



**Claim Help Public Adjusting Group**  
"Advocates for the Policyholder"

(405) 630-7667

## **Why prepare for a disaster?**

Every home or business owner has something to protect and also has potential exposure to a loss. That is why you purchased insurance. Once a loss has occurred, the burden of proof is the responsibility of the policyholder.

**The best way to prove a loss is to document what you have before the loss occurs.** Having the following materials on hand will prove invaluable if you incur a loss.

- Insurance Policy (booklet), Declarations page, and a list of all endorsements
- Personal Property Inventory
- *Keep the business card of a Public Adjuster with your policy.* You may need to seek the advice of an insurance professional immediately after a loss; know who to call.

There are a limited number of individuals who can discuss insurance policy questions with you. In order to interpret an individual's policy, one is required to have a valid insurance license in the state of Oklahoma.

## **Who can answer policy questions about your homeowners or business insurance?**

- Your insurance company, agent, or adjuster can answer your policy questions. Insurance companies tend to view your loss from their own perspective.
- If you seek the advice of an attorney, make sure that person is well versed in insurance law and has insurance claim experience.
- ***A licensed Public Adjuster** can answer questions about your insurance policy and assist with your loss. Public Adjusters are claim professionals. Their only job is to handle property claims and work as an advocate for the insured, not the insurance company.*

## **What is a catastrophe?**

Many people believe that a catastrophe is an event where Fire or a Tornado totally destroys a home or business. This is simply not the case.

Have you ever heard the expression, "The Tornado or Hurricane wasn't too bad"? If it hit your home or office, it will probably be pretty bad to You!

The following might not seem like a disaster until it happens to you!

- **Fire:** Fires can be very small or major. Regardless of the size of the fire, there is a good possibility that smoke and water will cause secondary damage. Usually there is damage to both structure and personal property.
- **Water:** A burst water hose on the back of a washing machine can cause significant damage in minutes. Often times, several hours, or even days pass before anyone learns about the problem. This is a very common and serious event.
- **Smoke:** Smoke damage may occur when you have a fire or smoke from another source enters your structure. If a structure next to yours catches on fire, there is a good chance your home or business may incur smoke damage.

- **Wind:** When your neighbor's tree falls on your home due to high winds, you may incur a substantial loss. Other examples of a wind damage may be loss of roofing materials and flying debris.
- **Rain:** Additional damage often happens when a rainstorm occurs after a roof is compromised by a hailstorm or damaged from significant wind event.
- **Vandalism:** It's not just graffiti. Broken glass can let in freezing temperatures which can cause pipes to burst. A broken toilet tank can cause devastating damage.
- **Explosion:** Individuals believe this is just something that won't ever happen to their home. If there is a gas leak in the home or business next to your property and it explodes, moderate to severe damage is likely to occur to your structure. Explosion is a typical covered peril in basic homeowner's policies.

### **Get to know a Licensed Public Adjuster before a loss occurs:**

After a loss, you will be expected to make some of the most difficult decisions in your life at the time you are least prepared to do so. A Public Adjuster can manage your entire claim and deal with the endless stream of people who are involved in your claim or trying to contact you. This way, you can spend your time getting your life back into a normal routine while a loss professional handles every aspect of your claim. You can take comfort in knowing your own insurance professional is working exclusively for you to obtain the maximum settlement available under the terms of your policy.

#### **Contact us:**

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