

WHAT TO DO BEFORE:

PROTECT yourself with some form of homeowners insurance. A homeowners or renters policy is your protection against a devastating loss. We encourage you to talk with an insurance agent of your choice about the options you have in selecting a policy.

REVIEW your insurance coverage each year to ensure that you have adequate coverage.

PREPARE a detailed inventory of your household furnishings with a photograph of each room in your home. Include other valuables and equipment you own. The Oklahoma Insurance Department has a publication titled Building A Home Inventory available on <http://oid.ok.gov> that can assist you in creating your home inventory.

HAVE a plan of action:

- ✓ Select a shelter/location
- ✓ Make a list of important telephone numbers and remember to include your agent.
- ✓ Prepare an emergency supply kit.

COLLECT emergency supplies. It is a good idea to put together a family safety kit and store it in a new plastic garbage can (that way it is portable and you can use it later to store water).

Your Safety Kit should include:

- ✓ Non-electric can opener
- ✓ Bottled Water (3 gallons per family member)
- ✓ Flashlight
- ✓ Portable Radio
- ✓ Extra Batteries
- ✓ Fire Extinguisher
- ✓ Essential Medication
- ✓ First Aid Kit/First Aid Book
- ✓ Blankets
- ✓ Plywood to cover windows
- ✓ Canned foods like fish, meats, vegetables, and fruits



WHAT TO DO AFTER:

CHECK to see if anyone is injured. Call 911 if necessary and render assistance until help arrives.



BE AWARE of all potential hazards such as broken glass, downed power lines and ruptured gas lines. When it is safe, try not to leave your property unattended. Make sure water is safe to drink and food is not spoiled.

SURVEY the damage and take pictures if possible.

PROTECT property from further loss or damage. Make temporary repairs and keep receipts for all materials and labor.

MAKE A LIST of all personal property destroyed or damaged. Note the approximate date, price, and place of purchase and attach any sales receipts you may have. The adjuster will ask you for this information.

WHAT TO DO

AFTER SEVERE

WEATHER STRIKES

CONTACT your agent and/or insurance company. Keep a record of the time, date, and name of the person you talk to every time you call.

AN ADJUSTER will be sent to your property by your insurance company. Make sure the adjuster has identification and please remember that the insurance companies pay the adjusters and you should not be asked for any payment.

ADDITIONAL LIVING EXPENSES may be provided by your policy in the event that your dwelling is uninhabitable. Your insurance agent or insurance company will tell you if your policy covers any additional living expenses until repairs are made. Some policies provide for lodging, food, clothing, and toiletries.

