



NW Insurance Council

Consumer Alert

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Are you Wildfire-Ready? Creating your home inventory now can speed your insurance claim later

SEATTLE, June 25, 2020– Spring brought rainy, cool weather to much of the Northwest this year, but much of Washington, Oregon and Idaho are still facing a high degree of threat from wildfire as we head into hotter, dryer summer months, as the undergrowth that grew in the rain dries out and becomes fuel for fire.

NW Insurance Council wants to remind homeowners that now, with many staying closer to home due to COVID-19, is a good time to take simple steps to protect your home, starting with creating a complete home inventory of your possessions, to speed up the insurance claims process in case disaster strikes.

“Northwest homeowners are all too familiar with wildfire risk today, and with COVID-19 complicating firefighting response, it is more important to be a “Wildfire-Ready Neighbor,” who takes time now to reduce fire risk and be prepared for the hotter, dryer days to come,” said Kenton Brine, NW Insurance Council president. “Outside your home, now is the time to create defensible space, and inside your home, now is the time to review your insurance coverage with your company or agent, and create or update your

home inventory and develop your evacuation plans and routes, in case the worst happens in your community.”

Creating a home inventory doesn't have to be a daunting or time-consuming project, especially with today's technology. Here are a few tips to get started:

- **It's up to you how to make your home inventory** – You can write it all down in a notebook, make a spreadsheet or keep a photo or video record of your belongings using a smartphone. Many insurance companies also offer mobile apps to help you track your home inventory.
- **Pick an easy room to start to prevent getting overwhelmed** – You could start in the kitchen and focus on appliances first. Focus on one room at a time.
- **Include basic information** – Include a description of the item, either in writing or verbally if you're recording, of where you bought it, the serial number, purchase date and estimated value.
- **Great project for your family** – Have you already heard the plaintive cry of “there's nothing to do!” from your bored-at-home children? They can help with the project, shooting the digital media while you “host the tour” of your possessions.
- **Save receipts, purchase contracts and appraisals** so you have proof of an item's value. Store original copies in an off-site location, such as a safe deposit box, or take photos with your smartphone and save them to “the cloud”.

Having a home inventory can help you and your insurance adjuster settle your claim faster if your home is damaged or destroyed by wildfire. See our [Home Inventory Fact Sheet](#) for a more detailed list of how to create and what to include in a home inventory

For more information about [wildfire preparedness](#) 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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