

# 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.
- 🕒 **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.oid.ok.gov/consumers/insurance-basics/disasters>
- 🕒 If you feel that you are being treated unfairly, **Legal Aid services of Oklahoma** may be able to help.



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