



NW Insurance Council

Consumer Alert

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NFPA celebrates 100-year anniversary of “Fire Prevention Week”

“Fire won’t wait, plan your escape”, and make sure you have enough insurance coverage

What To Know

- *October 9-15 is the National Fire Protection Association’s (NFPA) 100th anniversary of [“Fire Prevention Week”](#).*
- *In 2021, 338,000 home structure fires caused 2,840 civilian deaths, 11,100 civilian injuries and \$8.4 billion in direct property damage, the [NFPA reports](#).*
- *A standard [Homeowners](#), [Renters](#) and/or [Business insurance](#) policy will provide coverage to help recover from a fire, but it’s crucial to keep an inventory of your possessions to speed the claims process and recover more quickly after a loss at your home or business.*

PORTLAND, OR, October 11, 2022 – “Fire won’t wait. Plan your escape” is the theme of this year’s “Fire Prevention Week” and marks 100 years that the National Fire Protection Agency (NFPA) has helped educate the public about the importance of fire safety. In addition to planning and practicing a home fire escape, the NW Insurance Council recommends also making sure you have the right insurance coverage to protect you financially if a fire damages or destroys your home.

“We’re pleased to join NFPA in promoting fire prevention and personal safety, and we also want people to know that the right insurance policy for your home or business is your ‘financial first responder’ if your home or business is damaged or destroyed by fire,” said Kenton Brine, NW Insurance Council president. “So be fire-smart, but also talk with your insurance company or agent to be ready for recovery with the right policies to protect your business, your home and your possessions.”

Structure fires cause billions of dollars in property damage every year. In 2021, the [NFPA reports](#) that 338,000 home structure fires caused 2,840 civilian deaths, 11,100 civilian injuries and \$8.4 billion in direct property damage.

The leading causes of home structure fires include cooking, heating, electrical, smoking and candles. The upcoming holidays also increase the risk of fire, with flammable decorations, holiday cooking and Christmas trees and lighting.

Creating and practicing a home fire escape plan can make the difference between life and death, especially now that homes can burn faster than ever and you may have as little as two minutes or less to safely escape a home fire. The NFPA offers the following home fire escape planning tips:

Home Fire Escape Tips

- Make sure your plan meets the needs of all your family members, including those with sensory or physical disabilities.
- Install smoke alarms in every bedroom, outside each sleeping area and on every level of your home. Smoke alarms should also be interconnected, so when one sounds, they all sound.
- Know at least two ways out of every room, if possible. Make sure all windows and doors open easily.
- Have an outside meeting place a safe distance from your home.
- Practice your home fire drill at least twice a year with everyone in the household. Practice once during the day and once at night.

Visit the NFPA's [Fire Prevention Week website](#) for home escape plans, family actions plans and more information.

Fire and Insurance Coverage

A standard [Homeowners](#), [Renters](#) and/or [Business insurance](#) policy will pay for damages caused by fire to your home or business, but it's important to review your policies *before* a fire happens to make sure you have enough coverage.

The [NW Insurance Council](#) offers the following tips to make sure you're financially protected if you experience a fire:

- **Review your insurance policies** and make sure you know what is and isn't covered. Talk to your insurance company representative about including endorsements that change the conditions or limits of your policy, such as "floaters", which apply to possessions that are unique and expensive, like jewelry, art or collectibles.
- **Find out your home's replacement cost** – not just the market value, but the cost to actually rebuild your home as it is today and to replace all of its contents. Your insurer, agent or real estate professional may be able to help you find a home appraiser for this task.
- **Develop a [home inventory](#) of your personal property.** Don't trust your memory. A complete inventory of your possessions will help you and your insurance company get through the claims process more quickly.
- **Store your home inventory and insurance papers** in fireproof containers offsite in a safety deposit box or with a friend. Many insurers also offer electronic copies of your policy form that can be stored online or on your own devices. Ask your insurer for details.
- **Damage to your vehicle caused by fire** is covered if owners add optional [Comprehensive Coverage](#) to their auto policies. Damage to personal contents inside a vehicle is covered under standard Homeowners or Renters insurance.

For more information, 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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