Media Alert

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Spokane-area and Eastern WA wildfires: Insurance guidance for affected residents

Affected residents should contact their insurance company and begin the claims process as soon as possible.

SEATTLE, WA, August 2, 2026 – As devastating wildfires continue to burn in and around Spokane, as well as threaten lives and property across Central, Eastern and Northeastern Washington state, the NW Insurance Council is reminding homeowners, renters and business owners affected by the fires to contact their insurance company or agent as soon as possible to begin the claims process, while continuing to follow evacuation orders and other directions from emergency officials.

Fast-moving wildfires fueled by extreme fire weather destroyed more than 600 homes and other structures in the Spokane area starting Saturday, Aug. 1, forcing thousands of residents to evacuate and destroying an estimated 600-700 residential structures, according to fire officials. Firefighters continue to battle several active fires, and officials warn that conditions remain dangerous.

"The first priority is protecting yourself and your family," said Kenton Brine, president of NW Insurance Council. "If you've been evacuated or your home or business has been damaged, contact your insurance company or agent as soon as possible to begin the claims process."

The NW Insurance Council offers the following guidance for wildfire victims:

- Make sure you and your family are safe before returning to your property. Follow all evacuation orders and instructions from emergency officials.
- Contact your insurance company or agent as soon as possible to report your loss. You do not need to have your policy documents in hand to begin a claim.
- Only if it is safe to do so, take photographs or video of damaged property before cleanup begins.
- Do not throw away damaged belongings until your insurance company advises you to do so.
- Save receipts for hotel stays, meals and other necessary expenses if you have been displaced. Many homeowners and renters policies provide coverage for additional living expenses when a covered loss makes your home uninhabitable.
- Be cautious of contractors who appear immediately after a disaster and demand large upfront payments or pressure you to sign contracts.

Insurance coverage reminders:

- Wildfire is a covered peril under standard homeowners, renters and business insurance policies.
- Homes, personal belongings and other insured structures damaged or destroyed by wildfire are generally covered, subject to your policy's terms, conditions, limits and deductible.
- Additional living expenses (ALE) are typically covered if your home becomes uninhabitable because of a covered wildfire loss. In some cases, coverage may also apply if a mandatory evacuation order prevents you from returning home, even if your property is not damaged. Contact your insurance company or agent to understand your policy's coverage limits.

- **Landscaping**, including trees, shrubs, plants and lawns, is generally covered up to the limits specified in your homeowners policy. Check with your insurance company or agent to understand your coverage.
- **Vehicle damage** caused by wildfire is covered if you carry optional comprehensive coverage. Personal belongings inside your vehicle are generally covered under your homeowners or renters insurance policy rather than your auto policy.
- **Business owners** with commercial property insurance may have coverage for damage to buildings, equipment and inventory. Businesses that carry optional business interruption coverage may also be covered for certain lost income and extra operating expenses while repairs are made following a covered loss.

Residents with questions about their insurance coverage should contact their insurance company or agent. Below are the claims emergency phone numbers for NW Insurance Council member insurance companies in Washington, Oregon and Idaho (supplemental information provided to NWIC by our members regarding claim-filing instructions will be updated as we receive additional notifications):

AAA Washington: 844-295-4500

Allstate: 800-255-7828

American Family Insurance: 800-692-6326

Amica Mutual Insurance Company: 800-242-6422

Farmers Insurance Group: 800-435-7764 (Customers of Farmers® and their affiliate insurers, including Foremost®, Bristol West® and Toggle®, can file a claim by:

- Visiting Farmers.com, Foremost.com, BristolWest.com and GetToggle.com
- Calling their agent
- Calling the 24-hour claims center:
  - Farmers and Foremost: 1-800-435-7764
  - Bristol West: 1-800-274-7865
  - Toggle: 1-855-864-1530
  - Farmers GroupSelect Auto & Home: 1-800-854-6011
  - Spanish-language claims assistance is available to Farmers customers by calling: 877-RECLAMO (877-732-5266)

In addition, customers can also use their Farmers, Foremost, or Bristol West mobile app, and persons with a hearing or speech disability are encouraged to dial 711 to reach the federal Telecommunications Relay Service.)

Granwest Insurance: 800-247-2643

Liberty Mutual Insurance: 833-218-0219

Mutual of Enumclaw: 877-425-2580

Nationwide Insurance Group: 877-421-3535 or 877-669-6877

PEMCO Mutual Insurance Company: 800-GOPEMCO (800-467-3626)

- Website: pemco.com
- App: Go PEMCO
- https://apps.apple.com/us/app/go-pemco/id657915566
- https://play.google.com/store/apps/details?id=com.pemco.gopemco

Progressive Insurance: 800-776-4737

Selective Insurance: 866-455-9969

State Farm: 800-SF-CLAIM (800-732-5246) (State Farm reports that customers do not have to wait for an in-person inspection to begin the claims process. We can start assisting immediately by phone or through digital claim services. State Farm began helping customers on the day of the storms and will continue supporting them as repairs and recovery efforts move forward, both in person and virtually.

How to file a claim (home or auto)

Customers are always welcome to reach out with questions or concerns. State Farm customers can submit and manage a claim through the channel that works best for them:

- Call or email your State Farm agent
- Call 1-800-SF-CLAIM
- File in the State Farm mobile app
- File online at statefarm.com/claims

- Text “CLAIM” to 62789 to receive a link to file a claim.)

USAA**: 800-531-8722** (*USAA has deployed two mobile catastrophe response teams to assist members in the Spokane area, with teams in position to serve as early as Tuesday. The location and hours of operation will be posted at usaa.com/help*)

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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