



Consumer Alert

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Wildfire threatening your home, vehicle or business? Here's what to know

- *Always heed wildfire evacuation orders. Level 1 means “be ready” for potential evacuation; Level 2 means “be set” to evacuate at a moment’s notice; and Level 3 means “go”, or evacuate now.*
- *Fire and smoke damage from wildfire is covered by standard home, renters and business insurance policies.*
- *Start the claims process by contacting your insurance representative as soon as possible.*

SEATTLE, August 2, 2018 – Wildfires in multiple Northwest and Western states continue to put homes, businesses and lives at risk. If you are in a wildfire’s path, NW Insurance Council urges you to have an emergency evacuation plan, pay close attention to fire alerts, follow evacuation orders and move to safety immediately. For updates on current wildfires and evacuation alerts, visit the Northwest Coordination Center’s (NWCC) website at <https://gacc.nifc.gov/nwcc/>.

For those who face the threat of property loss from the fires, knowing that wildfire is covered under standard [Homeowners](#), [Renters](#) and [Business Owners](#) insurance policies may help ease some stress during this difficult time. However, the claims process can take time and insurance coverage can’t restore irreplaceable family heirlooms and other

one-of-a-kind items, so it's important to do everything you can to reduce the chances you'll be a victim of wildfire.

“The fires raging in Oregon, Idaho and Washington threaten entire communities and our hearts go out to those affected, as well as the brave firefighters battling the blazes across the region,” said Kenton Brine, NW Insurance Council president. “For those families facing a possible wildfire loss, know that insurance companies are preparing to help customers file claims and start the rebuilding process as soon as possible.”

NW Insurance Council offers the following key points and recommendations for those who are threatened or have suffered damage to their homes or businesses by wildfire:

How to prepare for wildfire:

- **Review your insurance policy** – Contact your insurance company or your insurance agent to be sure you have the right coverage to meet your needs. Make sure you have the appropriate amount of insurance, especially if you've recently remodeled or built new additions to your home. Ask your company or agent about the value of Replacement Cost Coverage for your home.
- **Renters Insurance** – If you rent a home, duplex, condominium or apartment home, you also need to protect your belongings from wildfire. Consider buying [Renters Insurance](#).
- **Defensible Spacing** – Clear brush 30 to 100 feet from your home. Keep your yard well-groomed and watered and remove old stumps and weak or diseased trees from your property. Create a buffer zone by landscaping with fire-resistant plants. Contact your local utility company if you notice tree branches touching power lines.
- **Fireproof your rooftop** – The roof is the most vulnerable part of your home when it comes to fires. Replace wood-shake roofs with less flammable material, when possible. Keep roofs and gutters clear of needles and leaves.
- **Home exterior precautions** – Install screens on chimneys, stovepipes and attic openings. Trim trees that overhang the home to prevent fire in trees from easily spreading to the roof of the house. Keep flammable materials like fuel tanks and chopped firewood at least 30 feet away from the home.

- **Home interior precautions** – Consider installing a home sprinkler system if you live in a wildfire-prone area. Replace batteries in smoke detectors in every room of your home at least twice each year.
- **Maintain a complete home inventory** – Keep copies of contracts and receipts of your personal possessions in a safe place outside of your home. Take pictures or video of your belongings with your smartphone. Your home inventory can help you and your adjuster settle your claim quicker if your home is damaged or destroyed by wildfire. Downloadable home inventory applications (apps) are available through many insurance companies and other organizations online.
- **Develop an emergency preparedness plan** – Gather and store a three-day supply of food and water, First Aid supplies, flashlights and a portable radio. And, before an emergency strikes, develop your own evacuation readiness plan – talk with your family about being prepared in case a wildfire forces evacuation of your home and community. Visit GetReadyNW.org for more disaster planning and insurance information.
- **Be accessible and visible** – Make sure your house number is visible from the street. If firefighters can't find you, they can't help you.

What to do (and not do) after wildfire damage:

- Make sure you and your loved ones are safe and away from wildfire danger. If an evacuation is ordered, follow your family evacuation plan and meet at a previously agreed upon location. Remember to bring prescription medicines, important paperwork, such as your insurance policy, and prepare for your pet's needs by bringing pet food, leashes, etc.
- Start the claims process by contacting your insurance representative as soon as possible. It is helpful to have your insurance policy documents, but it is not required to start the claims process. Provide a description of the damage and a phone number where you can be reached.
- If safe to do so, take pictures or video of your damaged property.
- Don't discard anything that is damaged until it has been examined by your adjuster. You could miss out on coverage for that item.
- Don't pay a significant amount for temporary repairs unless authorized by your insurance adjuster. You could get stuck with the bill if the repairs are deemed

excessive. Also, be aware that after a large-scale fire or other disaster, there often are disreputable repair offers that can rob you of money from your insurance settlement without performing the repairs you need.

What's typically covered?

- Wildfire is a covered peril under standard Homeowners and Business Owners policies. This includes the structure of your home or business, additional buildings on your residential or business property and the contents inside your home or business.
- Landscaping, such as trees, plants, shrubs and lawns, damaged by wildfire is covered under your standard homeowners insurance up to specified amount.
- Additional living expenses are covered if you are unable to live in your home or apartment because of a fire. Most policies will reimburse you the difference between your additional living expenses and your normal living expenses. Keep receipts and records of your expenses.
- You may also be eligible for additional living expenses if your home has not been lost or damaged but civil authorities order an evacuation and prevent you from returning to your home. Contact your insurance company or agent immediately after evacuation to find out what your Homeowners Policy will cover.
- Optional [Business Interruption Insurance](#) covers loss of revenue resulting from an insured loss that disrupts business operations. It also can provide extra expenses so the business can operate from a temporary location while repairs are made to your place of business.
- Damage to your vehicle caused by wildfire is covered provided you have optional [Comprehensive Coverage](#). Personal items inside your car (that aren't attached to the vehicle) are covered under your Homeowners or Renters Insurance policy.

For more information about wildfire and insurance, visit [NW Insurance Council's](#) disaster preparation website at [GetReadyNW.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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