

MULREADY SAYS **GET READY**

TORNADO & SEVERE STORM EDITION

BEFORE THE STORM

Don't wait! Now is the time to GET READY for tornadoes and severe storms.

DURING THE STORM

Focus on keeping you and your family safe from extreme weather.

AFTER THE STORM

File your insurance claim quickly after the storm and secure your property.



CONTENTS

3

Before the Storm

4

Special Weather Circumstances

5

Create a Home Inventory

7

During the Storm

8

Lightning Safety

10

After the Storm

11

Protect yourself from fraud

12

Get Started Today

GET READY: BEFORE THE STORM

According to the Insurance Information Institute, Oklahoma has been involved in six of the top 10 costliest U.S. catastrophes involving tornadoes. It's just a fact: When you live in Oklahoma, tornadoes and severe storms WILL happen. The best way to deal with them is to **GET READY** before the warnings have been issued.

First, review your insurance policy to make sure you have adequate coverage. Standard homeowners and business policies cover wind damage caused by tornadoes and severe storms. Homeowner's insurance may also provide additional living expenses to policyholders who need temporary housing costs. Damage to your car is covered under the comprehensive section of a standard auto insurance policy, which is optional.

Understanding your policy will also help you plan for any out-of-pocket expenses you may incur if your home or other property is damaged.

Understand and Review Your Insurance

Make a habit to review your homeowners insurance every year. Policy limits that haven't been updated in more than five years may not cover the entire cost associated with rebuilding a home or replacing your damaged possessions. Your coverage limits should reflect the current cost of rebuilding your home and replacing your personal belongings. You should also check to see if your policy includes replacement

cost or actual cash value. Replacement cost is preferred because it pays to replace the lost item with a brand new replacement. Actual cash value only pays what the item is worth now. For example, a laptop purchased for \$2,000 four years ago may now be only worth \$700. Finding another comparable laptop at that price would be extremely difficult.

If you rent your home, renters insurance will cover the loss of personal possessions if your house or apartment is destroyed in a tornado. Most policies will also reimburse you the difference between additional living expenses and normal living costs if you are forced to live somewhere else because of the damage.

Damage to cars from a tornado is covered under the optional comprehensive portion of a standard auto insurance policy. Oklahoma does not require that drivers have this coverage. Minimum liability coverage will not cover the cost of replacing or repairing your car if it is destroyed or damaged in a storm.



Here are some special weather circumstances you should also consider:

Lightning

Damage caused by lightning, such as fire, is covered by standard homeowners and business insurance policies. Some home and business insurance policies provide coverage for power surges that are the direct result of lightning striking a home or business. There is also coverage for lightning damage under the comprehensive portion of an auto insurance policy.

Flooding

Flood damage is generally not covered by a standard homeowners or renter's insurance policy. This type of coverage is available through the federal government's National Flood Insurance Program. Make sure to purchase flood insurance for the structure of your house as well as for the contents. Flood damage on your car is covered under comprehensive coverage of your auto insurance policy. However, comprehensive coverage is optional for Oklahoma drivers.

Fallen Trees and Limbs

If a tree hits a home or other insured structure, like a detached garage, standard homeowners insurance provides coverage for the damage the tree does to the structure and the contents in it. It does not matter whether you own the tree. If it lands on your home, you can file a claim with your insurance company. The cost to remove the tree or branches will also be covered. If a tree or branches cause damage to your car, the comprehensive coverage of your auto policy would cover the cost of repair.

Create a Home Inventory

To make the claims process easier, create a home inventory of your belongings. Include details about your possessions like brand name, price, purchase date, model, serial number and receipts, and then take photos. You can store this information in a smartphone app, on a thumb drive or on a piece of paper.

Home Inventory

- > [Apple iTunes](#)
- > [Android](#)
- > [Checklist \(Print\)](#)

[Emergency Kit](#)

The National Association of Insurance Commissioners has a free smartphone app that will help you create a database of your possessions. The app is available for iPhone and Android. A simple-to-use, printable home inventory checklist is also available.

