



NW Insurance Council

## Consumer Alert

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

### What to Know

- *Governors in Oregon and Washington declared wildfire emergencies this week, allowing National Guard units to assist in fighting fires burning on Washington's Olympic Peninsula, Central & Eastern Washington and in Oregon's Columbia Gorge.*
- *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 20, 2020*– It's the height of wildfire season in the Pacific Northwest and much of the region is facing a high degree of threat from wildfire as hotter and dryer summer weather takes over. Yesterday, [Washington Gov. Jay Inslee](#) and [Oregon Gov. Kate Brown](#) both declared a state of emergency to help combat the wildfires burning throughout the region.

NW Insurance Council wants to remind homeowners that now – especially 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.

“We hope Northwest residents are ready to be ‘Wildfire-Ready Neighbors,’ who take time now to reduce fire risk, and plan for the unthinkable,” said Kenton Brine, NW Insurance Council president. “Outside your home, [create defensible space](#). Inside your home, review your insurance coverage with your company or agent, 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".

Brine said fire survivors from places like California and Colorado can confirm that being prepared ahead of time to evacuate quickly and have the right information can make a huge difference in family safety as well as financial recovery.

"We have seen grass, brush and forest fires light and move swiftly in high winds and dry conditions this summer," Brine said. "If your fire district or local Sheriff's Deputy knocked on your door and said you must leave now, would you be ready with the clothes, medicines, pets and important papers you might need later? Would you remember all the items in your home if they were destroyed by fire?"

It's wise, in case evacuation orders force you to leave your home immediately, to pre-assemble an emergency supply kit or "go bag" and place it in a safe spot or in your vehicle. Remember to include important documents, medications for family and pets and personal identification.

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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