

INSURANCE

**Excerpt from Handbook generously
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LIFE AND DISABILITY INSURANCE

How do I collect on a life or disability insurance policy?

You are entitled to proceeds of the life insurance policy if you are listed as a beneficiary in the deceased's policy. You are entitled to disability payments if you are covered by a disability policy, meet the definition of "disabled" described in the policy, and otherwise satisfy the terms of the policy. There are two basic kinds of life or disability insurance policies which you or the deceased may have had — individual and employer-sponsored group policies. Individual policies typically are obtained by people on their own, often through an insurance agent. Group coverage typically is obtained as part of an employee's benefits package. Many employers provide life insurance coverage with death benefit protection equal to a worker's salary or twice his or her salary and disability insurance covering a portion of the employee's salary.

Who do I contact to make a claim for individually purchased disability or life insurance?

A covered employee or the beneficiary of a disability or life insurance policy starts the claim process by notifying the insurance company. If the insurance was obtained through an insurance agent, he or she can help walk you through the process. If no agent was used or you do not know who the agent is, you can contact the insurance company directly. Many companies have set up hotlines and websites to help families file claims.

If you do not know who the insurance agent or the insurer is, look for any records that might contain information identifying the agency, policy or insurer, such as:

- statements (bills) from the insurance company or agency;
- insurance renewal notices; or
- check registers or bank statements that may show payments made to an insurer.

How do I contact my state's Department of Insurance?

The Louisiana Department of Insurance can be contacted from inside the state of Louisiana at 800-259-5300, or from out of state at 225-342-5900.

The Mississippi Department of Insurance can be reached from out of state at 866-856-1982, in-state at 800-562-2957, or locally at 601-359-2453.

The Alabama Department of Insurance can be reached within the state at 800-433-3966, or from out of state at 334-269-3550, or on the Internet at <http://www.aldoi.gov>.

The Texas Department of Insurance Consumer Help Line number is 800-252-3439.

The Arkansas Department of Insurance Consumer Help Line number is 800-852-5494, or 501-371-2640.

The Tennessee Department of Insurance Consumer Help Line is 800-342-4029, or 615-741-2241.

What if the disability or life insurance coverage was provided as an employee benefit?

First, contact the employer if possible and inform them you would like to apply for disability or death benefits on the employer's group disability or life insurance policy. You should request a copy of the summary plan description (SPD) for the disability or life insurance plan. In many cases, employers will get some or all of the benefits for you. Others may not be able to do so, and you may have to apply for benefits from the insurance company yourself as you would for an individual policy. Because the hurricane has disrupted many businesses, it may take longer to obtain benefits.

What do I need to submit to the insurer for life insurance?

Life insurance companies typically pay claims on insured lives upon receipt of a death certificate for the insured and a claim form. Because death certificates may not be immediately available for people who reside in the areas affected by the hurricane, insurance companies may accept a sworn affidavit or other documentation in lieu of a death certificate; you should check with your insurance company to determine what supporting documentation it will require to process a claim.

Your insurer may send you claim forms. These must be filled out, signed and returned within a period of time stated on the forms. Be sure to return all forms on time and to keep records of all communications to and from the insurance company, including correspondence, faxes, e-mail messages and telephone notes.

Several life insurance companies have announced plans to waive deadlines for premium payments for families affected by the hurricane. Emergency loans against the cash value of some life insurance policies may also be available. Contact your agent, employer, or insurance company to learn more.

What do I need to submit to the insurer for disability insurance?

Generally, you will need to fill out a claim form (obtained from the insurer) and provide evidence that you meet the definition of "disabled" provided by the policy and the policy's other eligibility requirements. Claim forms must be filled out, signed and returned with supporting evidence within a period of time stated on the forms. Be sure to return all forms on time and to keep records of all communications to and from the

insurance company, including correspondence, faxes, e-mail messages and telephone notes.

How long will it take to receive benefits once I complete the application for benefits?

Life insurance companies typically attempt to pay claims within 60 days of receiving a death certificate on the insured. Disability insurance companies generally pay claims within 45 days of receiving proof of disability. Bear in mind that many disability insurance policies have waiting periods before payment of benefits actually commence so you should file your claim as soon as possible to minimize any delay in payment.

