



GETTING STARTED

For all types of disasters – tornadoes and severe weather, earthquakes, wildfires, floods and windstorms – there are basic steps to get you started down the path to recovery. Each of the steps listed below will be applicable for all types of disaster-related loss.

FIRST THINGS FIRST:

Call your insurance provider for the property that has been damaged: homeowners, renters and/or auto.

- Do not enter your home before making sure the structure is safe to enter
- If electricity is being supplied, turn off all electricity at the main switch. Secure an electrician to check your system as soon as possible.
- For water damaged property, open windows and doors to aid in the drying process and circulate air to remove foul odors and help protect you from any leaking gas. When doing so, do not light any type of open flame to avoid causing an explosion.
- Take pictures and/or video of all damage inside and outside your home BEFORE beginning clean up.
- Be cautious and protect yourself against bodily injury inside your home, taking extra caution against debris and slippery surfaces in addition to broken glass.
- Avoid throwing anything away initially; the adjuster will help determine what should and should not be thrown away. Perishable food should be thrown away quickly to avoid contamination, but keep an itemized list if your homeowners policy covers perishable foods.

ALWAYS:

- Make temporary repairs to your property to prevent further losses from the elements and to secure your property. Examples of this would be boarding up windows, placing plastic over holes in the roof and drying out wet carpets and furniture.
- 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. Drawing from a home inventory that you have previously prepared will be a significant asset for speedy recovery. The adjuster will ask you for this information.

TORNADOES

Tornado activity averages 20 occurrences per year with approximately three-fourths of tornado activity each year occurring from April to June. The Oklahoma Department of Emergency Management has ranked tornadoes as Oklahoma's number one Critical Priority Risk due to their high probability, severity and short