

## Annual Insurance Pre & Post Claim Check List



### To Do

- Keep copies of your deed, tax records, birth certificates, social security cards at a separate location.
- Take photos of the interior & exterior of your home (Roof, all sides, and every room)
- Make a list of all personal property in your home or off site.
- Account for all electronics and other expensive property (include make, model, and serial numbers)
- Keep receipts for all new major purchases, renovations, and repairs.
- Use a camera to make a video of all personal property through-out the house.
- Review your policy each year to maintain familiarity, and to notate any changes.
  - Specifically review your deductibles
  - Specifically review your exclusions and endorsements
  - Call your agent and ask questions about your policy.
- Store a copy of all lists and important information off site (for example with a relative)
- After the claim take pictures of all damage
- Document all property that was damaged or covered in debris
- Call your contractor and have them help you determine the value of the damage so you can evaluate if your damage exceeds your deductible (this step is optional and you may directly contact your insurer)
- Determine if you want to pay for your loss out of pocket or if you will call your insurer
- Call your insurer and report the loss, schedule an inspection with the adjuster
- Come to an agreement on scope of damage and settle your claim
- If unable to settle your claim you may contact the Oklahoma Insurance Commissioner, a Public Adjuster, or an attorney
- After completion of repairs submit a certificate of completion, and document repairs
- Pay your contractor