What should I do if my claim is denied?

If the insurance was provided by an employer, you must follow the claims procedure set out in the SPD. Otherwise, you should object to the denial in writing, and ask the insurer to reconsider. If you have new information pertinent to your claim, provide it.

If you opt to bring a lawsuit against the insurance carrier, you must do so within the time frame specified in the insurance policy or state law. Certain policies require an internal review or “appeal” process before you may sue, so read all policy materials carefully. You should contact a lawyer if you are considering bringing a lawsuit.

PROPERTY INSURANCE

Coverage

My (real or personal) property was damaged or destroyed during the hurricane. What insurance policies might provide coverage for my loss?

If your home has been destroyed or damaged as a result of the hurricane, several different types of policies may provide some coverage for your losses. Homeowners, renters, condominium, vehicle, flood and fire insurance policies all could provide some coverage. Keep in mind that most homeowners and renters insurance policies specifically exclude damages resulting from flood.

Typical homeowners, renters and condominium insurance policies cover losses resulting from fire, smoke, wind, theft, riots, vandalism, and water (excluding flood damage). “Comprehensive” vehicle insurance covers damage not caused by collision, including damage caused by fire, theft, vandalism, and windstorm. Flood insurance, not surprisingly, covers losses caused by flood, and fire insurance, by fire.

Your right to recover will ultimately depend on what kinds of losses you have suffered, which types of insurance policies you have, and what those policies state.

What type of property should my policy cover?

Coverage depends on the type of insurance you own:

- Homeowners insurance normally covers damage to personal property, dwellings (home and other buildings on your premises), and landscaping (on a limited basis), as well as additional living expenses (including food and housing) incurred as the result of a covered loss.
- Renters insurance usually covers the loss of personal property and loss of use of the property. It may include liability and medical payments coverage.
- Condominium insurance usually covers personal property and improvements. Loss of use is usually limited to 40 percent of the contents limit. Condominium associations typically purchase insurance for the building structure and common areas.
- Comprehensive vehicle insurance ordinarily covers physical damage to the insured vehicle (either cost of repairs or fair market value of the vehicle).
- Flood insurance covers direct physical loss caused by flood.
- Fire insurance covers the listed property (dwelling and other buildings on the property) and personal property common to such occupancy. Some policies also provide coverage for debris removal, landscaping and additional living expenses.

Claims for damage caused by flood (except for flood insurance), mold, and earth movement are typically excluded. Exclusions will be listed in your insurance policy. Therefore, read your policy to learn which claims are excluded from your particular policy.

What is flood insurance?

Flood insurance covers direct physical damage to buildings and/or contents of residential and non-residential property caused by flood. Personal property is covered if you have contents coverage. Flood insurance pays for damage up to the replacement value or actual cash value of your actual damages up to the limit of the policy.

Generally, flood insurance COVERS:

- The insured building
- Built-in appliances and central air conditioning
- Permanently-installed paneling, wallpaper, cabinets, and carpets
- Garages (up to 10 percent of total building coverage)
- Limited coverage for basements
- Debris removal
- Contents of the building, if you have purchased contents coverage.

Generally, flood insurance DOES NOT COVER:

- Vehicles
- Boats
- Decks
- Land and fences
- Plants
- Animals
- Currency
- Swimming pools

The Federal Emergency Management Agency (FEMA) manages the National Flood Insurance program. If you have any questions regarding flood insurance, contact your insurance company or FEMA at the numbers listed below.

If I have one of those policies listed above, how do I know if I am covered?

First, you must obtain copies of your current insurance policies, if you do not already have copies. You can do this by contacting your insurance broker or agent. Ask for the entire policy, not just the cover page or the declarations page. Once you receive the policy, you should check the declarations page to confirm the policy number, named insured, policy period, limits of liability for each type of coverage available under the policy, and the endorsements that apply to the policy.

Second, you must make sure the premiums have been paid up to date. Receipts or cancelled checks can be used as evidence. Third, you must determine if the policy was in effect on the date of your loss. This can be done by checking the declarations page and endorsements for the policy period and verifying that you have not received any notice of cancellation from the insurance company. Fourth, you must check the declarations page and endorsements to confirm you are named as either the named insured or an additional insured and that the property in question is also insured under the policy.

