



FILING A CLAIM

When you are filing a claim here are a few things to remember:

1. Contact your insurance agent or insurance company to file the claim.
2. Keep a log of claim activity (for example, for a telephone call, write down the name of the person you speak with, the date and time of the call, as well as what the call was concerning.)
3. Remember that the Consumer Assistance Division of the Oklahoma Insurance Department is here to answer any questions you have concerning the handling of your claim.

HOME

Step 1: Call your agent or insurance company to start your claim.

Step 2: Make any temporary repairs necessary to keep your property from receiving further damage. Before moving any debris or removing damaged belongings, make sure to take photos or video of the damage. Make a list to document these losses.

Step 3: After you have filed your claim, the insurance company will arrange to send a claims adjuster to your home to assess the damage. Obtain repair estimates from trusted local contractors to help you when you're speaking with the insurance adjuster.

Step 4: When it comes to paying your claim, you may receive multiple checks. The payment for the contents or personal property will be made out to you. However, if there is a mortgage on your home, the payment for the structural damage may be payable to you and your mortgage holder.

AUTO

Step 1: Call 911 if someone has a life-threatening injury. If there's no emergency, call the police directly. Make sure to obtain a police report. Comprehensive coverage pays for damage to your vehicle caused by something other than a collision. Follow steps 3 & 4 for these types of claims.

Step 2: Exchange license plate numbers, contact information and auto insurance information with the other parties involved. Take photos of the scene, if possible. Make sure to get phone numbers, including witnesses, if applicable. Do not admit fault at the scene, as the adjuster will determine negligence.

Step 3: Contact your insurance company as soon as possible.

(Not at fault) Advise your carrier of the accident and file a claim with the responsible party's carrier. If the driver is uninsured, file a collision claim and confirm uninsured motorists' coverage on your policy.

(At fault) File a collision claim with your carrier if you have damages. The other party will likely file a claim for their damages with your carrier.

Step 4: The adjuster will examine your vehicle and determine an estimate for repairs