



For Immediate Release

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Mississippi Insurance Department Ready to Assist Storm Victims

Jackson, MS – The Mississippi Insurance Department’s (MID) consumer services division is standing ready to assist victims of Saturday storms in the Pine Belt and other areas of the state with their claims. Victims are urged to document damage and file their insurance claims as quickly as possible. 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.

“Our thoughts are with those in the hardest hit areas of the state as they begin cleanup and repairs from the storms,” Commissioner of Insurance Mike Chaney said.

The Commissioner, MID staff have been on the ground since early Saturday morning assessing damage. State Fire Marshals have been assisting in search and rescue and will be on duty in the area tonight to assist local authority in protecting lives and property.

“We will be setting up a mobile claims center in the area as soon as it is safe to do so,” Chaney said.

“Insurers have also been alerted to make sure displaced individuals get living expenses.”

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

If you suffered storm 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.msdoc.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. ***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 Be Prepared page of the MID website at www.mid.ms.gov

Additional tips and information will be provided via the MID’s Twitter @MSInsuranceDept and on its Facebook page.

To survey some of the storm damage to William Carey University, click here:

<https://www.youtube.com/watch?v=7fEpYN3xfec>

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