



MISSISSIPPI EMERGENCY MANAGEMENT AGENCY

NEWS RELEASE

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FOR IMMEDIATE RELEASE

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MEMA offers tips on how tornado victims can protect themselves from being victimized twice

In the wake of a disaster, it is common to see the generous side human nature. Unfortunately, the sinister side also shows its presence. That's why the Mississippi Emergency Management Agency is informing residents to be aware of possible scams from insurance companies and contractors who often target victims during this stressful time.

MEMA recommends the following steps when hiring a contractor:

- Be extremely cautious of anyone coming to your home uninvited and offering to do home repairs.
- Be alert to individuals canvassing your neighborhood in an unmarked van or truck.
- Insist on obtaining a written estimate or contract.
- Be sure the contract or business card has an address, telephone number and license numbers. All contractors doing business in the state are required to register. While not a guarantee of performance, registration does mean the contractor has minimal liability insurance and a surety bond that can protect the consumer if there is a problem.
- Ask for references and check them out.
- Don't be pressured into making a quick decision. Try to get three separate bids on the job.
- Insist on start and completion dates in the contract, and do not pay the final balance until the work is completed to your satisfaction. Be cautious in dealing with a contractor who asks for a large down payment.
- Ask contractors if they have done this type of repair work before, if they will be purchasing necessary permits, and if the work will be inspected.
- Avoid making final payment until you have received a lien release.

When filing insurance claims:

- Report all property damage to your insurance agent immediately. Your agent should provide you with claim forms and arrange for an insurance adjuster to visit your property and assess the damage.
- Make emergency repairs and document them. Keep all receipts and take photographs of the damages, before and after emergency repairs, to submit with your claim.
- Take precautions if the damages require you to leave your home. Secure your property. Remove valuable items. Lock windows and doors. Contact your insurance agent and leave a phone number where you can be reached.

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“People impacted by disasters can be particularly vulnerable,” said MEMA Director Mike Womack. “This important information will help them move forward in the recovery process and also prevent them from being victimized twice.”

The Attorney General's Office of Consumer Protection can investigate allegations of fraud or illegal practices by a Mississippi business. In order for a case to be opened, the consumer must first complete an official Complaint Form, which can be found and downloaded at <http://www.ago.state.ms.us/index.php/sections/consumer/complaints>.

For more information, contact the State Emergency Joint Information Center at 866-920-MEMA (6362), or visit us online at www.msema.org. You can also follow us on Twitter and Facebook using the keyword MSEMA.

Media with questions can contact MEMA External Affairs at 866-920-MEMA (6362).

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