



NW Insurance Council

Consumer Alert

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

PORTLAND, OR, July 27, 2023—Washington, Oregon and Idaho are facing threats from wildfire as the hotter and dryer summer months continue. NW Insurance Council wants to remind homeowners that now 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. It is more important than ever to be “wildfire-ready” and take the time now to help reduce the risk of fire damage to your property. 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, develop your evacuation plans, and create or update your home inventory in case the worst happens.”

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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