An attorney or other qualified professional may be able to assist you in reviewing the language of your policy.

I have a homeowners or renters insurance policy. Will it cover damage caused by flood?

No. Standard homeowners and renters insurance policies cover damage caused by wind and rain, but not by flood. (Some policies for properties along the coast may exclude wind and hail damage.) Separate flood insurance is required for damage caused by flood. Check your insurance policy or contact your insurance company for details.

Does flood insurance only cover residences?

No. Flood insurance also can cover non-residential buildings, including commercial structures.

I am not sure if I am covered. What should I do?

Even if you are unsure if you are covered or whether you have already exceeded your deductible, you should contact your insurance company to notify them of your loss.

I know I have flood insurance. What should I do?

Contact your insurance company. An updated list of insurance companies is available at <http://www.disasterinformation.org/findins.htm>.

I am not sure if I have flood insurance. What should I do?

Contact your bank. If your bank office is closed, there may be temporary offices. Check with the FDIC at <http://www.fdic.gov/news/katrina/KatrinaStatus.pdf> for contact information.

I know I have flood insurance, but I don't know who my carrier is. What should I do?

Contact the National Flood Insurance Program at 1-800-427-4661. The only information you will be required to give is your name, the state where you live and your zip code.

I do not have flood insurance. What should I do?

You may be eligible for other assistance. Contact the Federal Emergency Management Agency (FEMA) at 1-800-621-FEMA (800-621-3362) (TTY 1-800-462-7585).

Can I buy flood insurance now?

Even if you purchase flood insurance now, there may be a 30-day waiting period before you will be covered. Contact your insurance agent or your insurance company for more information. For the name of an agent who writes flood insurance where you live, contact the National Flood Insurance Program at 1-888-FLOOD29 (356-6329).

My car was damaged. Is it covered under my automobile insurance?

Generally, damage to your car caused by the disaster should be covered under your comprehensive policy, however, the exact language of your policy will control what is covered. If you only have liability insurance, however, your vehicle is not covered for damage caused by flooding. Contact your insurance company for more information.

Will my insurance cover spoiled food?

It may. Check your policy to see if food spoilage caused by natural disaster is covered.

Will insurance cover clean up and removal for a tree that fell on my property?

Generally, insurance covers clean up and removal for a fallen tree if it causes damage to your home or property. Most policies will pay for removal of a tree that has fallen on your house, deck furniture or fence, and some policies will pay for removal of a tree that falls and blocks your driveway.

My neighbor's tree fell on my property. Will my neighbor's insurance pay?

Most likely, no. Depending on your state, however, the rules may differ. Check with your insurance company, the state department of insurance or a lawyer for more information.

My insurance policy talks about "replacement cost value" and "actual cash value." What is the difference?

"Replacement cost" coverage provides you with money to replace damaged or repair destroyed items with new items of a similar type. Your policy should give you enough funds to purchase a new item. "Actual cash value" coverage provides you with funds necessary to replace the damaged or destroyed item with a similar item. You likely will receive less money from an actual cash value policy than a replacement cost policy because the actual cash value policy takes depreciation (age, wear and tear, etc.) into account.

Under either form of policy, you will still have to pay any applicable deductible, unless that requirement is waived by the insurance company. Some policies have a hurricane deductible, check your insurance policy or with your insurance company for more details.

If I did not have renters insurance, am I covered under my landlord's policy?

You probably are not covered, unless your landlord named you in his policy as a "named insured." If you are not covered, you may be eligible for assistance from FEMA. Contact FEMA at the numbers listed below for more information.

What should I do if I live in a condominium?

Check the coverage provisions in your condominium association's insurance policy and the coverage provisions in your individual unit coverage owner's insurance policy.

I do not have sufficient insurance coverage. Is there other assistance available?

You may qualify for assistance from the Federal government through FEMA. You can apply for such assistance by calling 800-621-FEMA (800-621-3362). You should have the following information available.

- The street address of your damaged property;

- Your current mailing address and a telephone number where you can be reached in the event you have been forced to relocate;
- Your Social Security number;
- Your household's approximate gross income at the time of the flood or, if you are reporting business damages, the gross income of the business; and
- Information on the type of insurance coverage you have, particularly flood insurance.

