Oklahoma Storm Damage Checklist

Hail, wind and tornado damage: what to do before you file

1. Safety and stopping more damage

- ☐ Everyone safe; stay away from downed power lines (911 for danger)
- ☐ Photos and video of the damage BEFORE moving or cleaning anything
- ☐ Temporary repairs (tarp, board-up) to prevent more damage
- ☐ Keep every receipt for temporary repairs
- ☐ Keep damaged items until photographed or inspected

2. Document the damage

- ☐ All sides of the house, yard, fences, outbuildings, vehicles
- ☐ Close-ups of dents in gutters, vents, siding, plus wide shots
- ☐ Inside damage: ceilings, walls, floors, belongings
- ☐ Date and time of the storm; what you saw
- ☐ List of damaged belongings (what you paid, when)

3. Call your insurance company

- ☐ Report the claim promptly (policies have notice deadlines)
- ☐ Write down claim number, date, name of each person you speak with
- ☐ Ask your deductible and roof coverage (depreciated value? separate wind/hail deductible?)
- ☐ Ask for everything in writing; keep all emails and letters
- ☐ Be factual; do not guess at cause or cost

4. Before you sign anything

- ☐ No contract, work authorization or assignment of benefits until you understand your claim
- ☐ Check contractors with the Oklahoma Insurance Department and BBB; get local references
- ☐ No final release or settlement until it covers all the damage
- ☐ Oklahoma law bars contractors from waiving, paying or rebating your deductible

5. Keep in one folder

- ☐ Dated photos and video
- ☐ Policy and declarations page
- ☐ Claim number and contact names
- ☐ Receipts
- ☐ Contractor estimates
- ☐ Insurer emails, letters and estimate
- ☐ Notes of every call

Denied, delayed or underpaid? A claim review is free.

Fair Settlement Adjusting LLC | 918-805-0173 | fairsettlementadjusting.com
Mon-Fri, 8 a.m.-5 p.m. Central | Licensed Oklahoma Public Adjuster No. 3003861791

General information, not legal advice. We are not attorneys and cannot guarantee any claim result.

SCAN: CALL, SAVE CONTACT, REVIEW