



State of Utah

GARY R. HERBERT

Governor

GREG BELL

Lieutenant Governor

NEAL T. GOOCH

Insurance Commissioner

Insurance Department

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Fire Claims

State Insurance Commissioner Neal T. Gooch is alarmed by the news of the devastating fires affecting the citizens of Utah. Commissioner Gooch wants Utahans to know the Insurance Department is here to assist and offer suggestions for dealing with a property loss.

“Anyone with an insured property claim should contact their insurance agent or company immediately,” encouraged Commissioner Gooch. “Be sure the company adjuster knows how to contact you and how to get to your home/cabin, or other property that has been damaged or destroyed by the fire.”

Once you gain access to your property take pictures of the damage if it looks like the adjuster will be delayed. Make sure your address is visible. You may have to spray paint the address onto a sheet of plywood and put it in view of the road so the adjuster can find it. If you are not going to be there, let the adjuster know how to contact you.

The Utah State Insurance Department has more information on their website about steps to be taken after a disaster to have claim processed quickly and efficiently: <http://insurance.utah.gov/news/Disaster.html>.

Those of us who have not been hit by a disaster should prepare now. Insure your home, auto, equipment and crops now. Make sure you have adequate insurance coverage. Record an inventory of your possessions, which you can do by visiting the Insurance Department’s website above and downloading FREE inventory applications to your computer, android device, iPhone, iPod or iPad. The applications allow you to capture images, descriptions, bar codes and serial numbers of your belongings. Gather receipts where possible.

When you complete the inventory, talk with your insurance agent to make sure your insurance coverage is adequate. Make sure you store a copy of your inventory at a separate location, or give to a friend or family member in a location away from your home.

“Please let us know if you have any concerns about the way your claim is being handled, or if you have any questions about the coverage in your policy,” said Commissioner Gooch. “We have specialists that are here to work with you and your insurance company.” The Department’s toll free phone number is 800-439-3805 or email prop-cas.uid@utah.gov.

Please note: Agency hours are 8am-5pm, Monday-Friday.