

# Are You, Your Home and Your Insurance Coverage Prepared for Wildfire Season?

By [Terri A. Kamoto](#)



Southern California residents know all too well the threat of wildfires, but as drought takes over much of the western half of the United States, more and more homeowners in Washington, Oregon, Idaho, Montana and more are becoming familiar with the threat of seasonal fires.

Prepare for these seasonal natural disasters just as you would an earthquake. Make a few repairs or updates to your property which may help resist wildfire damage. And review your homeowners insurance policy with your trusted agent to ensure there are no gaps in your coverage which could leave you in the financial lurch during (or after) an emergency.

## Review Your Homeowners Insurance

When disaster does strike, you will turn to your insurance agent for assistance. It is imperative that you [review your terms and make updates](#) to fill gaps in coverage. You will then want to keep a copy of this updated policy and your agent's contact info in a fire-safe box which can sustain a fire or be taken with you in the event of an evacuation.

There are three special areas of your coverage you will want to address each year if possible: (1) the inventory of your home and personal property within, (2) the contact numbers and terms of your emergency claims services, and (3) replacement coverage which reflects the actual cost to rebuild your home and replace your personal property.

# Inventory of Personal Property

When you first purchased homeowners insurance you probably submitted a photo inventory of your personal belongings and home to your insurance agent (hopefully you also kept a copy for yourself). This inventory will be used as the reference for replacing items under the policy so you need to keep it up to date.

If you bought a new TV and computer, upgraded your kitchen appliances and installed new stone counter tops you need to submit that information to your insurer. This will help you get your insurance claim settled faster, verify losses for your income tax return and help you purchase the correct amount of insurance. Keep a copy of your personal property inventory in a portable fire-safe box or safety deposit box.

## Emergency Assistance

Some companies have special claims centers to assist their policyholders during disaster situations. Make sure the contact information for filing a claim or requesting assistance is up to date. Additionally, you may find yourself needing to pay for hotels or lose income due to an inability to work for a period, ask your agent about income replacement coverage, housing assistance and other emergency services. If you do not already have these coverages discuss options for changing your policy.

## Replacement Coverage

Review your homeowner's insurance policy to ensure you have sufficient coverage for rebuilding your home after a wildfire or other catastrophe. There are three (3) types of coverage for repairing or replacing your home:

1. **Cost-Value Coverage** pays for replacing your home and its insured contents minus depreciation or wear/tear. You will most likely receive money for the dwelling's current market value but not the cost to rebuild.
2. **Full Replacement Cost** covers the cost of repairing or replacing a dwelling without deducting for depreciation, but it could cost you an additional 10 to 20 percent more to fully replace any personal property.
3. **Guaranteed Replacement** covers full cost to rebuild or replace your home even if the damage exceeds the policy limit (however these terms may come with some limits on appreciation values).

Before sitting down with your insurer find out what it costs to rebuild a home (sq. ft.) in your neighborhood, then compare it to what your insurer estimates to be your replacement cost. If you have made improvements to your home — like finishing a basement or adding a bedroom — but have not reported them to your insurer, you may find you are underinsured and need to update your policy before a disaster or claim, not after.

In addition, replacement coverage does not end with the physical dwelling itself, but also the contents within your home. Replacement should cover the cost of the dwelling and many of the belongings within, including any high-end features or special enhancements such as marble floors or steel support beams, however, you may want to consider additional riders for other special types of personal property (art, jewelry, etc.) to fully insure these items apart from the cost to replace your home.

Review the terms of your homeowner's insurance each year to ensure your home inventory is up-to-date, that you have coverage in the event you have to evacuate, and the replacement cost of your home is set at the correct value. Get a new copy of your current policy to place in your fire-proof emergency preparedness kit (see below). Then, ask your agent about any suggestions\* or special risk management tools at their disposal for protecting your home from wildfires or similar disasters.

*\*Some insurers may offer fire retardants or assistance with brush clearing services meant to reduce the risk to your property.*

## **Prepare Your Home & Family for Wildfire Season**

In addition to making sure you have the proper insurance coverage, there are things you can do around your home to safeguard your property and loved ones, as well as reduce the potentially costly burden of damage from wildfires. Here are a few tips for reducing risk around the home and preparing to evacuate.

