



WASHINGTON STATE DEPARTMENT OF
NATURAL RESOURCES
HILARY S. FRANZ | COMMISSIONER OF PUBLIC LANDS

Consumer Alert

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Take simple steps now to get ‘wildfire ready,’ and review your insurance

Wildfire Ready Neighbors program will help you get started

SEATTLE, WA, April 27, 2021 – Taking steps to protect your family and property from wildfire damage is more important than ever as the wildfire season gets more severe every year. The NW Insurance Council encourages homeowners and business owners to take action now to protect your property and make sure you have adequate insurance.

If getting started on preparing your property feels too overwhelming, help is available through the Washington Department of Natural Resources’ (DNR) [Wildfire Ready Neighbors](#) program.

Wildfire Ready Neighbors is a collaboration between the [Washington State DNR](#), local wildfire experts and community organizations working to inspire homeowners, renters and business owners to take simple, do-able steps now to prepare their properties for the upcoming wildfire season.

While anyone can participate, the program is focusing on the state’s three highest-risk counties for wildfire – Okanogan, Chelan and Spokane. The goal is to assist as many residents as possible and help them take action to reduce wildfire risk in their

community. The program, which encourages residents to sign up with the *Wildfire Ready Neighbors* through the [website](#) for property risk assessments and assistance in reducing wildfire risk, is already underway in Okanogan and Chelan counties. Spokane County will kick-off on Thursday, April 30.

To participate, visit the website at wildfireready.dnr.wa.gov and click “sign up.” You will be asked a few questions, given a free wildfire ready plan and asked to schedule a consultation with a local wildfire expert who will visit your property and offer suggestions on simple steps that can be done now and possible larger projects for the future to help protect your home or business.

Fortunately, wildfire damage is a covered peril under standard [Homeowners](#), [Renters](#) and [Business Owners](#) insurance policies. Here’s some info about what is typically covered:

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.
- Contact your insurance agent or a representative 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.
- 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. This may include coverage for living expenses if you are forced out due to evacuation orders. 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 updates on current wildfires and evacuation alerts, visit the Northwest Coordination Center's (NWCC) website at <https://gacc.nifc.gov/nwcc/>.

For more information about wildfires and insurance, contact [NW Insurance Council](#) at (800) 664-4942. Members of the media with questions about the *Wildfire Ready Neighbors* program, please contact Bobbi Cussins, Communications Director, at 360-878-4217 or send an email to Bobbi.cussins@dnr.wa.gov

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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