

Here are several recommendations and resources provided by the Tinker AFB Legal Office (72 ABW/JA) to help address post disaster claims and other related legal issues. We hope these will prove helpful as members of the Tinker community continue to recover.

1. Insurance Claims: When making a post disaster insurance claim most people significantly underestimate the value of their personal property. In a total loss situation, most people underreport their losses by more than 50%, mostly because they don't recall everything they had in their home, and often tend to forget to claim simple items like toilet paper, salt & pepper shakers, the extra set of sheets in the back of the closet, items in an attic or basement, etc. Before you file your insurance claims, and as soon as possible, TAKE PHOTOGRAPHS OF THE DAMAGE TO YOUR HOUSE TO SUBMIT WITH YOUR CLAIM. Your photographs of any/all specific items damaged in the storm may help you receive the money to which you are entitled. (See also the IRS Casualty, Disaster, and Theft Loss Workbook attached and addressed below.

2. Recovering Lost Documents & Papers: If you lost a social security card, birth certificate, will/trust, credit cards, property deeds, auto/boat title, or any other important documents/papers, please see the "Recovering Lost Documents" attachment for more information.

3. Tax Implications: The IRS Casualty, Disaster, and Theft Loss Workbook provides a more useful list of items that may have been lost in a person's home to help facilitate making a claim with the insurance company, and later assist with related tax liabilities. The workbook explains the rules related to deducting property losses on your federal tax return.

4. Identity Theft: Unfortunately unscrupulous individuals often take advantage of disasters, and relaxed rules with regards to obtaining personal identification documents like Social Security Cards, to commit identity theft. It is recommended that you PLACE A FRAUD ALERT ON YOUR CREDIT REPORT with the three major credit reporting agencies:

Experian: 1-877-397-3742

Equifax: 1-800-680-7289

Trans Union: 1-800-680-7289

5. The 72 ABW Legal Office provides free legal assistance to Active Duty and Retired members Mondays, Tuesdays, and Thursdays from 0830-1100. If there is an Emergency related to the disaster please contact Captain John V. Fuentes, Chief, Legal Assistance, at (405) 739-5811 or by email at john.fuentes@tinker.af.mil for help outside regular legal assistance hours.

6. An organization of Oklahoma Attorneys has established an 800# (855-205-0083) and a local number (405-359-4286) for anyone needing legal support. Callers will be directed (may be directly transferred, may have to leave a message) to a volunteer attorney to address their specific needs.

7. Federal Funding is also available for residents who sustained losses. You may apply for federal assistance by registering online at <http://www.DisasterAssistance.gov> or by calling 1-800-621-FEMA(3362) or 1-800-462-7585 (TTY) for the hearing and speech impaired. The toll-free telephone numbers will operate from 7 a.m. to 10 p.m. (local time) seven days a week until further notice.