You **MUST** register with FEMA to obtain FEMA assistance.

If you have immediate, emergency needs for food, clothing, shelter or medical care, contact the American Red Cross at one of their local offices or by calling 866-438-4636.

Additionally, your state may provide assistance if you have no other means of assistance.

If you own a small business, you may be eligible for low interest, long term disaster loans from the Small Business Administration (SBA) to repair or replace the real and personal property of a non-farm business. Contact the SBA's Office of Disaster Assistance at 800-659-2955.

Keep all of your repair and replacement receipts. You may be able to file your losses with the IRS on your income tax return for 2005. Contact the IRS's disaster hotline at 866-562-5227 for more information.

Making Claims

How do I make an insurance claim?

You should contact your insurance agent or insurance company **IMMEDIATELY** to start the claim process. Most insurance policies require that you promptly notify the insurance company of your loss. It is, therefore, important that you begin the claims process as soon as possible. You should contact your insurance agent or insurance company even if you do not know if you are covered or if your claim will exceed your deductible.

Most insurance carriers and state departments of insurance have established toll free telephone numbers to facilitate the claim filing process. These numbers may also be used by victims of hurricane or floods with other insurance questions. An updated list of contact numbers is available at <http://www.disasterinformation.org/findins.htm>. If you cannot get through to your insurance company by telephone, write them a letter and keep a copy for your records.

When you call your insurance agent or insurance company, you should have ready (1) the name of your insurance company (your agent may write policies for more than one company); (2) your policy number; and (3) a telephone number/e-mail address where

you can be reached. Keep your insurance company informed of your current contact information. If you are in a shelter or cannot easily be reached, make sure to give your insurance company or agent the contact number of a friend or relative, or someone else who knows how you can be reached.

When dealing with your insurance company, document every conversation. Be sure to write down who you are speaking with, the date, and the substance of your call and keep track of your claim number. It may be helpful to keep all of this information in a notebook so that it is in one place. This will help in future dealings with the insurance company.

For further information on how to file a flood insurance claim, visit http://www.fema.gov/hazards/floods/tips_flood_claim.shtm

What should I do if my insurance policy is lost or destroyed?

If your insurance documents were destroyed in the hurricane or floods, do not panic. Call your insurance agent or insurance company. They should have a copy of your policy on file and must provide you with a copy of the lost policy. Ask for the entire policy, and not just cover the page or the declarations. If you do not know the name of your insurance company or insurance agent, check with your mortgage lender or with your bank. They may have records of your insurance information. If those options are unavailable, call your state department of insurance listed below.

What happens after I notify my insurance company?

When you contact your insurance company, ask when an insurance adjuster (a person professionally trained to assess the damage to your property) can be expected to visit your property so that you can plan for their visit. If an adjuster is not assigned to you within several days of your call, contact your insurance company or the state department of insurance. It also is a good idea to make the request for an adjuster in writing. Keep in mind that an adjuster will not be able to visit your property until public officials declare that is safe.

After public officials declare that it is safe to do so, an insurance adjuster will visit your property to assess the damages, and he or she will work with you to calculate the value of your loss. When the adjuster comes to visit your property, be sure to ask for official photo identification. Depending on the extent of the damage more than one visit may be necessary. The adjuster does not approve or disapprove your claim – he or she is only involved in the calculation of the value of your loss. You should come to an agreement with the adjuster about the scope of the damage, and what needs to be repaired or replaced. Do not accept a settlement you believe is unfair. If you cannot reach an agreement with the adjuster, contact your insurance company or the state department of insurance.

Flood insurance requires that you file your Proof of Loss, which is your official claim for damages, within 60 days after the loss occurs. The adjuster should provide the form to you, but it is your responsibility to provide your insurance company with the completed,

signed form within the time period allowed. The 60-day period may be extended by FEMA for areas of severe flooding. Contact FEMA or your insurance company at the numbers listed below for more information.

Are there specific documents I should have to prove my loss?

The insurance company and/or adjuster will request evidence you may have to validate claims of loss. In preparing such evidence, you should separate your damaged from undamaged items, if possible. Do not throw away damaged items unless it presents a hazard or unless local officials require you to dispose of them. If you are required to dispose of damaged items, keep a swatch or other sample of damaged item(s) for the adjuster. Do not enter your property if it is not safe to do so.

