

## Disaster Recovery

# Disaster Insurance Claim Tip Sheet

- ♦ **Find a copy of your policy.** Your agent can provide one, if needed.  
Think about all insurance policies (property, car, health) that might cover a loss.  
Look at your policy and find the **address where you send a written notice**.
- ♦ **Give written notice** of your loss to your insurance company. It's a good idea to call immediately, then follow-up with a written notice. **The written notice is a MUST.**
- ♦ **Take photos and/or videos of property damage**, if possible before making repairs.
- ♦ **Make an inventory of damaged or lost items.** Ask your insurance agent about any specific forms required by your insurer.
- ♦ **Keep receipts for any expenses** to repair your property and/or for any extra living costs such as hotels and meals away from home.
- ♦ Give your insurance company a list of all expenses. **Find out if you need to get approval** before spending any money or making any contracts.
- ♦ **Check your insurance policy for deadlines** or special requirements. As much as you can, you must follow all the rules listed in your policy.
- ♦ **Send in proof of loss** (photos, receipts, etc.) and other documents required by the policy to obtain coverage and payments from the insurance company.
- ♦ **Request partial or advance payments** from your insurance company as needed.
- ♦ **Keep notes whenever you talk with your insurance company**, agent, or broker, including the dates and times and the people in the conversation. **Keep copies of all letters, emails, etc.** that are sent to and from your insurance company or agent.
- ♦ Review checks, payments, letters, emails, etc. from your insurance company to **make sure there is not any language releasing or giving up any claims**. If you are in doubt, discuss with your agent. You also may need to talk to an attorney.
- ♦ **Follow up** with your insurance company about your claim.
- ♦ **Contact the Oklahoma Insurance Department if you need help during your recovery process.** Helpful information may be found by calling 800-522-0071 or by visiting <https://www.ok.gov/oid/disasterrecovery.html>.
- ♦ **Get legal help** if you feel you are being treated unfairly.



**Disaster Legal  
Services Hotline**  
**888-602-8494**  
**[www.legalaidok.org](http://www.legalaidok.org)**

