



FOR IMMEDIATE RELEASE:
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Now is the Time to Prepare

By John D. Doak, Oklahoma Insurance Commissioner

September is National Preparedness Month. It's the perfect time to prepare yourself and your family for Oklahoma's unpredictable winter and spring. Preparing for all types of emergencies now will help you handle the unpredictable when it does strike. Here are a few things you can do as part of National Preparedness Month.

Create an Emergency Plan

Your family may not be together if a disaster strikes, so it is important to make a plan for several scenarios. For example, your plan will be different for a tornado, a snow storm or a wildfire, and it will depend on where your family members are at the time the disaster strikes. Are your children in school? Will you be at work? To get a step-by-step guide for writing your family plan, visit ready.gov.

Organize a Home Inventory

To make filing an insurance claim easier after a disaster, the best course of action right now is to complete a home inventory. The best inventories include a comprehensive list of your belongings including brand name, price, date of purchase, model, serial number and receipts. But if you don't have time to create a full list, take video or pictures in every room. Don't forget to open drawers, and record what's in your garage and storage buildings. [Click here](#) for an easy-to-use home inventory checklist.

Collect Your Insurance Information

Now is the time to review your insurance policies. Make sure you are clear on what is and is not covered. If you have any questions about your coverage, call your insurance agent or your insurance company.

Make sure to have a copy of your insurance policy declarations page listing all of your coverages, as well as your insurance cards. Make a list that includes your policy numbers, insurer and insurance agent's phone numbers, website addresses and mailing addresses. Also, check to see if the company or agent has an emergency information/claim hotline.

It is a good idea to store this information – and your home inventory – in a waterproof, fireproof box or safe. If you evacuate your home, take this information with you.

Finally, store electronic copies of your insurance policies and your home inventory in an off-site location like a safety deposit box. This serves as a backup in case your safe is lost or you cannot get to it.

For more tips on preparing for specific disasters in Oklahoma, go to our website at oid.ok.gov/prepareyourself. For other insurance information, contact the Oklahoma Insurance Department at 1-800-522-0071.

About the Oklahoma Insurance Department

The Oklahoma Insurance Department, an agency of the State of Oklahoma, is responsible for the education and protection of the insurance-buying public and for oversight of the insurance industry in the state.

For more information, contact:

Kelly Dexter

405-522-0683

Kelly.Dexter@oid.ok.gov