



IN BRIEF

- **Consult with your insurance company or agent to review your policy and determine if you have adequate coverage to protect your home and automobile.**
- **Create a photograph or video-tape inventory of your property and personal items to speed the claims process in the event of fire damages.**
- **Generally, homeowners and auto insurance policies will cover property lost or damaged due to a wildfire.**

Tips for Home, Auto and Business Owners

Wildfires can strike quickly and unexpectedly but there are steps you can take to prepare your home and other possessions for such an event.

- **Review Your Policy Regularly** Review your property insurance policy with your insurance company or agent. If you have recently remodeled or built a new addition onto your property, be sure to increase the amount of protection to cover the increase in the value of the property.
- **Keep an Inventory** To speed claims processing, keep an inventory of your possessions and photograph or videotape them for documentation purposes. After a fire, list the items that were destroyed or damaged along with a brief description that includes receipts, appraisals, and the age, current value, make, model and serial number of items.
- **Create Defensive Space** For those living in high fire hazard areas, the best protection is defensive space. Clear the land around dwellings of all vegetation. Experts recommend that the cleared area extend at least 100 feet from the dwelling in all directions.

What to Know about Your Insurance Policy

Homeowners and Renters:

- The typical homeowners policy covers damage due to wind, fire and lightning. So if your home has been completely destroyed by a fire or if the roof has been burned, your insurance company will pay to have your home rebuilt or the roof replaced. It will also pay if flames and smoke have damaged any other part of your home.
- In addition to paying for damage to the dwelling, homeowners policies cover other structures on the premises, such as a garages or tool sheds.
- The contents of your home—your personal possessions—are covered up to the limit set out in the policy, often 50 percent or 75 percent of the amount of coverage you have on your home, depending on the type of policy. This includes furniture, clothes and appliances.
- Replacement cost policies generally provide reimbursement for the full value of items that are damaged, while cash value policies will only provide reimbursement for its depreciated value.
- The typical homeowners policy covers trees, shrubs, plants or lawns on the residence for loss caused by fire. Individual policies list the reimbursement limits for each.
- Landlords are only responsible for the damage done to the structure of the rented building. Damage to a renter's personal possessions is covered only if you have a renters insurance policy.

continued



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Auto Owners:

- Comprehensive auto insurance generally covers damage or destruction to a vehicle from a fire.
- Comprehensive insurance also covers your vehicle for theft or vandalism following a fire. Damaged or stolen contents in the vehicle would be covered in a homeowners or renters insurance policy.

Business Owners:

- If you are a business owner, keep detailed records of business activity that is negatively affected due to the tornado and keep a list of extra expenses during the interruption. Prepare records to show the income from the business both before and after the loss.

Tips for Filing a Fire-Related Claim:

- Report all damage to your insurance company or agent as soon as you can in order to settle your claim more quickly and accurately.
- Make a list of all of the damage and any resulting expenses. Keep receipts for anything you buy so you can submit them to your insurance company later.
- Many standard homeowners and renter's policies provide for reimbursement of additional living expenses when the property is determined to be uninhabitable due to damage. This provision helps in paying for increases to necessary living expenses such as temporary housing and restaurant meals. In addition, extra expenses such as overnight parking and laundry services may also be covered. Additional living expense coverage does not pay for all living expenses, so contact your insurance company or agent for a list of what your policy will cover.
- A homeowner should not throw things away until an insurance company representative has had a chance to assess the damage and make a claim report.
- Homeowners insurance policies cover theft and vandalism, so any losses due to looting in the wake of the fire would be paid.
- Be careful about unscrupulous contractors following a natural disaster. Contact your insurer, agent or local business bureau for references on potential contractors and ask for certificates of liability and workers compensation before signing contracts.

Emergency Contacts

FEMA
(800) 621-3362
www.fema.gov

American Red Cross
(800) 733-2767
www.redcross.org

US Forest Service Fire and Aviation Management
(202) 205-8333
www.fs.fed.us/fire

(State Emergency Management)

(Regional or local Police or Fire Department)

Consumers can get more information about insurance coverage for disasters by accessing PCI's website at www.pciaa.net. For detailed information on protecting property against tornadoes and other windstorms, go to IBHS's website at <http://www.ibhs.org>.

More information is available at PCI's website:
www.pciaa.net/wildfiretips