If you don't have time to create a full list of the items in your home, consider videotaping and/or taking photographs in every room. The more detail you include, the easier it will be for your insurer to evaluate your loss. When making your list, open drawers and closets, and don't forget to document what's in your basement, garage and storage buildings.

Finally, store electronic copies of your insurance policies with your home inventory and keep paper files in a safety deposit box. Make sure to have a copy of your policy declarations page listing all of your coverages, as well as your insurance cards.

Collect the 24-hour contact information for your insurance agent and insurer. Make a list that includes your policy numbers, insurer and insurance agent's phone numbers, website addresses and mailing addresses. Also, check to see if the company or agent has an emergency information hotline. It is a good idea to store this information – and your home inventory – in a waterproof, fireproof box or safe. If you have a storm shelter or safe room, keep this information in there.

Just Before a Storm

For personal safety, know where you will take shelter. If it's a storm shelter, make sure it's cleaned out and ready to go before the sirens are blaring. Also, prepare an emergency kit of essentials in case you have to shelter in place for a while. Your kit can include bottled water, a first-aid kit, flashlights, a battery-operated radio, at least three days of nonperishable food items, blankets, clothing, prescription drugs, eyeglasses and personal hygiene supplies.



GET READY: DURING THE STORM

You can't control what happens during the storm. Staying safe can be your number one priority at this time.

Protecting Yourself, Your Family and Your Property

In order to know what to do, you have to know what is happening. Listen to local news or a NOAA Weather Radio for emergency updates. Also, use your eyes, your common sense and your experience. Look for signs of a storm like darkening skies, lightning flashes and increasing winds.

A watch means that weather conditions are favorable for tornadoes and a warning means one has been spotted in your area.

If a tornado watch has been issued, move cars inside a garage or carport to avoid damage from hail. Keep your car keys and house keys with you. If you have enough warning time, move lawn furniture and yard equipment such as lawnmowers inside. Otherwise they could become damaged or act as projectiles causing serious injury or damage.

Lightning Safety

Nationwide, about 37 people a year are killed in lightning-related incidents. While you can stay out of harm's way when it comes to lightning, property damage is another issue that can sometimes be unavoidable. Standard homeowners insurance will cover your property and structures for damage caused by lightning strikes.

There are ways to prevent damage from lightning strikes. Installing a lightning protection system will provide structural protection by directing the lightning power safely into the ground, leaving the structure and its contents undamaged. It is important to have a licensed electrician install this type of protection system.

Another way to protect your property from lightning damage is to always use surge protectors. Regular power strips offer little protection from power surges related to lightning strikes. Electronic equipment that is frequently used in today's households is extremely vulnerable to power surges and can be rendered useless in a matter of seconds.

A final tip to help with protecting against lightning damage is to simply unplug if a storm is approaching. This includes all electronics, appliances and lighting devices.

DO

- **Take shelter. Safe spaces include your home and a large or enclosed building, preferably protected with a lightning protection system.**
- **Avoid areas where you would be considered the highest object. If you are caught in an open field with no nearby shelter, and your hair begins to stand on end (an indication that lightning is about to strike) drop down and crouch with hands on knees, rocking up on the balls of your feet and making as little contact with the ground as possible.**
- **Avoid lakes, beaches or open water, fishing from a boat or dock, riding on golf carts, farm equipment, motorcycles or bicycles. Take shelter in tunnels, subways, even ditches or caves if necessary.**
- **Stay off the telephone and avoid open windows, doorways or metal piping. Stay away from TVs, plumbing, sinks and bathtubs, radiators and stoves. Avoid contact with small electric appliances such as radios, toasters and hairdryers.**

JUST DON'T

- **Lie flat or place your hands on the ground if in an open area without protection.**
- **Take shelter under a tree or near a fence, telephone pole, power line, pipeline or other electrically conductive object.**



**THERE IS NO NAME OR DATE
ON THE NEXT DISASTER, SO
WE MUST BE READY.**

GET READY: AFTER THE STORM

The days following a natural disaster can be confusing and stressful, but there are certain steps you need to take to ensure you recover quickly.

