



NW Insurance Council

## *Consumer Alert*

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# Now is the time to prepare, reduce wildfire risk for your home & family

*PORTLAND, OR, June 14, 2023*– Canada is experiencing its worst wildfire season ever recorded, forcing thousands of evacuations and threatening infrastructure. It’s a shocking reminder that taking steps to protect your family and property from wildfire damage is more important than ever, and to make sure you have the right insurance coverage in case the worst happens.

If getting started on preparing your property and creating an emergency plan feels too overwhelming, help is available through the [Insurance Institute for Business & Home Safety](#) (IBHS) and the National Fire Protection Association’s (NFPA) [Firewise Toolkit](#).

Fortunately, wildfire damage is a covered peril under standard [Homeowners](#), [Renters](#) and [Business Owners](#) insurance policies, which offers some peace of mind during the upcoming wildfire season.

“We are all witnessing the massive fires in Canada – and the smoke they create – with concern and with bad memories of recent wildfire seasons in Washington, Oregon, Idaho and California,” said NW Insurance Council President Kenton Brine. “And even if you don’t

think you live in a high-risk area, it's wise to be prepared – especially financially – for a large-scale fire event.”

Many insurance companies offer tips and assistance to help property owners learn ways to make their homes and businesses fire-resistant, so it's a good idea to go online or call your agent or company to find out more.

Also, the Oregon Legislature passed two important bills this year that will impact homeowners insurance coverage for wildfires.

- [HB 2982](#) adds new requirements for insurers when policyholders suffer the total loss of the contents of their home including a requirement for the insurer to pay no less than 70 percent of the policy's contents coverage if the loss is due to a wildfire that is part of a declared state disaster.
- [SB 82](#) requires insurance companies to provide more specific information to policyholders if their homeowners policy is non-renewed or cancelled, or if their premium is increasing at renewal, if those actions are due to wildfire risk. It also requires insurers to inform state regulators and policyholders about if and/or how they consider actions taken by a policyholder to reduce risk of damage from wildfires, such as building defensible space or using fire-resistant building materials in home construction, when underwriting or pricing their policies.

Now is the time to take action to protect your family, home and business from wildfire.

[NW Insurance Council](#), [IBHS](#) and the [NFPA](#) offer the following tips to help get you started:

#### Planning/Preparation Tips:

- **Make a plan** - Before an emergency, create a [family evacuation plan](#) and consider multiple routes out of your home and neighborhood in case the most obvious routes are blocked by fire or traffic.
- **What's in your "Go Bag?"** – Make a list for all family members of what to pack in a "go bag" in case of an unexpected or urgent evacuation order. In addition

to clothes, include things like prescription medicines, important paperwork (like your insurance policy), phone/laptop chargers, your pet's needs and even toilet paper.

- **Review your insurance policy** – Before disaster strikes, contact your insurance agent or your insurance company to review your coverage. As building costs increase, some people whose policies don't include escalating coverage have found out too late that they are “underinsured.” You want to be sure you have the right coverage to meet your needs if the worst happens. Ask your agent or company: How much replacement cost coverage do you have? How much does your policy provide for living expenses while you're not able to access your home? What percentage of your policy goes toward replacing your lost personal possessions?
- **Renters Insurance** – If you rent, you also need to protect your belongings from wildfire. Consider a [Renters Insurance](#) policy for your personal possessions.
- **Maintain a complete [home inventory](#)** – Keep copies of contracts and receipts of your personal possessions in a safe place outside of your home. Take pictures or video of your belongings with your smartphone. Record major new purchases you make for your home.

Property protection tips:

- **Defensible Spacing** – [Clear brush 30 to 100 feet](#) from your home. Keep your yard well-groomed and watered and remove old stumps and weak or diseased trees from your property. Keep flammable materials at least 30 feet away from the home.
- **Maintain your rooftop and decks** – The roof is the most vulnerable part of your home in a wildfire, due to drifting embers and sparks (a common cause of home ignition in wildfires). [Routinely remove debris](#) from the roof and gutters and around skylights.

- **Home interior precautions** – Consider installing a home sprinkler system if you live in a wildfire-prone area. Replace batteries in smoke detectors in every room of your home at least twice each year.

For more information about 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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