



For Immediate Release

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Insurance Industry Responds After Hailstorm

Jackson, MS – Insurance agents and companies have mobilized to assist victims of the major hailstorm that hit Jackson and the surrounding area yesterday.

“The response to an event like this is different than it is say for a tornado or hurricane, instead of insurance companies locating in one centralized area, they are setting up multiple inspection stations throughout the city and inspecting damage by appointment only” Commissioner of Insurance Mike Chaney said.

“The quickest way to have your claim taken care of is to call your agent or your insurance company’s #800 claims reporting number. File your claim as soon as possible and set up an appointment for your car or home to be inspected,” Chaney said.

In addition, Allstate and State Farm will have claims units set up at the Mississippi State Fairgrounds to evaluate automobiles for those working in the downtown area by appointment only.

While waiting for your inspection you should take the following steps to protect your property from further damage.

- Cover any broken windows and holes in your roof so that no water can enter and damage your home's interior.
- Cover any broken windows in your car to prevent damage to the interior from rain and remove glass from the car's interior to prevent cuts and damage to upholstery and carpeting.
- Save receipts for what you spend and submit them to your insurance company for reimbursement.

Select a repair company

- After an insurance adjuster has surveyed the hail damage to your property, select a reputable

roofing company or auto body shop to make repairs.

- Allow only the insurance adjuster and roofer you have selected to get up on your roof. Each time someone walks on it, more damage can occur.
- 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.
- Be wary of out-of-town roofers who move into an area and set up shop immediately following a storm. While most of these firms are reputable, some collect money from homeowners and move on to the next storm site leaving work unfinished or without paying suppliers. This can leave homeowners holding the bag for those additional costs. It is a good idea to select a company with established credibility and local references. Word of mouth is still your best guide.
- Be sure roofers have workers compensation and liability insurance. If they do not, you may be held liable if one of the workers is injured on your property or if they damage a neighbor's property.
- Do not make final payment to the roofing company until your roof has been inspected and you are satisfied.

Additional information will be provided via Twitter @MSInsuranceDept. A special Hailstorm of 2013 page has been set up on the MID website (www.mid.ms.gov) for additional information.

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