

You probably undervalue your stuff. Proper documentation could save you money.

Tulsa Flyer

It's Oklahoma. Severe weather is a given. But after those storms, a staggering number of homeowners find out too late they are underinsured — leaving thousands of dollars on the table because they forgot to account for what's hidden in their drawers and closets.

Around 60% of people are underinsured, according to United Policyholders post-disaster surveys. That can prevent you from recovering as much as you could when disaster strikes.

Jason Bohnet co-owns the Oklahoma company Blue Kangaroo Packoutz, which restores and cleans damaged belongings after a disaster. He's seen people lose out on 30-40% of what they could have recovered from insurance.

"You kind of forget about the drawers full of stuff," Bohnet said. "After a couple years that stuff can add up a lot. So what happens is, homeowners typically think of the big picture, the big flashy items, and not all the things underneath it."

Documenting what your home is worth doesn't have to be hard, Bohnet says. You can record a video walking around your home after your next cleanout, saying aloud what you see. Also, there are artificial intelligence software tools available that can do an inventory breakdown.

On average, you could see a 27.8% increase in premium costs if you add \$100,000 of dwelling and \$50,000 of contents coverage, according to our calculations from 2026 Oklahoma Insurance Department data. Those costs are not exact, and your policy might look different.

That amount of coverage usually isn't enough, according to Bohnet. He says increasing your contents

coverage to 60% or 70% of your dwelling coverage doesn't raise your premium significantly. For renters insurance, he says it would only cost around \$5 to \$10 more per month.

Bohnet also says you should confirm whether your coverage pays for "replacement cost" or just the "actual cash value." That can change how things are valued and how much money you could recover.

"A little bit of preparation can go a long way, particularly if you have some type of life-changing event," Bohnet said. "Then know that there are people out here that genuinely just want to help you when things do go the wrong way and, inevitably in Tulsa, things are going to happen."

It's still challenging to pay more for cleaning and restoring your things when cost of living and premiums themselves are going up, Bohnet says. So you should at least look at your policy and see what's covered right now.