

Consumer Education

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“Wildfire Awareness Week”

March 29th – April 4th

Is Your Insurance Prepared to Protect You?

It's Wildfire Awareness Week in Arizona and parts of the Southwest, and the focus is on increasing awareness and promoting actions that reduce the risks from wildfire to homes and communities. Part of being prepared for wildfires, or any disaster, is planning for disaster *recovery*. That's where insurance comes in. You may be ready, but is your insurance?

Make sure your insurance and property are prepared.

Arizonans face potential loss or damage to homes and businesses from a variety of natural disasters, including wildfires, severe thunderstorms and floods. Wildfires alone have resulted in well over \$200 million in insurance claim payments to Arizona fire victims.¹

✓ **Get an Insurance Check Up**

Make an appointment with your insurance representative to go over your coverage. Some agents and insurers do *not* regularly reevaluate their clients' coverage limits, so it behooves you to initiate a coverage review.

Do you have the right type of insurance? For instance, **flood damage** is not covered under a homeowners' insurance policy², and homeowners insurance typically does not cover business-related equipment. If you operate a business in your home, you might need to purchase additional insurance. If a disaster, such as a wildfire, forces you to leave your home, your policy may include benefits such as ALE, or “additional living expense,” which covers lodging and meals.

Do you have the right amount of insurance? In 2012, a leader in residential property valuation services, Marshall Swift/Boeckh (MSB), estimated that 66% of U.S. homeowners are underinsured. And

In case of evacuation,
Remember the 5 P's:

- ✚ Papers
- ✚ Pets
- ✚ Prescriptions
- ✚ Photos
- ✚ Personal Computer

¹ Insurance Services Office, Inc. (ISO)

² Visit www.floodsmart.gov for information on Flood Insurance

although about 97% of residential homeowners have insurance, only 29% of renters have renter's insurance, according to 2011 data from the Insurance Information Institute.

"The time to check to see if you have the right insurance is before you need it," said Germaine Marks, Director of Insurance. "It is imperative that home and business owners do a periodic review of insurance policies to ensure sufficient coverage."

The ADOI has a [List of Replacement Cost Calculators](#) and a [Homeowners' Insurance Check-Up Checklist](#) pamphlet to help you get started. Visit the ADOI website <https://insurance.az.gov>, or call (602) 364-2499, or (800) 325-2548 to request a copy.

✓ **Take Inventory**

Taking the time to make an inventory of home or business property now will help determine the level of coverage you need and greatly facilitate your claim in the event of damage or loss. Document the exterior appearance of your property and its contents with photographs or a home video tour and store it away from home. Visit www.iii.org for a free home inventory tool.

✓ **Defend your space**

Clear a "defensible area" around your home and consider other fire prevention actions in your landscaping and maintenance plans, especially if you live in an urban area adjacent to wildland—including the desert! Visit, <https://azsf.az.gov> and www.firewise.org for tips.

✓ **Practice your evacuation plan**

(and check your smoke detectors and dryer vent hoses!)

Take a few minutes to review and rehearse your evacuation plan. Check the batteries in your smoke detectors and clean out your dryer vent hose. These quick and easy preventative steps can save lives.

Wildfire Preparedness Resources and Tips

For *insurance preparedness* tips contact:

Arizona Forestry Division – <https://azsf.az.gov>

Arizona Interagency Wildfire Prevention and Information Website -
<http://www.wildlandfire.az.gov/default.asp>

Firewise Communities – www.firewise.org

Arizona Insurance Information Association – www.azinsurance.org

National Association of Insurance Commissioners (NAIC) home inventory App:
http://www.insureonline.org/home_inventory_checklist.pdf

About the Arizona Department of Insurance: The Arizona Department of Insurance, an agency of the State of Arizona, is responsible for the education and protection of insurance consumers and for oversight of the insurance industry in the state.