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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From wildfires to fall and winter storms: Is your home – and insurance – ready?

SEATTLE, WA, September 16, 2026 – Summer isn't quite over, and wildfire danger remains in parts of the Pacific Northwest. But cooler nights and shorter days are also a reminder that fall windstorms, heavy rain, freezing temperatures and snow aren't far behind.

For homeowners, September is a good time to prepare for both – by taking steps to protect their property and reviewing the insurance coverage that will help them recover if disaster strikes.

"Wildfires this summer have been another reminder that disasters don't follow a convenient calendar," said Kenton Brine, NW Insurance Council President. "As we move toward fall and winter storm season, homeowners should take a little time now to make sure their property is ready for changing weather and their insurance coverage is ready for the unexpected."

Washington wildfires have already caused an estimated $600 million in insured losses in 2026, according to insurance industry estimates. Those losses underscore both the value of insurance when disaster strikes and the importance of knowing what your policy covers before a loss occurs.

NW Insurance Council recommends homeowners use this seasonal transition to conduct a simple fall home and insurance checkup.

Make sure your coverage has kept up with your home

Pull out your Homeowners Insurance policy or declarations page and look at your current coverage limits.

If you remodeled the kitchen, finished a basement, built an addition or made other substantial improvements during the past year, let your insurance company or agent know. Your coverage should reflect significant changes that could affect the cost of rebuilding your home.

And remember: the market value of your home and the cost to rebuild it after a disaster are not the same thing.

Know your deductible

Know how much you would be responsible for paying out of pocket following a covered loss. Review your policy or declarations page so you understand your deductible and other important coverage details and talk with your insurance company or agent if you have questions.

Make a home inventory – your phone makes it easy

A home inventory can make the claims process considerably easier following a fire, theft or other covered loss.

It doesn’t have to be complicated. Walk through your home with your smartphone and record a video of each room. Open closets, cabinets and drawers and capture furniture, electronics, appliances and other belongings.

For higher-value items such as jewelry, artwork, collectibles or electronics, keep receipts, photographs, appraisals or serial numbers when possible.

Store a copy of your inventory somewhere you can access it if your home or phone is lost or damaged.

Know which kinds of water damage are covered

Standard Homeowners Insurance generally covers sudden and accidental damage caused by covered events – for example, a tree falling through a roof during a windstorm and allowing rain to enter the home.

Damage from frozen pipes, ice dams and the weight of ice or snow also may be covered, depending on the policy and circumstances.

But homeowners shouldn't assume that all water damage is covered.

Flooding caused by rising water from outside the home is excluded from standard Homeowners Insurance policies. Separate flood coverage is available through the National Flood Insurance Program (NFIP) and some private insurers.

And insurance isn't a substitute for maintenance. Damage resulting from long-term leaks, deterioration or failure to properly maintain a home may not be covered.

5. Get the house ready before fall storms arrive

A few hours of preventive maintenance now can reduce the chance of an expensive loss later.

NW Insurance Council and the Insurance Institute for Business & Home Safety recommend homeowners:

- **Clear gutters and downspouts.** Remove leaves and debris so rain and melting snow can drain away from the home and reduce the risk of ice dams.
- **Inspect roofs and siding.** Repair loose or damaged shingles, flashing and siding before wind and heavy rain arrive.
- **Trim trees and branches.** Remove dead, diseased or weak limbs that could fall on a home, vehicle or power line during a storm.
- **Protect pipes.** Insulate exposed plumbing and repair leaks before freezing temperatures arrive.

- **Know where the main water shut-off valve is.** Quickly shutting off water after a burst pipe can dramatically limit damage.
- **Inspect heating sources.** Have furnaces, boilers, fireplaces and chimneys inspected and serviced as needed.
- **Look for signs of existing water problems.** Water stains, discoloration and musty odors can signal a leak that should be repaired before fall and winter weather makes it worse.

"Insurance is there for the unexpected, but homeowners can do a lot to reduce the chance that a bad weather day becomes a major loss," Brine said. "September gives us a window to do both: check the house, check the policy and be better prepared for whatever the next season brings."

Consumers with questions about their coverage should contact their insurance company or agent before a loss occurs.

For more information about Property & Casualty Insurance, contact NW Insurance Council at (800) 664-4942.

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