



NW Insurance Council

Consumer Alert

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National Preparedness Month

Insurance + Preparedness: Keys to preparing for and recovering from disasters

What to Know

- *September is National Preparedness Month.* Families and businesses can use resources from [FEMA's Ready.gov](https://www.fema.gov/ready) and the [Insurance Institute for Business and Home Safety \(IBHS\)](https://www.insuranceinstitute.org) to prepare for disasters and other emergencies.
- *A standard Homeowners insurance policy* covers fire – including wildfire – but does not cover floods, earthquakes or landslides (separate coverage is usually available).
- *A complete home inventory* can help you document your belongings and make the insurance claims process easier after a covered loss.

SEATTLE, WA, September 03, 2026– September is [National Preparedness Month](https://www.fema.gov/ready), and NW Insurance Council is joining local, state and federal agencies in reminding Northwest families and businesses that disasters can happen with little warning. Preparing before disaster strikes can help protect your family, your property and your financial security.

The Pacific Northwest faces risks from earthquakes, tsunamis, windstorms, flooding and increasingly devastating wildfires. Having an emergency plan – and understanding your insurance coverage before you need it – can make the difference between a difficult recovery and a faster, more financially secure one.

“In many communities across the Pacific Northwest this summer, families were issued Level 3 ‘Get Out Now’ evacuation orders from local public safety officials. If that happened in your community, would you be ready with essentials packed and an escape route planned? If an earthquake struck, or a fast-moving windstorm knocked out utilities, would you have water, food, medicine and supplies to sustain your family for at least three days? Now is the time to take steps that will keep your family safer after a disaster,” said Kenton Brine, NW Insurance Council President.

To help families get started, the NW Insurance Council suggests taking these three steps to prepare for the next disaster:

1. Make an Emergency Plan

- Be ready to sustain your family for at least three days; two weeks is even better.
- Include an evacuation plan with multiple routes, a designated meeting place, and a checklist of “grab-and-go” essentials.
- Build an emergency kit with water, nonperishable food, first aid, flashlights, batteries, medications, pet supplies, copies of insurance policies, and basic tools.
- More Resources: [Red Cross](#), and [Washington’s Emergency Management Division](#).
Businesses can use the Insurance Institute for Business and Home Safety’s [Open for Business toolkit](#).

2. Create a Home Inventory

- A home inventory speeds up insurance claims and ensures you recover what you are owed. See our [Home Inventory Fact Sheet](#) for a more detailed list of how to create a home inventory.

- Start small: use your smartphone to video one room at a time, noting values or receipts, and save on the cloud or off-site.
- Save receipts, copies of purchase contracts and appraisals so you have proof of an item's value. Avoid storing sensitive financial information in your emergency kit. Instead, create a secure "digital financial binder" with scanned images or photos of sensitive financial information stored online.

3. Review Your Insurance Coverage

- Most standard [Homeowners](#) and [Business Insurance](#) policies cover fire and wildfire, but not floods, earthquakes, landslides or tsunamis. Separate coverage is available for an additional premium.
- Ask your agent if your policy includes [replacement cost coverage](#) and whether your limits keep pace with rebuilding costs.
- Flood Insurance is available through the [National Flood Insurance Program](#), and [Earthquake](#) and "Difference in Conditions" coverage may be available through specialty insurers. Ask your insurance company or agent for details.

For more information, contact the NW Insurance Council at 800-664-4942 or send an email to info@nwinsurance.org.

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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