



NW Insurance Council

Consumer Alert

Contact:

Kenton Brine, President
Sandi Henke, Deputy Director
NW Insurance Council
Phone: (800) 664-4942

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kenton.brine@nwinsurance.org
sandi.henke@nwinsurance.org
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Now is the time to prepare, reduce wildfire risk for your home & family

BOISE, ID, June 26, 2024—The wildfire danger continues to grow in all parts of the Pacific Northwest, but especially in areas known as the Wildland-Urban Interface (WUI), where houses and wildland vegetation meet or intermingle. Now is the time to take steps to help protect your family and property from wildfire damage 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 [Idaho Firewise, Inc.](#), the [Insurance Institute for Business & Home Safety](#) (IBHS) and a [Firewise Toolkit](#) by Firewise USA®, a registered trademark of the National Fire Protection Association.

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.

”Insured losses resulting from wildfire have risen dramatically over the past five years, putting pressure on insurers and consumers alike, and making it harder for property

owners to find and afford insurance coverage,” said NW Insurance Council President Kenton Brine. “Hardening your home against wildfire damage may make the difference between keeping or losing insurance coverage, as well as protecting lives and property.”

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.

Now is the time to take action to protect your family, home and business from wildfire. [NW Insurance Council](#), [IBHS](#) (and their “[Wildfire Prepared Home](#)” program) and [Firewise USA](#) 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** – Contact your insurance agent or your insurance company to review your coverage at least once each year. 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. **Ember defense** – Embers blowing miles out from the actual fire line are blamed for 90 percent of homes damaged or lost in wildfires. Removing dead or diseased plants, wooden fencing, stacked firewood and woodchips/mulch within five feet of your home, as well as adding or replacing screens in vents to prevent embers from entering, can significantly reduce risk of home ignition.
- **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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