Examples of evidence of loss include:

- Pictures (videotape or photograph) taken before and after the property loss. You should take pictures of any water in your house and any damaged personal property.
- Swatches from upholstery or carpets.
- An inventory of all property damaged or lost. Include the age and value of the property and any receipts, if possible.
- Records and receipts for all living expenses incurred due to the property loss (includes all food, hotel, and staples bought to maintain a normal standard of living).
- Repair estimates obtained from third parties or receipts for any repairs already completed.

My house is uninhabitable. The insurance company told me that I have to wait a long time for the adjuster to look at my house. How do I get money now to pay for living expenses, extra transportation costs to and from work or school, storage costs, etc.?

You will most likely be eligible to receive money for any ADDITIONAL living expenses for the period you cannot live in your house. Keep proof of payment for these expenses. If you stay with a friend or relative or other host, you may be able to receive reimbursement for your host if you can show proof of payment. You may also be able to receive reimbursement for the cost of storing your personal property until your home is ready. Contact your insurance company, your state department of insurance, or FEMA for more information. Ask your insurance company if there are any restrictions on where you can stay, how long you can stay there, and how much you can spend for a hotel room.

You can also ask your insurance company for an advance on your insurance proceeds. Funds disbursed in the form of an advance will be deducted from the final settlement. If you have a mortgage, your bank will need to sign the advance check.

You may also be eligible for expedited assistance from the federal government through FEMA. You can apply for such assistance through FEMA on line at <http://www.fema.gov>, or by calling 1-800-621-FEMA (3362), TTY 800-462-7585. FEMA representatives are also visiting disaster assistance centers.

My insurance company has offered to settle my claim. What should I do?

You should consult with a lawyer before signing any releases, waivers, or cashing a check that might be deemed a full and final payment of your claim. Before you settle with your insurance company make sure you know the full extent of your damages and the full value of your claim.

My insurance company has denied me coverage or has offered me less than I think I should receive; what can I do?

Insurance companies are required to acknowledge receipt of claims, communicate their decisions on claims, and pay claims in a timely manner. In general, insurance companies should acknowledge receipt of your claim within 15 days of receiving notice of your claim, and should communicate decisions on claims within 40 days of receiving your claim. Payouts should occur within 30 days of your acceptance of their offer. Because of the severity of the impact of Hurricane Katrina, these deadlines may be extended by your state department of insurance. Please contact your state department of insurance listed below for more information about the timing for payment of claims in your state.

If coverage is denied, in whole or in part, ask the insurance company to provide you with its reasons IN WRITING, as well as whether it has an appeals process. You should ask for any reports prepared by the insurance company in assessing your property or evaluating your claim. You may also want to seek an advance of the undisputed portion of your claim, if you can do so without giving up your rights to the disputed portion.

Contact your state department of insurance if you feel your claim has been wrongfully denied. You may want to seek help from an attorney, but be aware that their fee often will reduce your total recovery.

Most insurance policies have a ONE YEAR statute of limitations from the date of the occurrence of the damage for bringing a lawsuit against the insurance company for failure to pay a claim. If you do not file your lawsuit within this period you may be prevented from doing so. You should read your policy and check the applicable law for the statute of limitations.

Somebody approached me claiming that they can help me expedite my insurance claim if I give them money. What should I do?

If someone claims to work for the government, the state department of insurance or your insurance company, ask for their name and demand to see official photo

identification. Call the state department of insurance to report suspicious activity or to verify identification.

Making Repairs

Can I make temporary repairs?

You should make all necessary temporary repairs such as boarding up windows and repairing holes in the walls or roof, even if the insurance adjuster has not visited yet. Move your personal property to a protected area, if possible. Do not dispose of items you believe are a total loss until the insurance adjuster has inspected them, or unless you are instructed to do so by local officials. If you must dispose of damaged items, photograph them and take a swatch or sample, if possible. Also, get permission from your insurance company before conducting repairs, if possible. Take photographs before you begin repairs or cleanup and keep all of your receipts for your expenses.

