

Recovering Lost Documents / Papers:

- **Put a Fraud Alert on your credit file by contacting one of the three credit bureaus:**
 - Experian: 1-877-397-3742
 - Equifax:
https://www.alerts.equifax.com/AutoFraud_Online/jsp/fraudAlert.jsp
 - Trans Union: 800-680-7289 or
<http://www.transunion.com/personal-credit/credit-disputes/fraud-alerts.page>
 - This is generally free for the first 90 days. Rules are relaxed in times of a national emergency like this for obtaining personal identifying documents like Social Security cards, so identity theft will be particularly easy for the bad guys. **So do this ASAP!**
- **Driver's License – get this first if you have renewed/new license in last 4 years**
 - <http://www.dps.state.ok.us/dls/pub/DOCS.pdf>
 - <http://www.dps.state.ok.us/dls/dlid.htm>
 - <http://www.dps.state.ok.us/dls/>
 - <http://oklahomadriverlicense.org/replace.html>
 - If you have renewed or gotten your license within the last 4 years, you have a fingerprint registered and can get a replacement for \$10.00.
- **Military ID – get this first (or second) if you are current military**
 - **If you find someone's military ID, please return to the local military base, or to the Guard Shack at the front of Tinker AFB**
 - Military commander or someone in your office can sponsor you on to the base
 - Instructions on getting new military ID:
<http://www.dmdc.osd.mil/rsl/html/RequiredDocuments.html>
 - To locate a military office:
<http://www.dmdc.osd.mil/rsl/appj/site?execution=e2s1>
 - If the member is not going to the DEERS office with the dependent, you'll need this form DD-1172-2 filled out: <http://www.cac.mil/docs/dd1172-2.pdf>
 - Instructions for Form DD-1172-2: <http://www.cac.mil/docs/1172-2-Instructions.pdf>
 - If you are current military, you and your finger print at the DEERS Office is all that you need to get a replacement card. Some installations may require a memo or police report that the ID was lost.
- **Social Security Card**
 - <http://www.ssa.gov/ssnumber/>
 - Free

- Must have some form of ID, preferably photo ID. In times of emergency, school ID, health insurance ID, or even a certified medical record (get from medical facility) will work.
- **Birth Certificates**
 - <http://www.cdc.gov/nchs/w2w.htm> -- list of all states offices for “Vital Statistics where you can order birth certificates
 - OK Bureau of Vita Records 405-271-4040 or http://www.ok.gov/health/Birth_and_Death_Certificates/
 - Form to request OK birth certificate: http://www.ok.gov/health2/documents/VR_BCRequest_interactive.pdf
 - OK – \$15.00 to replace and will need a photo ID.
- **Wills / Trusts**
 - Contact attorney who drafted the documents
 - Contact the Oklahoma Bar Association for help locating your attorney at 405-416-7000 or <http://www.okbar.org>
- **Cancelling Lost Credit Cards**
 - Contact your credit card company, they can find your account once you confirm your identity (name, address, date of birth).
- **Getting your mail**
 - Your local post office will hold your mail
 - If your post office is destroyed, call 800-222-1811 to find out where your mail is being routed. Automated system, stay on the line until you get a human which may take a while.
- **Property deeds, home appraisals**
 - Copies of deeds are available at your local courthouse for a small fee, usually a few dollars.
 - Home appraisals are needed to know what the value was prior to the disaster. This will be part of the title abstract for your home, which is kept by some banks, also kept by Abstract companies, check with your mortgage company for who has the abstract.
 - Cleveland County Clerk’s office can provide you a copy of your deed: 405-366-0230, 201 S. Jones, Room 120, Norman, OK 73069.
- **Automobile, boat and trailer titles**
 - File for lost title with your local tag agency
 - Form 70-1 *must be notarized* (can be notarized at the tag agency but you’ll need an ID for the notary)
 - \$11.00 for vehicle title, \$2.25 for boat or motor title, plus \$1.50 mailing fee.
- **IRS Tips for reconstructing your records:**
 - <http://www.irs.gov/uac/Reconstructing-Your-Records>
- **Take photographs and/or videos OF EVERYTHING and KEEP for 7 YEARS.**

- Of course, your insurance company will require photographs (and without a photograph, you may not be able to prove the item existed). What most people overlook is that the IRS may require photographs to prove your home was a total loss. The IRS has 3 years to audit any return, and sometimes longer if fraud is suspected.
- Military may request assistance from the PA office.
- **Call our toll free number 855-205-0083 or local 405-359-4286 or visit our website www.oklahomalawyerscare.org or Facebook page *Oklahoma Lawyers Care* for instructions on how to recover your important documents and legal papers.**

Taking Time Off Work:

- **FMLA -- What is it?**
 - <http://www.dol.gov/whd/fmla/>
 - <http://www.dol.gov/whd/regs/compliance/whdfs28.pdf>
- **Do you qualify for FMLA leave?**
 - <http://www.dol.gov/whd/regs/compliance/whdfs28f.pdf>
 - <http://www.dol.gov/whd/regs/compliance/whdfs28g.pdf>
- **How much time can you take?**
 - <http://www.dol.gov/whd/regs/compliance/whdfs28i.pdf>
- **What notice do you need to give?**
 - <http://www.dol.gov/whd/regs/compliance/whdfs28e.pdf>
- **What if you don't qualify?**
 - <http://www.shrm.org/TemplatesTools/Samples/Policies/Pages/CriticalPersonnelLeavesofAbsence.aspx>
 - OR . . . contact our toll free number to speak to one of our volunteers who practices in the area of employment law.
- **Filing for unemployment and/or disaster unemployment, if necessary**
 - <https://unemployment.state.ok.us/>
 - http://www.ok.gov/oesc_web/Services/Unemployment_Insurance/Claimant_FAQs.html
 - http://www.ok.gov/oesc_web/Services/Unemployment_Insurance/DUA.html
 - OR . . . contact our toll free number to speak to one of our volunteers.