Starting Your Claim

Report your insurance claim as quickly as possible. Your policy might require that you make this notification within a certain time frame. When reporting your losses, have your insurance information, current contact information and home inventory handy.

Before removing any debris or broken belongings, document damage by taking photos or video. After you've documented the damage, it is your responsibility to take reasonable steps to avoid further harm to your home or belongings. Make temporary repairs, such as covering a hole in your roof, or arrange for a qualified professional to do so. Don't make permanent repairs until your insurance company has sent an adjuster to inspect the property.

If your home is damaged to the extent that you cannot live there, your insurance company may pay for you to stay somewhere else. Ask your insurance agent if you have coverage for additional living expenses.

- > [Step-by-step disaster recovery guide](#)
- > [What is an Adjuster?](#)
- > [Four steps to file your HOME or AUTO insurance claim](#)
- > [File a request for Assistance](#)

The Claims Process

After you file your claim, your insurance company will send a claims adjuster to your home to assess the damage. The adjuster will walk through your home to see any damaged items or temporary repairs you made to make the home safe. They may also want to look at the outside of your home, your roof or your basement. Once the adjuster has completed their assessment, they will provide documentation of the loss to your insurance company to determine your claims settlement.

Keep in mind that the insurance claim process needs to be worked through step-by-step. Your insurance policy is a contract between you and your insurer. The contract contains the terms and conditions of coverage, and both you and your insurance company has legal rights and commitments to fulfill it. If you have questions about the process, call the Oklahoma Insurance Department's Consumer Assistance Division at 800-522-0071.

If you read your policy and feel like your claim has not been handled properly, you can submit a complaint to the Oklahoma Insurance Department.

PROTECT YOURSELF FROM FRAUD

Unfortunately, fraud after a disaster is common. Many times scammers from out of town will come to the area making promises of quick repairs with a low price tag. But if it's too good to be true, it usually is.

Here are some tips on hiring service providers after a disaster:

- Don't let anyone inspect your property without you watching. Some unscrupulous companies will cause damage to drive up the repair cost, and your insurance company will likely not cover the additional cost.
 - > [Better Business Bureau](#)
 - > [Report Fraud](#)
- Never pay the entire repair bill in advance. Pay in full only when the work is completed according to your agreement.
- Be suspicious of anyone who offers to get you more money for your insurance claim.
- Look for an established, licensed company and request references. Check for any complaints with the Better Business Bureau.
- Ask to see certificates of insurance to be sure both liability and workers' compensation insurance coverage is carried and are in force during the time the repair work is being done.
- Insist on a detailed, written estimate clearly stating the quantity of materials needed (labor charges, work specifications) which include approximate starting and completion dates, payment procedures and that any necessary building permits are secured. Some scammers will trick you into signing a contract by saying it's an estimate. A signature is not required to receive an estimate.
- Carefully review and understand any warranty and watch for conditions that would void it.
- Use caution and ask questions before accepting a bid substantially lower than other bids covering the same repair work.
- Avoid high pressure sales tactics

The Oklahoma Insurance Department's Anti-Fraud Unit works in all 77 counties in Oklahoma. If you suspect insurance fraud, report it.



GET READY: **START TODAY**

Recovery from a tornado or severe storm can be a difficult road. But when you GET READY, the easier and faster the process can be. If you need help with an insurance-related issue or have questions about this eBook, call the Oklahoma Insurance Department at 800-522-0071.

About the Oklahoma Insurance Department

The Oklahoma Insurance Department, an agency of the State of Oklahoma, is responsible for the education and protection of the insurance-buying public and for oversight of the insurance industry in the state.