



**State of Oklahoma  
Department of Central Services  
Risk Management Division**

**Property Loss Notice**

DCS-RISK MGMT P.O. BOX 53364

OKLAHOMA CITY, OKLAHOMA 73152

TEL: 405/521-4999 (24h), FAX: 405/522-4442

E-Mail: [Nancy\\_Westbrook@dcs.state.ok.us](mailto:Nancy_Westbrook@dcs.state.ok.us)

Agency name: \_\_\_\_\_ Agency code: \_\_\_\_\_ CLAIM # \_\_\_\_\_  
 Agency address: \_\_\_\_\_  
 Phone: \_\_\_\_\_ Date of loss: \_\_\_\_\_ Time of loss: \_\_\_\_\_

**Name and location of structures/contents damaged:** (If damage is to contents, list the contents and the structure they were in when damaged. Include the address and city where damage occurred. Please provide generic number of structure, if known.)

**Description of loss – how and what was damaged?** (Attach additional sheets, if necessary.)  
 For example: wind tore off ¼ of roof on north end of cabin # 4356 and contents was damaged by water.

County of loss: \_\_\_\_\_

Estimated amount of loss: \_\_\_\_\_

(List structures and contents separately.)

Authorities reported to: (fire, police, etc.) \_\_\_\_\_

Person to contact to inspect loss: \_\_\_\_\_

Name Phone

Comments:

Form completed by: \_\_\_\_\_

Date: \_\_\_\_\_

Signature: \_\_\_\_\_

Phone: \_\_\_\_\_

**BEFORE A LOSS**

1. Be sure you have reported to Risk Management, the property you want insured. Property is covered on a repair or replacement basis for reported locations unless specifically excluded, limited, or placed on Actual Case Value. Repair or replacement is limited to the actual cost of repairs or replacement or the reported value, whichever is less. Check to ensure your reported values are correct.
2. Maintain an accurate, up-to-date inventory. Recent pictures, videos or copies of purchase orders may be used to establish ownership for items that are not on your inventory.
3. Make sure any contractors performing new construction or renovation on your building are adequately insured. Risk Management does not provide "Builder's Risk" insurance.
4. Maintain records of dates of any maintenance performed on your building or equipment. If you are in a rented location, maintain records of any maintenance requested by you and if the action taken was sufficient to correct the problem.
5. Keep current architectural plans of your building in a safe place with a copy stored at another location.
6. Have a plan of action prepared prior to a property loss. Personnel should be assigned to supervise repairs, make purchases, track expenses, and submit your claim.
5. Take all necessary steps to minimize the loss and ensure safety. Temporary repairs may be necessary to prevent further damage. Failure to protect exposed property from further damage in a timely manner may result in a separate incident and/or loss and a separate deductible or reduced recovery values.
6. If cleanup must proceed before inspection of the loss by Risk Management due to the threat of further damage or safety of personnel, do not dispose of any damaged items without Risk Management's approval.
7. Track your claim expenses carefully. Keep accurate records of labor, purchases, equipment usage, etc. Any internal labor expense must have the following documentation:
  - a. Name, title, and hourly salary of employee
  - b. Dates and times worked on loss
  - c. Detailed description of duties performed. Include the location of the work and the materials used, if any.

You will be required to document your claim with time sheets, purchase orders, inventory, etc.

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**SUBMITTING YOUR CLAIM**

1. Submit your claim to Risk Management when all repairs and/or replacements have been completed. You may also request partial payments while the claim is in progress. However, please limit partial payment requests to no less than 1/4 of the anticipated claim total.
2. Submit two copies of your claim to Risk Management along with a cover letter stating your claim number and the total amount you are requesting. State whether it is a partial payment or final claim reimbursement request.
3. Prepare a spreadsheet of your expenses. Number your supporting documentation to coincide with its number on the spreadsheet.

**If you have any questions or need assistance with your claim, please call (405) 521-4999.**

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**WHEN THERE IS A LOSS**

1. Report the loss immediately to the proper authorities, such as police or fire departments.
2. **Report the loss to Risk Management by phone (405) 521-4999 within 24 hours of the loss. A written loss form must be submitted within 10 days.** Coverage will be denied for incidents that are not reported within 90 days of the date of the occurrence.
3. Make sure the area is safe for personnel to enter.
4. Take pictures of the loss before cleanup.