



For Immediate Release

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Mississippi Insurance Department Extends Storm Assistance To Northern Mississippi

Jackson, MS – As the state continues to be pounded by devastating storms, Commissioner of Insurance Mike Chaney reminds all storm victims that the Mississippi Insurance Department (MID) stands ready to assist policyholders with their claims and any problems they may incur. 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.

“North Mississippi counties took the brunt of nature’s fury this weekend, and being from that area I know that these are strong and resilient people. My thoughts are with them as they begin cleanup and repairs from the storms,” Chaney said.

“Filing a claim as quickly as possible is essential and the Mississippi Insurance Department is ready to help expedite recovery by making the claim filing process easier.”

To help Mississippians filing claims, Chaney offers the following tips:

If you suffered 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. If possible, make temporary repairs to your property to prevent further losses.
- 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.msbec.state.ms.us> to determine if a contractor is properly licensed.

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.

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.state.ms.us.

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