



NW Insurance Council

## *Consumer Alert*

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# Prepare now before wildfire threatens your family and your property

## **What to Know**

- *Wildfires burned more than 1.9 million acres in Washington, Oregon and Idaho in 2018.*
- *Mitigation techniques help home and business owners reduce wildfire damage to buildings, landscapes and neighborhoods, and planning ahead can help save lives and property.*
- *Wildfire damage is covered by standard home and business insurance policies, and insurance is available for homes in the Wildland-Urban Interface areas of WA, OR and ID.*

*SEATTLE, May 21, 2019*– Wildfire season has arrived early in the Pacific Northwest, with mountain snowpack far below usual levels and dryer than normal conditions predicted through the summer. May is also Wildfire Awareness Month, and the NW Insurance Council is reminding home and business owners that preparing now for wildfire will reduce your risk, improve your safety and the chances of your property’s survival and recovery.

Wildfire damage is covered under standard homeowners, renters and business insurance policies. And insurance continues to be available from many insurers writing in one, two or all three Northwest states. While that may bring some peace of mind, it's important to do everything you can to protect your home and loved ones by reducing your wildfire risk exposure. ,

“Wildfires aren't limited to summertime or to remote forest lands anymore,” said Kenton Brine, NW Insurance Council president. “Now – not after a disaster strikes – is the time to review your insurance coverage with your company or agent, and a good time to prepare your defensible space, your home inventory and your evacuation plans and routes, in case the worst happens in your community..”

To help you prepare, the [National Fire Protection Association](#) (NFPA) offers a [Firewise Toolkit](#) for home and business owners whose properties are exposed to the threat of damage from wildfire. The Toolkit is free and available for download today. Some insurers even provide discounted rates for properties located in [Firewise Communities](#).

“Wildfires burned more than 1.9 million acres in Washington, Oregon and Idaho in 2018 alone, and more homes and businesses are threatened by fire each year as development pushes deeper into the Wildland-Urban Interface,” Brine said. “It is more important than ever for property owners and communities to work together to prepare for and mitigate the impact of these devastating fires.”

NW Insurance Council and the NFPA offer the following tips to help residents protect their homes, families and businesses from wildfire:

- **Make a plan** - Before an emergency, create a family evacuation plan and consider multiple routes out of your home and neighborhood in case the most obvious routes are blocked by fire or traffic.

- **Make a list** - remember to include prescription medicines, important paperwork, such as your insurance policy, and prepare for your pet's needs by bringing pet food, leashes, etc.
- **Heed all evacuation orders** – If you're in the path of an active wildfire, make sure you and your loved ones are safe and away from any danger.
- **Review your insurance policy** – Before disaster strikes, contact your insurance agent or a representative from your insurance company or to be sure you have the right coverage to meet your needs, especially if you've recently remodeled or built new additions to your home. Ask about "replacement cost coverage" to make sure you are covered for the cost to rebuild your home, not just for the value of the home you purchased.
- **Renters Insurance** – If you rent, 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 and decks** – The roof is the most vulnerable part of your home in a wildfire, due to drifting embers and sparks. Replace wood-shake roofs with less flammable material when possible. Keep roofs, decks and gutters clear of needles and leaves and remove items stored under decks or porches.
- **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 at least 30 feet away from the home. Don't stack firewood immediately

adjacent to exterior walls. Use fire-safe materials to furnish and decorate the decks, porches and patios around your home.

- **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.
- **Talk to your neighbors** – create a plan with your neighbors about how to address your wildfire safety challenges together. Communities are encouraged to participate in the [Firewise Communities/USA Recognition Program](#), which provides communities with a risk assessment and action plan to help residents work together to achieve greater wildfire safety.
- **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 faster if your home is damaged or destroyed by wildfire. Many insurance companies offer [mobile apps](#) to help you track your home inventory.
- **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.

For more information about insurance, contact [NW Insurance Council](#) at (800) 664-4942.

*NW Insurance Council is a nonprofit, insurer-supported organization providing information about home, auto and business insurance to consumers, media and public policymakers in Washington, Oregon and Idaho.*

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