Can I hire someone else to make emergency repairs?

Usually you can hire someone else to make temporary or emergency repairs, depending on the coverage your homeowner's policy provides. Usually, such policies cover materials and reasonable labor expenses for temporary and emergency repairs in addition to final repairs. Get several estimates. Also, contact your insurance company to find out if you will be reimbursed for repairs you conduct yourself. Keep all of your receipts for your expenses.

A contractor said that he could finish the work faster if I sign my insurance check over to him. Should I do that?

No. You should not sign your insurance check over to a contractor. A contractor may ask for partial progress payments. Reputable contractors, however, will not likely ask for full payment in advance, and your contract should specify that payments are to be made when the work is complete. If you have a mortgage, the mortgage company may have specific requirements on how insurance money should be spent. Contact your insurance company and/or mortgage company for more information.

I received a repair estimate that seems too high. What should I do?

If you receive a repair estimate that seems inflated, get another estimate, and obtain your insurance company's agreement to the repairs. Your insurance company will only reimburse you for repairs up to the limit of your policy.

Contact Info

I am not happy with the way my insurance company has treated me. What should I do?

Contact your state department of insurance at the numbers listed below.

How can I contact my state's department of insurance?

Alabama

Alabama Department of Insurance Consumer Help Line
800-433-3966
334-241-4141 (outside Alabama)
334-269-3550
<http://www.aldoi.gov/currentnewsitem.aspx?ID=594>

Louisiana

Louisiana Department of Insurance Consumer Help Line
800-259-5300
225-342-5900 (outside Louisiana)
E-mail at: public@ldi.state.la.us
<http://www.ldi.state.la.us/HurricaneKatrina.htm>

State of Louisiana: How to File a Hurricane Insurance Claim
http://asklouise.custhelp.com/cgi-bin/asklouise.cfg/php/enduser/std_adp.php?p_sid=2Hy45ZOh&p_lva=&p_faqid=197&p_created=1126036911&p_sp=cF9zcmNoPSZwX2dyaWRzb3J0PSZwX3Jvd19jbnQ9NjYmcf9wYWdlPTE*&p_li=

Louisiana Citizens Property Insurance Corporation
800-931-9548

Mississippi

Mississippi Department of Insurance Consumer Help Line
601-359-2453 (local)
800-562-2957 (in state)
866-856-1982 (toll free outside Mississippi)
<http://www.doi.state.ms.us/>

Texas

The Texas Department of Insurance has staff to answer questions at disaster recovery centers throughout the state. For up to date information on the locations and hours of the centers, visit
<http://www.tdi.state.tx.us/consumer/katrina.html>.

Texas Department of Insurance Consumer Help Line
800-252-3439

Austin Disaster Recovery Center
500 East Cesar Chavez Street
Opened Thursday, September 8, 2005

Houston Disaster Recovery Center
2575 West Bellfort
Opened Monday, September 5, 2005
Hours: 8 a.m. to 7 p.m.

Houston Insurance Assistance Center (IAC)
Insurance representatives at IAC include Allstate, Chubb, Farmers, and State Farm
Reliant Center - Room 102
Hours: 8 a.m. to 7 p.m.

Dallas Disaster Recovery Center and Insurance Assistance Center (IAC)
Insurance representatives at IAC include Allstate, Chubb, Farmers, and State Farm
Dallas Convention Center, Loading Dock #2
650 South Griffin Street
Opens Tuesday, September 6, 2005
Hours: 8 a.m. to 7 p.m.

San Antonio Disaster Recovery Center and Insurance Assistance Center (IAC)
Insurance representatives at IAC include Farmers, Nationwide, and State Farm
Kelly USA - Building 1536 (follow green signs to building 1536)
Opens Tuesday, September 6, 2005
Hours: 7 a.m. to 7 p.m.

How do I contact my insurance company?

An updated list of contact numbers is available at
<http://www.disasterinformation.org/findins.htm>.

How do I contact FEMA?

To apply for assistance, call 1-800-621-FEMA (800-621-3362) (TTY: 1-800-462-7585).
You can also apply for assistance online at <http://www.fema.gov/register.shtm>.

How do I contact the American Red Cross?

Visit a local American Red Cross office or call 866-438-4636.

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