



# HOW TO FILE A CLAIM HOME & AUTO

## FOR YOUR HOME

- STEP 1** Call you agent or insurance company to start your claim.
- STEP 2** Make any temporary repairs necessary to keep your property from receiving further damage. Save receipts to mitigate damages. Before moving any debris or removing damaged belongings, make sure to take photos or video of the damage. Make a list to document these losses. Do not make any permanent repairs until the insurance company reviews the damages.
- STEP 3** After you have filed your claim, the insurance company will arrange to send a claims adjuster to your home to assess the damage. Obtain repair estimates from trusted local contractors to help when you're speaking with the insurance adjuster.
- STEP 4** When it comes to paying your claim, you may receive multiple checks. The payment for the contents or personal property will be made out to you. However, if there is a mortgage on your home, the payment for the structural damage may be payable to you and your mortgage holder.

## FOR YOUR AUTO

- STEP 1** Call 911 if someone has a life threatening injury. If there's no emergency, call the police directly. Make sure to obtain a police report.  
**Liability and Collision:**  
*Carrying liability only protects against claims for bodily injury and damages to another vehicle or property in an accident for which you are found liable.*  
*Collision coverage pays for damage to your vehicle for a collision accident no matter who is at fault.*  
**Comprehensive:**  
*Comprehensive coverage pays for damage to your vehicle caused by something other than a collision.*  
*Follow steps 3 & 4 for these types of claims.*
- STEP 2** Exchange license plate numbers, contact information and auto insurance information with the other parties involved. Take photos of the scene, if possible. Make sure to get phone numbers, including witnesses, if applicable. Do not admit fault at the scene, as the adjuster will determine negligence.
- STEP 3** Contact your insurance company as soon as possible.  
(Not at fault) Advise your carrier of the accident and file a claim with the responsible party's carrier. If the driver is uninsured, discuss your legal options and confirm uninsured motorists' coverage on your policy. (At fault) File a claim with your carrier if you have damages. The other party will likely file a claim for their damages with your carrier.
- STEP 4** The adjuster will examine your vehicle and determine an estimate for repairs or total the vehicle. You may be asked to collect estimates for repair of minor damage and submit them to the responsible party's insurance carrier. The insurance company will cut a check in the amount of the repair. If you are the at-fault party, the amount will be minus the collision deductible. Oklahoma law requires 25/50/25 minimum insurance coverage. Costs over these limits will be your responsibility without additional coverage.