

After a disaster, survey the property for damage and take pictures, if possible. Be aware of potential hazards such as broken glass, downed power lines and ruptured gas lines. Try not to leave your property unattended, unless it is not safe for you to stay. Contact your insurer or agent as soon as possible to begin the claims process. During this first step in the claims process, your company will assign a claims adjuster to work with you. You will also want to protect property from further loss or damage and make temporary repairs, as needed. Make a list of all property destroyed or damaged; also list purchases made to temporarily repair the property.

Home Inventory – After a loss, insurers need to know what needs to be replaced. If you do not have a home inventory, prepare one now. Go room by room and create a list of furniture, accessories, items in drawers, kitchen housewares, clothing, electronics, jewelry, linens and toiletries. Download the home inventory app at homeinventory.oid.ok.gov and quickly capture images, descriptions and serial numbers of your possessions, then organize the information by room or by category.

STEP 1

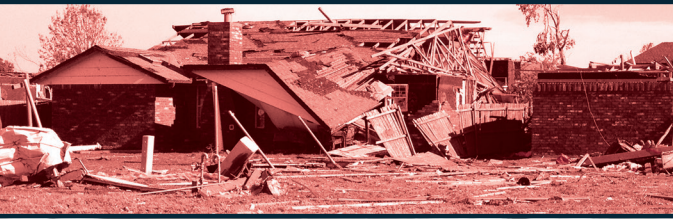
ASSESS DAMAGE & CONTACT INSURANCE COMPANY

Keep in mind that it is a process that needs to be worked through step-by-step. Your insurance policy is a contract between you and your insurer. That contract contains the terms and conditions of coverage and both you and your company have legal rights and commitments to fulfill it. Knowledge about the process and basic information about insurance laws that deal with the handling of claims will empower you in your recovery.

YOUR STEP-BY-STEP DISASTER RECOVERY GUIDE

The hours and days following a natural disaster are stressful and sometimes heartbreaking. If you lose your home or suffer damages, you will want to file a claim against your insurance policy but may have questions about how the insurance settlement process works. The Oklahoma Insurance Department (OID) offers this overview of what you might expect and how to deal with your insurance claim to make the process easier.

AFTER THE DISASTER



*plan.
prepare.
prevent.*

**OKLAHOMA
INSURANCE
DEPARTMENT**

After a loss, your insurer will assign an adjuster to walk you through the claims process, answer questions, and estimate the damage to your property in order to fairly and promptly settle your claim. When first meeting the adjuster, make sure the adjuster has identification and remember that the insurance companies pay the adjusters, therefore the adjuster should not ask you for payment nor do you need to offer payment. Communicate regularly with your adjuster to ensure that claims are settled as efficiently and smoothly as possible. Your insurer may assign more than one adjuster in order to review different parts of your claim. For example, some insurers have different adjusters for structural claims and for personal property claims.

STEP 3 WORKING WITH AN ADJUSTER

Partial Loss – A partial loss is one that does not destroy your property. In the case of a partial loss, make temporary repairs to prevent further damage, such as covering roofs or broken windows. Make sure to keep all receipts for reimbursement and, as with all disasters, immediately report the damage to your insurer. Do not throw away damaged furniture or items unless directed to do so by a public authority or your insurer. Document any damage to your home by taking photos or videos and include any receipts, bills or your home inventory to help expedite the claims process.

Total Loss – A total loss occurs when your home is destroyed to the point that it is not repairable. Usually, you will receive the maximum settlement possible according to the terms of the policy.

IS YOUR HOME A TOTAL OR PARTIAL LOSS?

STEP 2



Android® users



iPhone® users

You can also use the QR codes below to download a home inventory.



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