



NW Insurance Council

Media Alert

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Wildfire: What to know about insurance coverage and preparedness

SEATTLE, WA, August 21, 2023 – The Medical Lake, WA, wildfire has now burned over 10,000 acres, destroyed more than 185 structures, including homes, and has tragically caused a death.

NW Insurance Council urges all residents to have an emergency evacuation plan, pay close attention to fire alerts and follow all evacuation orders. **Level 1** means “be ready” for potential evacuation; **Level 2** means “be set” to evacuate at a moment’s notice; and **Level 3** means “go now!” or evacuate now.

Also, insurance is a critical part of recovery for homeowners and business owners, but planning ahead can help save lives and reduce the risk of property damage.

What to do (and not do) about wildfire damage:

- **Make sure you and your loved ones are safe** and away from wildfire danger. If an evacuation is ordered, follow your [family evacuation plan](#) and meet at a previously agreed upon location. Remember to bring prescription medicines,

important paperwork, such as your insurance policy, pillows and blankets, extra clothing and prepare for your pet's needs by bringing pet food, leashes, etc.

- *Before* your property is under threat, prepare a complete [home inventory](#) of your personal possessions. This will help you and your insurance company get through the claims process more quickly.
- **Create defensible spacing before wildfire threatens your property.** Clear brush 30 to 100 feet from your home. Keep your yard well-groomed and watered and remove old stumps and weak or diseased trees from your property. Keep flammable materials at least 30 feet away from the home and fireproof your roof and decks. The [National Fire Protection Association](#) (NFPA) and the [Washington State Department of Natural Resources](#) have information to help home and business owners protect their property from wildfire damage.
- **If your home is damaged or destroyed by wildfire**, start the claims process by contacting your insurance representative as soon as possible. It is helpful to have your insurance policy documents, but it is not required to start the claims process. Provide a description of the damage and a phone number where you can be reached.
- **If safe to do so**, take pictures or video of your damaged property.
- **Don't discard anything that is damaged** until it has been examined by your adjuster. You could miss out on coverage for that item.
- **Don't pay a significant amount for temporary repairs** unless authorized by your insurance adjuster. You could get stuck with the bill if the repairs are deemed excessive.
- **Be aware that after a large-scale fire or other disaster**, fraudulent contractors may try to rob you of money from your insurance settlement without performing the repairs you need. Learn about [the warning signs](#) of a fraudulent contractor, and take your time to investigate those who offer to repair your damaged home by checking the repair company's record with your [state regulators](#) and the [Better Business Bureau](#). Remember, there's no "do-over" with your insurance claim.

What's typically covered?

- **Wildfire is a covered peril** under standard [Homeowners](#), [Renters](#) and [Business Owners](#) insurance 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.
- **Landscaping**, such as trees, plants, shrubs and lawns, damaged by wildfire is covered under your standard homeowners insurance up to specified amount. It's a good idea to review this coverage with your insurance company or agent and have a good understanding of the limits of your policy.
- **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. Keep receipts and records of your expenses and review the policy dollar and time limits so you can manage your budget during the recovery/rebuilding process
- **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 (typically, this must include physical damage) 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.

Who to call?

Contact your insurance agent or company as soon as possible to start the claims process. Below are the claims emergency phone numbers for NW Insurance Council's member insurance companies in Washington, Oregon and Idaho:

[Allstate](#): 800-255-7828

[American Family Insurance](#): 800-692-6326

[Amica Mutual Insurance Company](#): 800-242-6422

[Farmers Insurance Group](#): 800-435-7764

[Grange Insurance Group](#): 800-247-2643

[Liberty Mutual Insurance](#): 833-218-0219

[Mutual of Enumclaw](#): 877-425-2580

[Nationwide Insurance Group](#): 877-421-3535 or 877-669-6877

[PEMCO Mutual Insurance Company](#): 800-GOPEMCO (800-467-3626)

[Progressive Insurance](#): 800-776-4737

[State Farm](#): 800-SF-CLAIM (800-732-5246)

[Sublimity Insurance Company](#): 800-424-2491

[United Heritage Property & Casualty Company](#): 800-424-2491

[USAA](#): 800-531-8722

For more information about wildfires 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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