

**Hotline:** 405.521.2828  
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## ADVICE FOR OKLAHOMANS DEALING WITH TORNADO DAMAGE

### What to Do if Your Home is Damaged:

Call your insurance company or agent with your policy number and all relevant information as soon as possible. Cooperate fully with your company or agent, asking what forms, documents and data you will need to provide in order to process your claim.

- Take photos or video of the damage.
- Make the necessary repairs to prevent further damage to the property (for instance, covering broken windows, leaking roofs and damaged walls), but do not have permanent repairs made until your insurance company has inspected the property and you have reached an agreement with them on the cost of appropriate repairs.
- Save all receipts, including those from the temporary repairs that might be covered by your insurance policy.
- If your home is damaged to the extent that it is unlivable, ask your insurance provider if you have coverage for living expenses incurred while repairs are being made. Save all receipts to document these costs.



### **ABOUT COMMISSIONER JOHN D. DOAK**

*John Doak was sworn in as the 12th Insurance Commissioner of Oklahoma on Jan. 10, 2011. To learn more, please visit John Doak's bio page on <http://oid.ok.gov>.*

## What Damage to Your Home is Covered?

Commissioner Doak notes that damages caused by wind, wind-driven rain, trees or other falling objects, and the collapse of a structure are covered under most standard homeowners policies. However, you should review your individual insurance contract to determine specific coverage and exclusions. Check your policy and call your insurance agent or company for clarification.

## What Damage to Your Home is Not Covered?

Commissioner Doak cautions that the following weather-related events are usually not covered by standard homeowners insurance policies:

- Interior storm-water damage when there was no damage to the home's roof or walls
- Flood damages
- Removal of fallen trees from the property, unless those trees land on and damage the roof and walls of the home
- Food spoilage due to power outages
- Water damage from backed-up drains or sewers

## Don't Be a Victim of Fraud

You can protect yourself against insurance scams if you stay alert, ask questions and report any suspicious insurance transactions. Never sign blank insurance claim forms. Ensure that businesses and individuals are legitimate by asking for and verifying references. Search business names online for evidence of scams and check with the Better Business Bureau to see if any complaints have been filed against them. Get multiple estimates and get all work in writing before making any payments. Don't sign incomplete contracts. Don't finish paying for work or sign a completion certificate until the work is done and approved by you. If you suspect insurance fraud, contact the Insurance Department's Anti-Fraud Unit at 405.521.6614.

## When Do I Contact the Oklahoma Insurance Department?

If you have a dispute with your insurer or agent about the amount or terms of a claim settlement, Commissioner Doak encourages you to contact the Oklahoma Insurance Department.

**PROTECTING  
OKLAHOMA**

**JOHN D. DOAK**  
INSURANCE COMMISSIONER

**OKLAHOMA  
INSURANCE**  
DEPARTMENT

For more information, please visit  
<http://oid.ok.gov> or call 1.800.522.0071.