

U.S. Adjusting Services CAT FAQs for Mississippi Residential Property Insurance Underwriting Association

1. Who do I contact to file my claim with Mississippi Residential Property Insurance Underwriting Association?

Claims may be reported 24 hours a day, 7 days a week simply by:

- InsuranceNow Website - Agents use the Agent Portal to submit a Loss Notice
 - Policyholder access their policy to report a claim through the Insured portal
- Newly reported Claims: 1-866-634-4465
- Fax: 1-877-786-7275
- MWUA Claim Reporting Email: newclaims@msplans.com
- MWUA Claim document Email: msclaimsdocs@msplans.com
- Contact your Agent

2. What should I do immediately following a catastrophe?

- Protect yourself, your family and your business.
- Contact your independent agent or report your loss to U.S. Adjusting Services.
- Protect your property from additional damages. Be sure to save all receipts.
- Begin a room-by-room written inventory of the damages, including a detailed description of personal items that includes the manufacturer's names, model numbers, purchase dates and purchase prices.
- Take photos of the damaged items, if possible.

3. What information do I need to report my claim?

Depending on the type of claim you are reporting different information will be needed.

Typically, however, the kind of information we will ask for includes:

- Policy number
- Name of the person insured on the policy
- All phone numbers for the insured and/or their designated representatives
- The date, time and location of the loss or damage
- Description of the loss and damage (if multiple buildings are insured under one policy, specify which building is damaged and the specific address listed on the policy)
- A contact name and phone number for the person reporting the claim

4. Who will be adjusting my loss?

Your claim will be assigned to an inside U.S. Adjusting Services examiner and a field claims adjuster from a Mississippi Windstorm/Mississippi Residential approved Independent adjusting firm

5. What happens after my loss is reported?

After a claim has been received, your inside claims examiner claims representative will call to speak with you about the loss and arrange an inspection of the damaged property. This list is intended to help you with the claims process.

- Look for potential safety risks. If the building is unstable, do not enter.
- Report downed power lines or gas leaks to authorities as soon as possible.
- Make emergency repairs to your building to mitigate your damages when safe.
- Protect all personal property from further damage.
- Do not discard any item without first speaking with a claims representative.
- Take photos of damage.
- Keep an accurate record of any repair expenditures.
- Be prepared to provide copies of all documents (inventories, receipts, invoices, etc.) to the claims representative.

6. How soon will a field claims adjuster come out to my property?

Your inside claims examiner will contact you and determine if a damage inspection is needed or if your loss can be settled by phone. When an inspection is required, we schedule an appointment as quickly as possible, but we usually schedule appointments for customers with the most extensive damages first.

7. What is the next step after the field claims adjuster inspects the damage to my property?

The field claims adjuster will write up a report with an estimate of damage and they will submit their final report and payment recommendation to U.S. Adjusting Services.

8. Should I arrange for emergency repairs?

Yes, you should make arrangements for all reasonable and necessary repairs to protect the property and prevent further damage. You should save copies of any bills from emergency work and give them to the adjuster assigned to your loss.

9. What if my home is uninhabitable?

Your policy may provide for additional living expenses if your property is unlivable due to a covered loss. Ask your agent or U.S. Adjusting Services team member if your policy has this provision.

Should I wait until an adjuster inspects the damage before making any repairs?

Yes, you must wait to begin repairs until we have completed an inspection and properly assessed covered damages. However, you do not have to wait for MWUA / MRPIUA to inspect your property or settle your loss to select a contractor who can repair the damage.

11. Can I begin cleaning up my property?

Yes, but please make sure to:

- Separate damaged and undamaged property but be sure to keep all damaged items to show the adjuster.
- Cover any broken windows, holes in the roof or other openings to prevent further damage.
- Take photos of all interior and exterior damage.
- Keep all of your receipts.
- Take Photos

12. How long will it take to complete my claim?

The length of time it takes to complete the claims process can depend on the complexity of your damages, the availability of vendors and disaster safety issues.

13. Is my loss covered?

Your inside claims examiner is the best person to determine coverage.

14. How can I check on the status of my claim?

To check the status of your claim, contact your claims examiner or call 1-877-200-7461 to speak with a U.S. Adjusting Services team member.

15. Does U.S. Adjusting Services team members recommend contractors?

No, you decide how best to replace your personal property and to repair your home's or business's damage. U.S. Adjusting Services does not recommend contractors following a catastrophe.

16. How do I choose a contractor?

- Talk with friends or family members who have recently had satisfactory repair work completed.
- Ask for contractor references and check them.
- Get information about your contractor's work history from your local Better Business Bureau.
- Discuss payment terms with your contractor before signing any contracts.
- Make sure your contractor is licensed in Mississippi.

17. When and to whom do I pay my deductible?

In most cases, you would pay your deductible directly to the contractor once repairs are completed. Your damage estimate lists the total dollar amount of your covered loss, your deductible, any applicable depreciation and the amount paid toward the loss.

18. How do I pay for the expenses I have?

Advance or partial payments may be available. Please advise your inside claims examiner. You will need to keep all receipts for any out-of-pocket expenses.

19. Do I have flood coverage?

Your MWUA/MRPIUA policy does not cover flood damage; however, if you have an additional policy through the National Flood Insurance Program or private flood carrier, you may have coverage, subject to the provisions of that policy.

20. What are some additional resources I can use during an event?

Yes, please consult the following resources in addition to U.S. Adjusting Services in the event of a catastrophe.

- NFIP is 1-800-427-4661.
- Hurricane Insurance Information Center 1-800-942-4242
- American Red Cross 1-866-438-4636

- FEMA 1-800-621-FEMA (3362)
Nearest Evacuation Center/School and Road
Closures/Shelters/Social Services 2-1-1