

Ask your agent to clarify all the deductibles you might face if disaster strikes.

- You cannot buy insurance to repair the home after it has already been damaged. But even if a small earthquake only shakes you into purchasing a policy to protect against a bigger one that might occur in the future, be aware that many companies will not sell new earthquake insurance policies for 30 to 60 days after a quake, due to the expectation of aftershocks.

WILDFIRES

In the event of a wildfire, act quickly and wisely:

CALL 911 or your local fire department immediately. In certain areas of the eastern part of the state, wildfire hotlines exist and should be notified first in the event of an outdoor blaze.

After calling firefighters, SECURE your property, pets and livestock as best you can without risking the lives of you and your family.

When the fire has moved on or been extinguished, CALL your insurance agent or company claim line as soon as possible.

READ your homeowner's or renter's insurance policy carefully to fully understand your coverage and your rights. If you don't have the policy in hand, ask the agent for a copy.

Follow GETTING STARTED procedures such as documenting your losses and protecting against further property damage and bodily injury.

TREES, FLOODS AND WINDSTORMS

The following weather-related events are usually not covered by standard homeowners insurance policies:

- Interior storm-water damage when there was no damage to the home's roof or walls,
- Flood damages,
- Removal of fallen trees from the property, unless those trees land on and damage the roof and walls of the home,
- Food spoilage due to power outages,
- Water damage from backed-up drains or sewers.

Flood damage is not covered by homeowners insurance in Oklahoma and therefore requires separate insurance. Flood insurance is available to protect homes, condominiums, apartments and non-residential buildings, including commercial structures. As in the case of earthquake insurance, do not wait until a storm is coming to purchase flood insurance as it may take 30 days after purchase for a flood insurance policy to go into effect.

Flood insurance is an exclusive policy that is federally backed by the NFIP and available for homeowners, renters and businesses. Visit their website at <http://www.floodsmart.gov/floodsmart/> or call their toll free number: 1-888-379-9531. Insurance companies work closely with Federal Emergency Management Agency (FEMA) and the NFIP to offer flood insurance to property owners and renters.