

FOR IMMEDIATE RELEASE

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LOSSES APPROACH \$100 MILLION FROM MARCH 24TH TORNADOES

JACKSON, Miss. – “Insured losses from the March 24, 2023 storms in the Mississippi Delta are approaching \$100 million,” said Insurance Commissioner Mike Chaney. “Uninsured losses will likely exceed that number. Data is still being collected.”

The Mississippi Insurance Department (MID) will offer services in Amory again this week for those with insurance questions. MID is set up at the Justice Court Building, 1619 Highway 25 in Amory, Tuesday-Thursday from 10 a.m.- 2 p.m. MID has assisted several dozen residents in the past three weeks since setting up a mobile office in Amory.

Public adjusters are working in the area. A public adjuster is a professional you can hire to handle your insurance claim but that has no ties to your insurance company. Find more information about public adjusters and their services here: <https://www.mid.ms.gov/consumers/pdf/ms-post-disaster-claims-guide.pdf>

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.

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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