

warning time. The United States has the highest incidence of tornadoes worldwide, with more than 1,000 every year, due to its continental geography. Oklahoma is in the nation's "Tornado Alley" and experiences more tornadoes per square mile than any other state in the plains. These tornadoes primarily occur between the hours of 3PM and 9PM, but can happen any time of the day or night.

PROTECT yourself with insurance on your residence. 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.

HAVE a plan of action:

- Select a shelter/location, and have a plan for family members who may be away from home at the time of the storm.
- Make a list of important telephone numbers and remember to include your agent.
- Prepare an emergency supply kit.

COLLECT emergency supplies to include non-electric can opener, bottled water (3 gallons per family member), flashlight, portable radio, extra batteries, fire extinguisher, essential medication, first aid kit, blankets and canned foods.

EARTHQUAKES

According to the National Association of Insurance Commissioners, about 90 percent of Americans live in areas that experience at least occasional tremors.

Some of the most violent earthquakes in U.S. history have been recorded in the central states. Parts of Oklahoma are at moderate risk for earthquakes.

Earthquake insurance must be purchased either separately and independent of your homeowners insurance or acquired as an "endorsement" of additional coverage under your existing homeowners policy.

An earthquake insurance policy covers home repairs needed due to earthquake damage. It may also cover other structures not attached to your house, like a garage, and will cover personal property from damages directly caused by an earthquake. It might cover increased costs of repair to meet current building codes, and costs to stabilize the land beneath your home. It pays extra living expenses while your home is under repair, and covers the cost of debris removal.

EARTHQUAKE INSURANCE QUICK FACTS

- Earthquake insurance premium are determined by factors including your home's location, age and construction, the estimated cost to rebuild the house and replace its contents, and the value of the deductible you agree to pay in the event that you file a claim.
- Earthquake insurance deductibles work differently than those of standard homeowners policies. You might have separate deductibles for the home, outside structures such as a detached garage or a fence, and for personal contents.