



Insurance Department

During an Emergency: When You are Evacuated

What to Do When You Are Evacuated

- Under standard homeowners insurance policies used in Utah, Additional Living Expenses (ALE) or Loss of Use coverage can help families during a mandatory wildfire evacuation even if their home has not yet burned.
- However, specific triggers and timelines vary significantly by carrier.

Key Evacuation Guidelines

- **Mandatory vs. Voluntary Evacuations:** Purely voluntary evacuations are out-of-pocket expenses. Policies typically require an official civil authority prohibit you from using your residence or rental premises because of by actual, direct physical damage to nearby property.
- **Save Your Orders:** To ensure a successful claim, Utah consumers should save copies of official mandatory evacuation orders. If a written order was not given at the time of evacuation, you will need to get proof of evacuation from the authority the ordered the evacuation. You may be able to find such proof from your county's website or social media, or you may have received an in-app or text notice of an evacuation.
- **Keep Every Receipt:** Retain all itemized receipts during the evacuation period. Carriers will only reimburse valid increases over your regular, baseline living costs.