



NW Insurance Council

Consumer Alert

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Now is the time to prepare, reduce wildfire risk for your home & family

Join Wildfire Community Preparedness Day on Saturday, May 4

PORTLAND, OR, May 1, 2024 – The first Saturday in May (May 4, 2024) is [Wildfire Community Preparedness Day](#). It's a day that brings neighborhoods and communities together to raise awareness and take action to help reduce wildfire risk to homes and businesses.

The Prep Day event will focus on what homeowners can do in, on and around their homes to help protect their property from wildfire damage, from clearing leaves and debris from roofs, gutters and porches to creating a landscape design with fire-resistant plants and materials.

Damage from wildfire is covered under standard [Homeowners](#), [Renters](#) and [Business Owners](#) insurance policies, which offers some peace of mind during the upcoming wildfire season.

“The increasing threat of wildfire, coupled with the dramatic increase in cost to repair and replace homes and businesses, is forcing insurance companies to restrict underwriting

and increase premiums,” said Kenton Brine, NW Insurance Council President. “So it has never been more critical for property owners to take steps to make their homes and businesses resistant to fire.”

To help you prepare, the [NFPA](#) offers a free [Firewise Toolkit](#) for home and business owners whose properties are exposed to the threat of damage from wildfire. The toolkit provides a list of possible projects, checklists, safety tips and much more.

Many insurance companies also offer tips and assistance to help property owners learn ways to make their homes and businesses fire-resistant, with some companies even offering wildfire risk assessments and site-specific action plans to reduce risk of damage to homes and businesses. So it’s a good idea to go online or call your agent or company to find out more. State agencies like the [Oregon Department of Forestry](#) also have information to help.

Now is the perfect time to take action to protect your family, home and business from wildfire. [NW Insurance Council](#) and the [NFPA](#) have some tips for you.

Planning/Preparation Tips:

- **Make a plan** - Before an emergency, create a family evacuation plan and consider multiple routes out of your home and neighborhood in case the most obvious routes are blocked by fire or traffic.
- **What’s in your “Go Bag?”** – Now is a good time to make a list for all family members of what everyone should pack in a “go bag,” in case of an unexpected evacuation order. Include things like clothes, prescription medicines, important paperwork (like your insurance policy), phone/laptop chargers, your pet’s needs and even toilet paper.
- **Review your insurance policy** – Before disaster strikes, contact your insurance agent or your insurance company to review your coverage. As building costs increase, some people whose policies don’t include escalating coverage have

found out too late that they are “underinsured.” You want to be sure you have the right coverage to meet your needs if the worst happens. Ask your agent or company: How much *replacement cost coverage* do you have? How much does your policy provide for living expenses while you’re not able to access your home? What percentage of your policy goes toward replacing your lost personal possessions?

- **Renters Insurance** – If you rent, you also need to protect your belongings from wildfire. Consider a [Renters Insurance](#) policy for your personal possessions.
- **Maintain a complete [home inventory](#)** – A recently passed [law](#) in Oregon requires insurance companies to offer policyholders at least 70% of their contents coverage limits without providing an inventory of the loss – but only if the fire was a total loss that was declared a state emergency by the state. So, it’s still important to keep copies of contracts and receipts of your personal possessions in a safe place outside of your home. Take pictures or video of your belongings with your smartphone and record major new purchases you make for your home. Remember, the more information you can provide about what you’ve lost in a fire, the faster and easier your insurance claims experience will be.

Property protection tips:

- **Defensible Spacing** – 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.
- **Fireproof your rooftop and decks** – The roof is the most vulnerable part of your home in a wildfire, due to drifting embers and sparks (a common cause of home ignition in wildfires). Wood decks, flammable furniture and floor mats, and wood fencing that attaches to a home are all ignition/fire spread sources that homeowners should consider fireproofing as well.

- **Home interior precautions** – Consider installing a home sprinkler system if you live in a wildfire-prone area. Replace batteries in smoke detectors in every room of your home at least twice each year.

For more information about Property & Casualty 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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