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PRESS RELEASE

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It's *Wildfire Awareness Week!* Is your insurance coverage up to date?

Disaster preparedness is important all year long, but planning for disaster *recovery* is equally important and adequate insurance protection is critical to any disaster recovery process. Is your insurance ready? With wildfire season rapidly approaching once again, it's time to make sure your insurance coverage is adequate.

Get an Insurance *Check Up*

Make an appointment with your insurance representative to review your insurance coverage:

Do you have the right amount of insurance? A national leader in residential property valuation services, Marshall Swift/Boeckh (MSB), estimates that 66% of U.S. homes are underinsured by an average of 18%.¹ "It is imperative that home and business owners periodically review their insurance policies to ensure they have sufficient coverage," said Christina Urias, Director of the Arizona Department of Insurance (ADOI). To help you with that process, ADOI has a ***List of Replacement Cost Calculators*** and a ***Homeowners' Insurance Check Up Checklist***. Visit the ADOI website www.id.state.az.us or call (602) 364-2499, or (800) 325-2548 to request copies.

Do you have the right type of insurance? For instance, flood damage is not covered under a homeowners' insurance policy,² and homeowners' insurance typically does not cover business-related equipment. If you operate a business in your home, or if you need flood coverage, you might need to purchase additional insurance.

Defend your space

YOU can help protect your home from wildfire! Learn how to clear a "defensible area" by reducing shrubs and vegetation around the perimeter of your property. Include fire prevention considerations in your landscaping and maintenance plans, especially if you live in an urban area adjacent to wildland, mountain

¹ Marshall & Swift / Boeckh, www.msinfo.com

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

preserve, and desert property. For more fire prevention tips visit www.azstatefire.org, www.az211.gov, and www.firewise.org.

Inventory your property

Don't procrastinate! Take the time to inventory your personal or business property now, so that in the event of a loss, you can easily and quickly report damaged or destroyed property. Document the exterior and interior of your property and its contents with photographs or a home video tour and store the photos/video in a safe place, away from your home or business. An inventory of your personal belongings can also help determine the level of coverage you need and will greatly facilitate claim settlement in the event of a loss. Visit www.iii.org for a free home inventory tool.

Practice your evacuation plan

(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.

Fire Preparedness Resources

For *insurance preparedness* tips contact:

Arizona Department of Insurance – www.id.state.az.us

Home Replacement Cost Calculators – www.id.state.az.us

Arizona Insurance Council – www.azinsurance.org

Insurance Information Institute – www.iii.org

Flood Insurance – www.floodsmart.gov

Independent Insurance Agent & Brokers of America – www.iiaba.org

For *prevention and preparedness* tips contact:

Arizona Forestry Service – www.azstatefire.org

Arizona 211 – www.az211.gov

Institute for Business and Home Safety – www.ibhs.org

Firewise Communities – www.firewise.org

Arizona Red Cross – www.arizonaredcross.org