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FOR IMMEDIATE RELEASE

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Jackson, Mississippi

Wednesday, July 06, 2005

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MISSISSIPPI INSURANCE DEPARTMENT REMINDS GULF COAST RESIDENTS WHAT TO DO AFTER STORM

In the aftermath of rains, flooding and heavy winds from Tropical Storm Cindy; the Commissioner of Insurance George Dale, today offered the following tips for residents to take now that the storm has passed.

- Report any damage to your home or property to your insurance agent as soon as possible. Keep track of the special reference number for your claim that your insurance company will issue to you.
- Make sure that the adjuster assigned to you is properly licensed. Ask to see their identification.
- Make any needed emergency repairs to your home as required by your policy. Be careful of structural damage, escaping gas, or fallen wires.
- Hire only licensed and reputable contractors for repair work.

Some insurance policies exclude coverage directly caused by wind or hail; such coverage must be obtained separately. Many homeowners' policies include "hurricane deductibles" for insureds that live in coastal or other storm-prone areas. These special deductibles, which are triggered only in the event of a named storm, typically replace flat deductibles that policyholders must pay out of pocket before insurance will kick in for structural and property damage.

State law requires that property and casualty insurance plans offer buyback provisions for 'hurricane' deductibles.

Remember also, that homeowner's policies do not cover flood damage caused by rising waters. If you live in a flood prone area, contact your agent about obtaining flood insurance, which is written by the National Flood Insurance Program. Be advised however, that there is a 30 day waiting period before the policy goes into effect.

ADD ONE/ MISSISSIPPI INSURANCE DEPARTMENT

Hurricane season began June 1 and lasts until November 30. Forecasters at the National Hurricane Center in Miami predict there will be 12 to 15 tropical storms, with seven to nine becoming hurricanes, of which three to five could become major hurricanes in the Atlantic region in 2005.

A Mississippi Insurance Department publication, the "Insurance Consumer's Hurricane Checklist", is available to help consumers make sure they are fully prepared in advance of the hurricane threat. It also contains comprehensive information on what to do before and after a hurricane hits.

Copies of the brochure are available by contacting the Mississippi Department of Insurance at (800) 562-2957. The brochure also is accessible on MID website at <http://www.doi.state.ms.us/publish/hurricane.pdf>.