



Arizona Department of Insurance

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FOR IMMEDIATE RELEASE

ADOI Urges Property Owners to Prepare Now for Wildfire Season

PHOENIX – With wildfire season upon us, the Arizona Department of Insurance reminds homeowners that now is the time to take steps to protect your property against loss. Although it's impossible to predict when and where wildfires will occur in Arizona, it is possible to predict that they will occur. Each year an estimated 1,500 wildfires occur in Arizona.

The anticipated fire season for this summer is complicated by several factors, according to the Southwest Coordination Center, an agency that helps coordinate firefighting resources in Arizona, New Mexico and parts of west Texas. The recent rain activity in the high deserts and near the urban forest areas of the state have caused increased vegetation growth. Although the Center's most recent forecast calls for a normal outlook through the end of May, it predicts that the risk of wildfires will rise to above normal in June.

The Department urges property owners to take immediate steps to protect their homes and businesses by following the recommendations of the Arizona State Forestry Division.

<https://azsf.az.gov/fire/prevention/firewise>

In addition to taking steps to protect your property from fire, the Department also encourages consumers to inventory their belongings and to review insurance policies to make sure that they have adequate coverage. There is a handy app from the National Association of Insurance Commissioners to help you keep track of your personal property called MyHome Scr.APP.Book Home Inventory App.

http://www.insureuonline.org/insureu_games_apps.htm

The Department's website has a handy checklist for you to use in conversations with your insurance company or insurance broker to determine whether you have adequate insurance coverage for your house or business.

<https://insurance.az.gov/consumers/help-hometitleflood-insurance>

Flood season will also be a part of fire season and FEMA (Federal Emergency Management Association) has new rules and new rates for flood insurance. Standard homeowners insurance does not cover flood damage. Even if you did not need flood insurance before a wildfire, you may need it after.

If you have questions about flood insurance, including information on the new flood maps and new rate structure, [use this document to contact FEMA](#). The Department encourages everyone on or near a flood plain to review their insurance policies, contact FEMA with flood-related questions, and be prepared.