



NW Insurance Council

Consumer Alert

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Release Date: 06-19-2026

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Upriver Fire highlights importance of preparedness and insurance protection

SEATTLE, WA, June 19, 2026 – The Upriver Fire in Spokane has destroyed at least 15 homes, forced the evacuation of approximately 1,500 residents, and may have claimed one life. The incident underscores how quickly wildfires can ignite and spread, threatening lives, homes, and businesses with little warning.

The [NW Insurance Council](#) urges all residents throughout Washington, Oregon, and Idaho to prepare now for wildfire emergencies by creating and practicing evacuation plans, staying alert to emergency notifications, and complying immediately with evacuation orders.

“Wildfires are no longer limited to remote forests or rural communities,” said Kenton Brine, NW Insurance Council president. “Every household should have an evacuation plan, know what to take when leaving, and understand how their insurance coverage can help them recover after a disaster.”

Insurance plays a vital role in financial recovery for homeowners, renters and businesses, and wildfire is a covered peril under property insurance policies for homes and businesses in the Northwest.

Wildfire Preparedness Tips

Protect your family first:

- If evacuation is ordered, leave immediately. For information about Washington's evacuation levels, visit the [Emergency Management Division's](#) website.
- Follow your [family evacuation plan](#) and meet at a predetermined safe location.
- Bring prescription medications, important documents, insurance information, extra clothing, pillows, blankets, and supplies for pets including food, medications, and leashes.

Create a home inventory before disaster strikes

- Document your personal belongings with photos or video.
- Keep records in a secure digital location or cloud storage.
- A complete [home inventory](#) of your personal possessions can significantly speed up the claims process after a loss.

Reduce wildfire risk around your property

- Create defensible space by clearing brush and vegetation 30 to 100 feet from structures. The [National Fire Protection Association](#) (NFPA) has information to help home and business owners protect their property from wildfire damage.
- Remove dead trees, stumps, and other combustible materials.
- Keep roofs, gutters, decks, and yards free of debris.
- Consider fire-resistant roofing and building materials when making improvements. The Insurance Institute for Business & Home Safety's [Wildfire Prepared Home](#) program is now available in Washington, Oregon, and Idaho and offers science-based guidance recognized by insurance companies to help homeowners, building owners, and communities identify and complete mitigation actions that reduce risk of structure loss due to wildfire.

What To Do After Wildfire Damage

Start your claim as soon as possible

- Contact your insurance company, agent, or claims representative immediately after a loss.
- Provide a description of the damage and a reliable phone number where you can be reached.
- Having your policy information available is helpful, but not required to begin the claims process.

Document damage safely and avoid common mistakes

- If authorities have declared the area safe, photograph or video all damage property before cleanup begins.
- Don't discard damaged property until your insurance adjuster has had an opportunity to inspect it.
- Do not authorize major repairs without consulting your insurer.
- Save receipts for emergency repairs and additional living expenses.

Watch for contractor fraud

- Fraudulent contractors often target disaster victims.
- Learn about [the warning signs](#) of a fraudulent contractor. Take your time to investigate those who offer to repair your damaged home by checking the repair company's record with your state licensing agencies (links to [Washington](#), [Oregon](#), [Idaho](#)) and the [Better Business Bureau](#).

Understanding Insurance Coverage After a Wildfire

Wildfire is a covered peril under standard [Homeowners](#), [Renters](#) and [Business Owners](#) insurance policies.

Homes and personal property:

- Damage to the home and other structures on the property.

- Personal belongings damaged or destroyed by fire.
- Trees, shrubs, plants, and lawns may be covered up to policy limits. Property owners should review specific limits with their insurance company or agent.

Additional living expenses:

- If wildfire damage makes your home uninhabitable, your policy may pay for temporary housing, meals, and other necessary living expenses.
- In some cases, coverage may also apply when civil authorities issue evacuation orders that prevent residents from returning home.
- Keep all receipts and review policy limits carefully during recovery.

Business Interruption coverage:

- Businesses that carry optional [Business Interruption Insurance](#) may be covered for lost income and certain extra expenses while operations are disrupted due to a covered loss.

Vehicle damage:

- Wildfire damage to vehicles is covered under optional [Comprehensive Coverage](#).
- Personal belongings inside the vehicle may be covered by a homeowners or renters insurance policy.

Be Prepared Before the Next Fire

Preparation before a wildfire occurs is one of the most effective ways to protect lives, reduce property loss, and speed recovery after a disaster. Residents should review their insurance coverage annually, maintain a current home inventory, and ensure their evacuation plans are up to date.

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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