



NW Insurance Council



Consumer Alert

Contact:

Kenton Brine, President
Sandi Henke, Operations Director
NW Insurance Council
Phone: (206) 624-3330 / (800) 664-4942

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kenton.brine@nwinsurance.org
sandi.henke@nwinsurance.org
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Spring forward – and check your smoke detectors this weekend

Daylight Saving Time this Sunday is a timely reminder to test home safety devices and review your insurance coverage

SEATTLE, WA, March 5, 2026 – As clocks spring forward one hour this Sunday, March 8, the [NW Insurance Council](#) and [Arson Alarm Foundation](#) (AAF) are encouraging Northwest homeowners to use the time change as a reminder to check smoke alarms, replace batteries, and review their insurance coverage.

“Working smoke and heat detectors are your first line of defense in a home fire,” said Kenton Brine, president of the NW Insurance Council. “They provide the early warning your family needs to escape safely. Taking just a few minutes this weekend to test alarms and replace batteries can save lives. It’s also a good time to review your insurance coverage to make sure you’re protected if the unexpected happens.”

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Smoke Detector Tips

Nearly [three in five](#) fire-related deaths occur in homes lacking smoke alarms or where alarms are present but non-functional. The NW Insurance Council, Arson Alarm Foundation, and [National Fire Protection Association](#) (NFPA) recommend the following:

- Test all smoke alarms at least once a month.
- Install smoke alarms in every bedroom, outside each sleeping area, on every level of the home, and in the basement. Keep kitchen detectors at least 10 feet from the stove to avoid false alarms.
- Mount alarms on the ceiling or high on a wall.
- Use interconnected alarms so that when one sounds, they all sound.
- Strobe-light alarms are available for people who are deaf or hard of hearing.
- Smoke alarms should be replaced 10 years from the date of manufacture. This applies to all alarms, regardless of battery type.
- For alarms with non-replaceable 10-year batteries, replace the entire unit if it chirps before that deadline. For alarms with standard replaceable batteries, swap in a fresh battery at least once a year, or immediately when the alarm chirps, and always follow the manufacturer's battery specifications.
- Install carbon monoxide (CO) detectors on every level of your home as well. CO is odorless and invisible and can be deadly during and after a fire or when fuel-burning appliances malfunction.

What Your Insurance Covers

If a fire occurs, a standard [homeowners insurance](#) policy typically covers damage to your home, detached structures, and personal belongings, as well as liability if someone is injured on your property.

Most policies provide replacement cost coverage for personal belongings — often up to 50–70 percent of the home’s insured value — subject to deductibles and special limits for items such as jewelry, antiques, or collectibles.

Renters are not covered under a landlord’s policy. However, [renters insurance](#) is generally affordable and covers personal belongings, liability protection, and additional living expenses if a rental unit becomes uninhabitable due to a covered loss. If you rent and don’t have coverage, now is a good time to consider it.

Homeowners and renters should review their policies annually with their insurance agent to confirm coverage limits, deductibles, and exclusions, especially as construction and replacement costs continue to rise.

If a fire is intentionally set by a third party, damage is typically covered under vandalism provisions. However, arson committed by a policyholder is excluded and constitutes insurance fraud.

Help Prevent Arson in Your Community

Arson is a costly and destructive crime. Intentionally set fires, whether by outside offenders or for insurance gain, increase claim costs, which can ultimately raise premiums for policyholders.

“Arson doesn’t just damage buildings, it harms entire communities,” said Sandi Henke, president of the Arson Alarm Foundation (AAF). “Simple steps like improving lighting,

securing vacant properties and clearing flammable debris can make a real difference. And if you see something suspicious, report it immediately by calling 911.”

For more information about how to protect your property from arson, visit the U.S. Fire Administration’s [“Arson and Youth Firesetting”](#) web page.

Anyone with information about a possible arson can contact their local fire department or law enforcement agency, or call the Arson Alarm Foundation at 1-800-55-ARSON (1-800-552-5566) or visit [AAF’s website](#). Awards are available from AAF’s annual \$10,000 award fund for individuals who provide tips to authorities that lead to the arrest or conviction of an arsonist.

For more information about home, renters, or auto insurance, contact the 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.

The [Arson Alarm Foundation](#) is a Washington state nonprofit dedicated to reducing the loss of life and property from arson fires.

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