Processing Insurance Claims:

Homeowners/Renters

- Report a claim to your insurance company by contacting your agent, calling the company's 1-800 number or through the company's website

- Notify your mortgage company of the damage as well because they will be included as a payee on checks for your loss. You may also need to make arrangements with them for paying the mortgage during the loss period.
- Document your loss
 - Take photos/videos of the damage.
 - List every item in or around your home and outbuildings (garage, storage building, etc.) that was lost or damaged. Here's a link to an inventory form you can use: http://www.ok.gov/oid/documents/PC%20home_inventory.pdf
Your insurance company may have its own form that it prefers for you to use. Additional helpful information can be found at: www.knowyourstuff.org
 - If you have moved recently, and had movers, there will be an inventory list and invoice of everything the movers packed and moved for you. That's a great place to start. If military, TMO will have the inventory and invoice.
 - If possible, provide copies of receipts for the lost or damaged items. If you no longer have the receipts, you may be able to provide copies of checks or credit card statements to prove the value of the item.
 - If possible, provide photos of the property before it was damaged/destroyed. Don't forget that friends and family may have photos even if you no longer do. You may be able to access photos via the internet if you stored them on a photo processing website like shutterfly, snapfish, walgreens, walmart, etc.
- Take reasonable steps to reduce your losses.
- Ask your insurance company to explain what coverage you have available to help you deal with the loss. Many policies provide coverage for things other than just repairing/replacing the structure and its contents. For example, your policy probably provides coverage for debris removal, living expenses, etc.
- If your home/apartment is not habitable, make alternative living arrangements as soon as possible. Most homeowners' and some renters' policies provide at least some coverage for this.
 - Keep receipts for the living expenses you incur while displaced (hotel, dining, etc.) as some or all of it may be reimbursed.
- Your insurance company should be able to give you a check as an advance on your loss. If they don't volunteer that (most will), you can request it.

Automobile

- Report a claim to your insurance company by contacting your agent, calling the company's 1-800 number or through the company's website
- Document your loss
 - Take photos/videos of the damage.
- Ask your insurance company to explain what coverage you have available to help you deal with the loss. Many policies provide coverage for things other than just repairing/replacing the vehicle. For example, your policy may provide coverage for a rental vehicle and medical expenses (if you were injured in the vehicle)

Life

- Contact the insurance company and ask them what you need to do to make a claim. Usually, they will send you some forms to fill out and require some documentation, such as a copy of the death certificate.

You should consult an attorney for legal advice if you believe your claim was wrongly denied or your insurer is not making you a fair settlement offer.

Tax Relief:

- **IRS Publication 547 deals with casualty losses from disasters.**
- **To order a copy of your tax returns:**
 - Instructions: <http://www.irs.gov/uac/How-to-Get-Your-Prior-Year-Tax-Information-from-the-IRS->
 - Form to order return: <http://www.irs.gov/pub/irs-pdf/f4506tez.pdf>
 - Transcripts for prior years are free. A full copy of the actual return is \$57.00, although it was waived for disaster victims in Hurricane Katrina. No word yet on if it will be waived for the tornado victims, but it likely will be.
- **May be able to amend last year's return and receive an additional refund**
- **Reference guide for casualty losses and gains:**
 - http://www.aicpa.org/interestareas/tax/resources/individual/toolsandaids/downloadabledocuments/casualty_guide_june2012.pdf
- **IRS Tips for reconstructing your records:**
 - <http://www.irs.gov/uac/Reconstructing-Your-Records>
- **Get with your C.P.A. or call our toll free line to speak to a tax attorney.**

Federal Disaster Aid:

- **What is disaster assistance?**
 - <http://www.fema.gov/what-disaster-assistance>
 - <http://www.fema.gov/disaster/4117>
- **Do I qualify?**
 - <http://www.fema.gov/do-i-qualify-assistance>
- **Temporary housing**
 - <http://www.fema.gov/do-i-qualify-housing-needs-assistance>
- **Grants for structural repairs to make partially damaged homes habitable**
- **Disaster unemployment**
 - http://realtytimes.com/rtpages/19990506_fema.htm
 - http://www.ok.gov/oesc_web/Services/Unemployment_Insurance/DUA.html
- **Low interest loans**

- <http://www.sba.gov/about-offices-content/1/2462>
- <http://www.sba.gov/category/navigation-structure/loans-grants/small-business-loans/disaster-loans/types-disaster-loans>
- Debris removal
 - http://realtentimes.com/rtpages/19990506_fema.htm

Scams:

- How to spot them
 - <http://www.legalaidok.org/showdocument.cfm?doctype=dynamicdoc&ichannelprofileid=49160&idynamicdocid=4919&iorganizationid=1610&isubtopicid=1&iproblemcodeid=1080100>
- Who to contact if you discover one
 - <http://newsok.com/price-gouging-law-in-effect-in-oklahoma/article/3828301>