



NW Insurance Council

## *Consumer Alert*

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# Wildfire threatening your home, vehicle or business? What to know

## **What to Know**

- *Always heed wildfire evacuation orders. Level 1 means “be ready” for potential evacuation; Level 2 means “be set” to evacuate at a moment’s notice; and Level 3 means “go”, or evacuate now.*
- *Mitigation techniques help home and business owners reduce wildfire damage to buildings, landscapes and neighborhoods, and planning ahead can help save lives and property.*
- *Wildfire damage is covered by standard home and business insurance policies, and insurance is available for homes in the Wildland-Urban Interface areas of WA, OR and ID.*

**SEATTLE, WA, July 11, 2023** – In recent weeks surrounding the July 4<sup>th</sup> holiday, wildfires have threatened or burned homes and prompted evacuations – providing a sobering reminder that wildfire is now an ever-present threat in the Northwest. NW Insurance Council urges all residents to have an emergency evacuation plan, pay close attention to fire alerts and follow all evacuation orders.

”Warmer, drier air, coupled with more building in the Wildland-Urban Interface, are increasing the threat that wildfires sparked in remote forest lands, or even in forested urban areas, can quickly spread and threaten homes,” said Kenton Brine, NW Insurance Council President. “Insurance is a critical part of recovery for homeowners and businesses, but planning ahead can also help save lives and reduce the risk of property damage.”

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

The [Firewise USA](#) program can help you learn more about building defensible space around your home, business or property. And you can find additional information by visiting the websites of natural resource and/or wildland fire agencies in your state, including these:

- [Washington State Department of Natural Resources](#)
- [Oregon Department of Forestry](#)
- [Idaho State Fire Marshal’s Office](#)

For updates on current wildfires and evacuation alerts, visit the Northwest Coordination Center’s (NWCC) website at <https://gacc.nifc.gov/nwcc/>. NW Insurance Council also offers the following key points and recommendations for those who have suffered damage to their homes or businesses from wildfire:

#### **What to do (and not do) about wildfire damage:**

- Make sure you and your loved ones are safe and away from wildfire danger. If an evacuation is ordered, follow your [family evacuation plan](#) and meet at a previously agreed upon location. Remember to bring prescription medicines,

important paperwork, such as your insurance policy, and prepare for your pet's needs by bringing pet food, leashes, etc.

- *Before* your property is under threat, prepare a complete [home inventory](#) of your personal possessions. This will help you and your insurance company get through the claims process more quickly. Various home inventory apps and software are available online or offered by insurance companies. Even a walk-through of your home or business, recorded on a smartphone with your narration of what various items are and an estimate of their value, could serve as a helpful reminder if you suffer a total loss of the contents of your home or business.
- If your home is damaged or destroyed by wildfire, start the claims process by contacting your insurance representative as soon as possible. It is helpful to have your insurance policy documents, but it is not required to start the claims process. Provide a description of the damage and a phone number where you can be reached.
- If safe to do so, take pictures or video of your damaged property.
- Don't discard anything that is damaged until it has been examined by your adjuster. You could miss out on coverage for that item.
- Don't pay a significant amount for temporary repairs unless authorized by your insurance adjuster. You could get stuck with the bill if the repairs are deemed excessive.
- Be aware that after a large-scale fire or other disaster, fraudulent contractors may try to rob you of money from your insurance settlement without performing the repairs you need. Learn about [the warning signs](#) of a fraudulent contractor, and take your time to investigate those who offer to repair your damaged home by checking the repair company's record with

your [state regulators](#) and the [Better Business Bureau](#). Remember, there's no "do-over" with your insurance claim.

### What's typically covered?

- **Wildfire is a covered peril** under standard Homeowners and Business Owners policies. This includes the structure of your home or business, additional buildings on your residential or business property and the contents inside your home or business.
- **Landscaping**, such as trees, plants, shrubs and lawns, damaged by wildfire is covered under your standard homeowners insurance up to specified amount. It's a good idea to review this coverage with your insurance company or agent and have a good understanding of the limits of your policy.
- **Additional living expenses are covered** if you are unable to live in your home or apartment because of a fire. This may include coverage for living expenses if you are forced out due to evacuation orders. Most policies will reimburse you for the difference between your additional living expenses and your normal living expenses. Keep receipts and records of your expenses and review the policy dollar and time limits so you can manage your budget during the recovery/rebuilding process
- **You may also be eligible** for additional living expenses if your home has not been lost or damaged but civil authorities order an evacuation and prevent you from returning to your home. Contact your insurance company or agent immediately after evacuation to find out what your Homeowners Policy will cover.
- **Optional [Business Interruption Insurance](#)** covers loss of revenue resulting from an insured loss (typically, this must include physical damage) that disrupts business operations. It also can provide extra expenses so the business can operate from a temporary location while repairs are made to your place of business.

- **Damage to your vehicle** caused by wildfire is covered provided you have optional [Comprehensive Coverage](#). Personal items inside your car (that aren't attached to the vehicle) are covered under your Homeowners or Renters Insurance policy.

### Who to call?

Contact your insurance agent or company as soon as possible to start the claims process.

Below are the claims emergency phone numbers for NW Insurance Council's member insurance companies in Washington, Oregon and Idaho:

[Allstate](#): 800-255-7828

[American Family Insurance](#): 800-692-6326

[Amica Mutual Insurance Company](#): 800-242-6422

[Farmers Insurance Group](#): 800-435-7764

[Grange Insurance Group](#): 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)

[Progressive Insurance](#): 800-776-4737

[State Farm](#): 800-SF-CLAIM (800-732-5246)

[Sublimity Insurance Company](#): 800-424-2491

[United Heritage Property & Casualty Company](#): 800-424-2491

[USAA](#): 800-531-8722

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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