



NW Insurance Council

Consumer Alert

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As wildfire risk grows across Idaho, residents are urged to prepare now

BOISE, ID, May 13, 2026– Idaho wildfire officials are urging residents to prepare now for what could become a challenging 2026 wildfire season across the state. With warmer temperatures and dry conditions increasing wildfire risk across many parts of Idaho, officials say early preparation is essential to protecting lives, homes, and communities.

Preparation before fire season can significantly reduce damage and improve safety for people, property, and neighborhoods, and it should include not only defensible space and home hardening, but also **financial readiness** – including reviewing and understanding your insurance coverage.

“As the threat of wildfire continues to grow across the West, preparedness is critically important, and it doesn’t stop outside your front door,” said Kenton Brine, president of the NW Insurance Council. “Now is also the time to make sure your **insurance coverage** is protecting the investments you’ve made in your home or business.”

Residents are urged to create defensible space around homes, prepare evacuation plans, review insurance coverage, and reduce ignition risks before fire danger intensifies this summer.

Preparedness recommendations include:

OUTSIDE:

- **Remove dry vegetation**, leaves, pine needles, bark mulch, and other debris within 30 to 100 feet of structures. In particular, **the first five feet** around your home should be free of combustible plants, shrubs, trees, bark, mulch or other materials. Find out more from the [Wildfire Prepared Home](#) program.
- **Clean roofs and gutters** and trim trees and shrubs away from homes and outbuildings.
- **Move firewood, mulch, propane tanks, and other combustible materials** away from structures. (The further away, the better, but **at least five feet!**)
- **Install fine-mesh vent screens** to prevent ember intrusion into your home and consider fire-resistant roofing (which can be asphalt shingles, metal or other materials), siding, decking, and fencing materials.

INSIDE:

- **Create and practice a family evacuation plan** and identify multiple evacuation routes.
- **Build an emergency “go bag”** with medications, important documents, chargers, pet supplies, and other essentials.
- **Contact your insurance agent or company to review homeowners or renters insurance policies** at least once each year to ensure coverage reflects current rebuilding costs and includes adequate living expense protection.
 - Ask whether your policy is “Actual Cash Value” that does not increase as building costs rise over time, or whether your policy includes “Replacement Cost” coverage, with policy limits that grow to reflect those cost increases.
 - Ask about your policy’s limits for contents coverage, additional structures on your property and Additional Living Expenses (that pay for your family

to live in a temporary location if your home requires repair/rebuilding).
What's covered, what are the limits and what are the deductibles (the portion you pay out of pocket if you have a claim).

- **Document belongings** with photos or video and store records in a secure cloud or off-site location.
- **Sign up for emergency alerts** through the Idaho Department of Lands [Wildfire Alerts Sign-up](#) webpage and monitor local fire restrictions and evacuation notices.

Wildfire damage caused by fire and smoke is generally covered under standard [homeowners, renters, and business insurance](#) policies, though coverage details and deductibles vary. Insurance experts recommend policyholders review coverage before wildfire season intensifies.

Additional wildfire preparedness resources are available through [Idaho Firewise, Inc.](#), the [National Fire Protection Association Firewise program](#), and the Insurance Institute for Business & Home Safety's [Wildfire Prepared Home](#) program.

For more information about property and 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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