



NW Insurance Council

Consumer Alert

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Act Now! Intense wildfire season increases the need to document belongings with a home inventory

PORTLAND, OR, August 13, 2025—As wildfire threats intensify across Washington, Oregon, and Idaho during the hot, dry summer months, the NW Insurance Council is urging homeowners to take simple, proactive steps to protect their property — starting with creating a complete home inventory. A well-documented list of your belongings can make all the difference in speeding up the insurance claims process and recovering losses if 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. Most standard homeowners and renters insurance

policies require proof of ownership and value when you file a personal property claim. Without it, you may face delays or receive only partial reimbursement.

Here are a few tips to get started on your home inventory:

- **It's up to you how to make your home inventory** – You can write it all down in a notebook, make a spreadsheet, 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. Also, don't forget garages, sheds, attics and storage units.
- **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. Get close-up photos or video of jewelry, electronics, artwork, collectibles, and appliances.
- **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** as proof of value. Store physical copies in a secure off-site location, like a safe deposit box, and back up digital versions – photos, scans, or videos – to a trusted cloud service for easy access.

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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