



For Immediate Release

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**MID Mobile Consumer Assistance
Center Opens in Tupelo**

Jackson- Mississippi Insurance Department staff working to assist storm victims in Tupelo and Louisville is now coordinating efforts through the Department's Mobile Consumer Assistance Center and the FEMA/MEMA Disaster Recovery Center.

The MID Mobile Consumer Assistance Center is located in the parking lot of St. Luke Methodist Church, on McCullough Dr. in Tupelo and will be open from 9:00 am to 5:00pm daily. MID staff will also be available at the FEMA/MEMA Disaster Recovery Center in Louisville at 826 South Church Ave.

Consumer services representatives are also assisting storm victims who call the MID Consumer Services Toll Free Number at 1-800-562-2957. 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 www.mid.ms.gov.

A special Tornado Disaster Assistance web page is now available with information on how consumers may apply with FEMA for federal assistance that will help them with repairs and the rebuilding process.

"Getting your claim filed as quickly as possible is crucial," Commissioner of Insurance Mike Chaney said.

"Our staff is standing by to help consumers expedite that process and intercede should any problems occur."

He also urges those who have already filed claims and have begun making repairs to keep all documents and receipts in a safe place

“Having those documents can help make sure homeowners are eligible to collect insurance for any new damage that may occur,” Chaney said.

He added that a dated video is best to document repairs already completed, and will help avoid delays in filing a new claim.

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. ***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 parking lot of St. Luke Methodist Church in Tupelo, at the Disaster Recovery Center in Louisville or you may call our Consumer Hotline at 1-800-562-2957.