### **Landscaping for Fire Season**

One way to protect your home and property is to create a defensible space around your home using landscaping to reduce fuel sources and create a barrier which slows the spread of fire around your property:

- Clear all debris, dead or dying trees, shrubs, grass or other flammable vegetation within 30 feet of your home – 50 to 100 feet if you live along canyons and hillsides.
- Trim trees near the roof or chimney lines and keep large ones spaced at least 10 feet apart.
- Consider drought-tolerant and fire-resistant plants, such as lavender, sage, yucca and ice plants or other succulents to prevent dry kindle and debris from catching fire near structures.
- Avoid combustible mulch in landscaping and maintain a working irrigation or sprinkler system.
- Store firewood or fuel tanks at least 30 feet away from any dwelling and with 10 feet of clearance from landscaping

### **Fireproofing Your Dwellings (Home, Garages, Shed, etc.)**

You can also take steps to reduce flammable materials from on or around the exterior of the home:

- Use non-combustible roofing materials such as tile, slate or metal sheathing. Be sure to seal any edges to ensure wind-blown embers cannot access the combustible wood sub-roof.
- Finish exterior walls with fire resistant materials – stone, stucco or brick.
- Use double-pane or tempered glass for all exterior windows and skylights.
- Use metal core doors of exterior entryways. And metal garage doors with automatic fusible link closures for tight fit which resists wind-blown embers.
- Protect attic and underfloor vents with fire dampers to protect against wind-driven sparks and embers
- Consider special equipment such as roof sprinkler systems.

## Assemble an Emergency Preparedness Kit

Whether your neighborhood is at risk for wildfires, earthquakes, floods or tornadoes, you should have an emergency preparedness kit with vital documents and supplies to help you survive a disaster.

Pack the following items in a fireproof safe or lock-box which can be easily transported:

- Government issued IDs, Social Security cards, marriage licenses, birth certificates and passports (pet licenses and veterinarian contact)
- The deed to your home and ownership titles for each vehicle.
- Copies of your insurance policies (home, auto, life, health, etc.) and the photo inventory you gave to your insurer.
- Emergency cash, a spare credit card and book of checks.
- Valuable jewelry, photographs or priceless keepsakes.

Pack the following items in a marked-bin which can be easily transported\*:

- One gallon of drinking water per person (or animal) per day and non-perishable food for at least 3 days.
- A battery-operated or hand-cranked radio and flashlight (extra batteries).
- A first aid kit, one whistle and a dust mask for each person.
- Any prescription medications and scripts.
- Duct tape (always useful).
- Garbage bags and moist towelettes(for personal sanitation).
- A wrench for turning off gas and water utilities
- A can opener or Swiss army knife set for opening food etc.
- A blanket and 3 – 7 days' worth of clothing for each person.
- *Add your fireproof lock-box to the kit if you have time to prepare for an evacuation*

*\*You may also need to include baby formula and diapers, feminine hygiene products, books and activities for children, mess kits for eating, local maps and more.*

## **In the Event of an Evacuation**

Familiarize yourself with your community's disaster preparedness plans and design a family plan of your own. Ensure each room has an escape route and designate an emergency meeting place. If you have time to prepare for a wildfire evacuation, take these five (5) steps to give your family, pet and home the greatest chance of survival:

1. Place your emergency kit in the car and back your car into the garage with the key in the ignition.
2. Close all interior and exterior windows and doors, then take down any drapes or curtains.
3. Wet down any combustible roofs, decks or wood piles (turn on roof sprinklers).
4. Turn off the gas at the meter or tank.
5. Place a garden hose, bucket, shovel, fire extinguishers, metal ladder and water in an accessible place for yourself or emergency responders.

## **Learn About Hazards or Disasters in Your Neighborhood**

Whether it is wildfires, tornadoes or hurricanes are you prepared for the types of natural disasters that could happen where you live? With a few easy steps you prepare your family for emergencies and limit your exposure to costly repairs from unexpected natural disasters, however, an insurance policy will give you peace of mind to know your home or business will bounce back and you can get back to living your life.

Speak with your trusted insurance agent about coverage and tools for protecting your property in the event of a wildfire or other natural disaster.

Need a great insurance advisor? I can refer you to the best. Let me know.