



Consumer Alert

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Fire Prevention Week: NFPA encourages everyone to “Be Aware. Fire can happen anywhere”

Free webinar for the public will feature discussion about fire and insurance

What To Know

- *October 7 – 13 is the National Fire Protection Association’s (NFPA) “Fire Prevention Week.”*
- *On average, U.S. fire departments respond to one home fire every 86 seconds, and an average of seven people die each day from home fires in the U.S.*
- *A standard Homeowners, Renters and/or Business insurance policy will cover damage from a fire, but it’s crucial to keep an inventory of your possessions to speed the claims process and recover more quickly after a loss at your home or business.*

SEATTLE, October 9, 2018 – Preventing a fire in your home or business and escaping safely if one occurs is the focus of the National Fire Protection Association’s (NFPA) [Fire Prevention Week](#) October 7 - 13. On average, seven people per day die in U.S. home fires, according to the NFPA.

Structure fires also cause billions of dollars in property damage every year. Fires in structures not related to wildfires caused \$10.7 billion in property damage in 2017 – an amount that has increased 37 percent from 2016 losses, according to the [Insurance Information Institute](#) (I.I.I.).

Taking three basic but essential steps will help reduce the risk of fire in your home or business and will help you escape safely if one occurs, according to the NFPA. The steps include looking

for places a fire could start, listening for the sound of the smoke alarm, and learning two routes of escape out of every room. The NW Insurance Council encourages everyone to add another step that will help protect you financially if a fire damages or destroys your home: Make sure you have the right insurance coverage to meet your needs.

A standard home, business and renters insurance policy will pay for damages caused by fire to your home or business, but it's important to review your policies *before* a fire happens to make sure you have enough coverage.

“We’re pleased to join NFPA in promoting fire prevention and personal safety, and we also want people to know that the right insurance policy for your home or business is your ‘financial first responder’ if your home or business is damaged or destroyed by fire,” said Kenton Brine, NW Insurance Council president. “So be fire-smart, but also talk with your insurance company or agent to be ready for recovery with the right policies to protect your business, your home and your possessions.”

The NW Insurance Council offers the following tips to make sure you’re financially protected if you experience a fire:

- **Review your insurance policies** and make sure you know what is and isn’t covered. Talk to your insurance company representative about including endorsements that change the conditions or limits of your policy, such as “floaters”, which apply to possessions that are unique and expensive, like jewelry, art or collectibles.
- **Find out your home’s value** – not just the market value, but the cost to actually rebuild your home as it is today and to replace all of its contents. Your insurer, agent or real estate professional may be able to help you find a home appraiser for this task.
- **Develop a home inventory of your personal property.** Don’t trust your memory. A complete inventory of your possessions will help you and your insurance company get through the claims process more quickly. Many insurance companies offer [mobile apps](#) to help you track your home inventory.
- **Store your home inventory and insurance papers** in fireproof containers offsite in a safety deposit box or with a friend. Many insurers also offer electronic copies of

your policy form that can be stored online or on your own devices. Ask your insurer for details.

- **Damage to your vehicle caused by fire** is covered if owners add optional [Comprehensive Coverage](#) to their auto policies. Damage to personal contents inside a vehicle is covered under standard [Homeowners](#) or [Renters insurance](#).

The NW Insurance Council will participate in a free webinar hosted by NFPA on Wednesday, October 10, from 3 p.m. to 4 p.m. as part of *2018 Fire Prevention Week*. Kenton Brine will join experts from the Insurance Information Institute and Rocky Mountain Insurance Information Association to discuss wildfire and homeowners/renters insurance. The webinar will include a live question and answer session. For more information about the webinar, visit [“Wildfires and insurance: learn how to be financially prepared”](#) .

For more information, contact NW Insurance Council at 800-664-4942 or send an e-mail to info@nwinsurance.org.

[NW Insurance Council](#) is a nonprofit, insurer-funded organization providing information about home, auto, business and personal insurance to media, consumers and public policymakers in Oregon, Washington and Idaho.

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