



NW Insurance Council

## *Consumer Alert*

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# Wildfire threatening your home, vehicle or business? What to know

## **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, August 1, 2019** – The wildfire season is heating up in the Northwest, putting lives, homes and businesses 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.

“Every year wildfire threatens entire communities as well as historic and scenic landmarks, 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 have suffered damage to their homes or businesses from wildfire:

**What to do (and not do) about 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.
- Before a disaster strikes, prepare a complete [home inventory](#) of your personal possessions. This will help you and your insurance company get through the claims process more quickly. Various [Home Inventory Apps](#) and Software are available online or offered by insurance companies.
- If your home is damaged or destroyed by wildfire, 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. Take your time and investigate those who offer to repair your damaged home by checking the repair company's record with your [state regulators](#) and the [Better Business Bureau](#). Remember, there's no "do-over" with your insurance claim.

### 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.

### Who to call?

Contact your insurance agent or company as soon as possible to start the claims process.

Below are the claims emergency phone numbers for NW Insurance Council's member insurance companies in Washington, Oregon and Idaho:

**Amica Mutual Insurance Company:** 800-242-6422

**Austin Mutual Insurance Company:** 877-425-2467

**COUNTRY Financial:** 866-COUNTRY (866-268-6879)

**Farmers Insurance Group:** 800-435-7764

**Grange Insurance Group:** 800-247-2643

**Mutual of Enumclaw:** 877-425-2580

**Nationwide Insurance Group:** 877-421-3535 or 877-669-6877

**PEMCO Mutual Insurance Company:** 800-GOPEMCO (800-467-3626)

**State Farm:** 800-SF-CLAIM (800-732-5246)

**Sublimity Insurance Company:** 800-424-2491

**United Heritage Property & Casualty Company:** 800-331-2942 or 866-631-6270 (after hours and holidays)

For more information about wildfires and 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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