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cheap houseplants from the high besides weeds outside.

## Get ready for storm season

By Oklahoma Insurance Commissioner

Glen Mulready

At the basic level, insurance is about managing your risks and getting ready for the unexpected. That's why, as Oklahoma insurance commissioner, I'm kicking off a new column called Get Ready. There are so many things in life to prepare for - from tornadoes to retirement - and insurance plays a vital role in all of those events. Because it's spring time, we'll first focus on storm season, and what we can all do to get ready for tornadoes and severe weather. Unpredictable weather in Oklahoma is our way of life, but we don't have to be a victim to severe storms. Preparing before the sirens sound is the best way to protect your fam-

ily and your property. The following tips will help you get ready. Create a Home Inventory. It may seem hard at first to record information about everything you have in your house, but don't let that stop you. The information in your home inventory can make an insurance claim settlement faster and easier.

There are many ways to create a home inventory from high-tech apps to basic pen-and-paper. You can find a free smartphone app or a printable home inventory list at [oid.ok.gov/getready](http://oid.ok.gov/getready) to get started. To get started, include as much identifying information - like serial numbers, brand name, model number and purchase date - as possible. You will also want to take photos or video of your items.

Once you've created your inventory, store the information in the cloud. If using a paper record, keep your home inventory in a safety deposit box or another safe place outside your home. **Collect and Review Your Insurance Information** Be sure you have the right homeowners or renters coverage. That means making sure you know what your policy will and won't cover. A standard homeowners and renters insurance policy doesn't protect your home or belongings from damage associated with floods, earthquakes or sewer and drain backup. If you have questions about your policy or want extra coverage, call your insurance agent.

Also, most wind and hail deductibles are set to a percentage of the dwelling amount. For example, 1 percent of \$100,000 home is \$1,000, and 1 percent of a \$200,000 house is \$2,000. Be sure that your home is not over insured, or you could be paying a higher deductible. Talk with your agent to get the deductible amount that will work for you.

After you've squared away your coverage, store electronic copies of your insurance policies with your home inventory. Keep paper files in a safety deposit box or another safe location not in your home. Make sure to have a copy of your policy declarations page listing all of your coverages, as well as your insurance cards.

Finally, collect the 24-hour contact information for your insurance company. Make a list that

old, legacy fences and install new physical barriers. ensure our borders are secure.

## Senate Review

By State Senator Wayne Shaw

The legislative calendar continues to progress, with week 12 marking the deadline for House bills to be off the Senate floor.

Budget negotiations continue to move forward, with agreement on many points between the Senate, House and Governor's budget leaders. Education, criminal justice reform and associated diversion programs remain among our highest priorities.

House Bill 2304, also known as the COLA bill, has been sent by the Senate Retirement committee for an actuarial analysis in accordance with pension reform laws. The measure is still alive, but will go through the analysis process for several months. Pending the findings of the study, the bill could be considered again next February.

We have also been working our way through several of the governor's executive nominations the past few weeks, per the new confirmation process.

It was an honor to have the Inola boys' basketball team at the Capitol on Tuesday to be recognized for its Verdigris Valley Conference championship. The athletic achievements of the members of the team are impressive, but these young men have also distinguished themselves as the Boys' 4A Academic All State Champions with the team posting an average 3.81 grade point average and ten members of the teams carrying a perfect 4.0 GPA. Their commitment to excellence both on the court and in the classroom is evident and I wish them all the best in the future.

As always, I will be keeping you aware of Senate news and the business of the state. Please feel free to contact me at the state Capitol by calling (405) 521-5574 or by email at [shaw@oksenate.gov](mailto:shaw@oksenate.gov). If you're at the Capitol and would like to stop by our office, we are located in Room 233.

## Power For Progress

A weekly column from the Grand River Dam Authority

### GRDA and Riverology 101

A unique summer workshop opportunity for local educators is still accepting participants.

The workshop - Riverology 101 - brings together a diverse group of water quality, water management, and conservation and education professionals for three full days of information sharing and hands-on learning in mid-June. And much of that time will be spent along the river bank.

With both the Grand River System and the scenic Illinois River under its control, the Grand River Dam Authority is committed to being a good steward of these important Oklahoma natural resources. That means caring not only for the waters but also working to help enhance the quality of life for all those who utilize these resources. Helping to educate others about these waters, through events like Riverology 101, is one of the ways GRDA works towards its stewardship goals.

This three-day workshop is designed for teachers and environmental educators who will participate in hands-on learning experiences (some of the activities are outside and on the water) that can easily be used in the classroom. Participants will also learn about point and nonpoint source pollution, erosion, stream and lake ecology and programs the sponsoring organizations can bring to your school or education event. Finally, registration also includes lodging, meals, a float trip on the Illinois River, as well as other education materials.

This year's event will be held June 12-14 but registration ends May 24. For more information or questions contact GRDA's Jacklyn Jaggars at 918-256-0723.

GRDA is proud to co-sponsor the event along with the Blue Thumb Program, OSU Cooperative Extension Services 4-H, Ag in the Classroom and the Oklahoma Water Survey.

includes your policy numbers, insurance agent's phone numbers, website addresses and mailing addresses. 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. **After the Storm** Navigating the insurance process can be challenging, but knowing you are properly prepared will give you the peace of mind to get

through Oklahoma's storm season. If you need help preparing for what's to come or have any questions, contact the Oklahoma Insurance Department at 800-522-0071 or visit our website at [oid.ok.gov](http://oid.ok.gov).

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# Your Views



## Time to get ready for storm season

By Oklahoma Insurance Commissioner Glen Mulready

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### After the Storm

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If you need help preparing for what's to come or have any questions, contact the Oklahoma Insurance Department at 800-522-0071 or visit our website at [oid.ok.gov](http://oid.ok.gov).

# Insurance Commissioner Mulready Reinforces Preparedness in Response to Recent Storms

The Oklahoma Insurance Department is ready to help anyone affected by last night's severe weather and encouraging others to get ready for the next round of storms. This week, the Department kicked off a new preparedness program called "Get Ready."

Making a home inventory includes documenting all the items inside a home including taking pictures or video. For tools to start a home inventory, go to [oid.ok.gov/GetReady](http://oid.ok.gov/GetReady).

The Oklahoma Insurance Department's Consumer Assistance division is ready to help anyone who received damage from yesterday's storms. Here

are some tips for storm victims:

- Contact your insurance company to start the claims process
- Take photos or video of the damage before removing debris or cleaning up
- Make temporary repairs to prevent further damage

Another way to get ready is to understand your insurance coverage especially as it relates to roof damage. Read your policy, and if you have questions, call your insurance agent to clarify.

You can also call the Insurance Dept at 800-522-0071 if you have questions about your policy or about the claims process.