANEY**  
Commissioner of Insurance  
State Fire Marshal

**LEE HARRELL**  
Deputy Commissioner

**STATE OF MISSISSIPPI**  
Mississippi Insurance Department

1001 Woolfolk Building (39201)  
Post Office Box 79  
Jackson, Mississippi 39205-0079  
(601) 359-3569  
[www.mid.state.ms.us](http://www.mid.state.ms.us)

**FOR IMMEDIATE RELEASE**

Mike Chaney, Commissioner of Insurance/State Fire Marshal  
Mississippi Insurance Department  
Jackson, Mississippi  
Wednesday, December 10, 2008  
For additional information, please contact  
Donna J. Cromeans, Public Relations Director 601-359-3569

## **Staying Warm While Dealing with Storm Damage**

**MID offers tips on filing damage claims and cold weather fire safety**

Jackson, MS – Mississippians dealing with assessing the damage from last night's storms face more hardships in the coming days with icy conditions and snow predicted tonight and tomorrow. Commissioner of Insurance and State Fire Marshal Mike Chaney offers the following information on filing damage claims and urges caution as deadly heating fires become more of a real possibility as citizens find ways to stay warm.

**If you suffered damage from last night's storms:**

- Contact the agent that sold you the policy. If you have trouble reaching your agent contact the company or the Mississippi Insurance Department (MID) at 1-800- 562-2957. 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.

The icy conditions and snow predicted tonight and tomorrow make deadly heating fires become more of a real possibility as citizens find ways to stay warm. Mississippians are strongly urged to take extreme precautions in the heating methods they use.

“Two of the most important things for people to remember are to exercise good common sense in finding heat sources and to make sure the smoke alarms in their homes are functioning properly. Unfortunately we are still seeing more fire related deaths in the state and too many of these deaths and fires are caused by faulty heating equipment or people using ill-advised methods to stay warm,” Chaney said.

**The State Fire Marshal Division of the MID recommends the following cold weather fire safety tips:**

- All heating equipment should be UL® approved and cleaned and inspected by a qualified professional prior to being used each year.
- Remember to keep clothes, drapes, people, and anything else combustible at least 3 feet away from all heating equipment especially space heaters.
- Inspect the power cord for damage, fraying or heat. If the cord inspection reveals any of these issues, the heater should be replaced. Proper cleaning is essential and should be done regularly.
- Never use space heaters while you sleep, when you are away from home, or in areas where children may be without adult supervision.
- Always unplug space heaters when they are not in use. The heater should also be equipped with a tip over shut-off switch.
- Use only traditional heating equipment. Never use a gas range to heat living spaces. Kerosene is a poor choice for heating as it will give off poisonous fumes.

If, in the event of a power outage and a fireplace must be used as a heating source additional tips include:

- Have flues cleaned and inspected by qualified personnel
- Have a spark screen that is age appropriate for all individuals using any area to be heated by a fireplace
- Burn only approved materials in a fire place or wood burning stove; never burn paper or trash in a fireplace or wood burning stove.
- Keep all flammable materials at least 36 inches away from the fire place

Should a fire break out in the home, have an emergency evacuation plan for the family to follow and have a designated meeting place for all family members. Once everyone is outside the burning home, call 911 and **DO NOT RE-ENTER THE HOUSE UNDER ANY CIRCUMSTANCES!!!**

For more information concerning fire safety contact the State Fire Marshal Division of the MID.

###