



For Immediate Release

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MID URGES STORM VICTIMS TO SAVE STORM REPAIR RECEIPTS FOR REIMBURSEMENT

Jackson- Mississippi storm victims who are hiring laborers and contractors to remove trees and debris from their damaged property are urged to save receipts so they may be properly reimbursed by their insurance company.

Commissioner of Insurance Mike 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.

The Mississippi Insurance Department 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.

If you have questions or problems with filing or completing your claim, the Mississippi Insurance Department is available to assist consumers at its Consumer Assistance Center in the Sunflower parking lot, 734 East 15th Street in Yazoo City, or you may call our Consumer Hotline at 1-800-562-2957.

