

FOR IMMEDIATE RELEASE

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INSURANCE COVERAGE FOR TORNADO DAMAGE

JACKSON, Miss. – Damage caused by tornadoes is covered under standard homeowners and business insurance policies, as well as the optional comprehensive portion of an auto insurance policy.

“Let your insurance company know the extent of the damage,” said Insurance Commissioner Mike Chaney. “After tornadoes and other disasters, insurance companies will reach out to those with the worst losses first. If you are not staying on the property, make sure your insurance representative knows where and how to contact you.”

Follow these steps when filing a claim:

- Prepare to file an insurance claim by gathering all relevant policy numbers.
- File your claim as soon as possible. Your policy may require that you make the notification within a certain time period.
- Be aware, if a widespread disaster has occurred, the company may set up special procedures.
- Be sure you cooperate fully with the insurance company. Ask what documents, forms and data you will need to file a claim. Keep a record of all conversations with insurance companies, creditors or relief agencies.
- If your home is damaged to the extent that you can't live there, ask your insurance company if you have coverage for additional living expenses.
- Take photographs/video of the damage. Inventory your home for damaged or lost items before your adjuster arrives. This will speed up your claim process.
- Make the repairs necessary to prevent further damage to your property (cover broken windows, leaking roofs and damaged walls).
- Don't have permanent repairs made until your insurance company has inspected the property and you have reached an agreement on the cost of repairs. Be prepared to provide the claims adjuster with records of any improvements you made prior to the damage.
- Maintain any damaged personal property for the adjuster to inspect.
- Ask the adjuster for an itemized explanation of the claim settlement offer.
- Be patient and assist claims adjusters assigned to your case. Small losses may be settled quickly; extensive claims will take longer.
- Save all receipts, including those from the temporary repairs covered by your insurance policy.

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