



State of Utah

GARY R. HERBERT
Governor

SPENCER COX
Lieutenant Governor

Insurance Department

TODD E. KISER
Insurance Commissioner

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Contact:

Steve Gooch, Public Information Officer
801-538-3803
sgooch@utah.gov

Insurance Tips for Wildfire Season

Five answers to common fire-related questions

Wildfire season has arrived in Utah. Summer's higher temperatures and lower precipitation make it easier for fires to start and harder to put out. This can increase the number of damaged structures and homes in areas affected by wildfires.

"This time of year is especially hazardous for homes near wilderness areas," said Utah Insurance Commissioner Todd E. Kiser. "But taking the appropriate steps early in wildfire season can be helpful if you need to file a claim. I always advise taking the first step of making a home inventory as a general precaution."

These are some common questions that people ask during wildfire season:

How do I prove what possessions were lost in the fire?

The best way to prove your losses is to have a home inventory. This is a portfolio of your possessions that you can give your insurer during the claims process. With the rise of smartphones, it's easy to take photos of your home and possessions and save them on a computer or in the cloud (think services like Google Drive or iCloud). These photos can be used as evidence of your claims when the insurer is determining the value of your overall claim.

What do I do after a fire?

Call your insurance agent or the insurer's claims hotline as soon as it's safe to do so. Your policy might require notification within a certain time frame, so get your insurance company involved as soon as possible. Describe the damage to your agent as best you can, and take photos of everything. Photos are helpful in documenting the extent of the damage and making sure you are fairly compensated for your losses.

What do I do if someone says they can fix my house?

If someone approaches you offering to fix your property, proceed with caution. Home repair fraud is common after disasters. Be wary of aggressive contractors or demands for up-front repair payment. If you have concerns, contact the Insurance Department at 801-538-3035.

How do I get my house repaired or rebuilt?

Work with your insurance agent. They can give you detailed timelines and requirements for repairs, as well as recommendations for local contractors. Your agent can offer advice and assistance as you go through the process of getting back to normal.

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

What happens while my house is being fixed?

The first thing to do is find a place to be safe. Many insurance policies will pay for hotel stays after a fire and while a home is being repaired. You'll want to ask about any limitations — most policies will only pay for a set amount of nights. Secure what's left as best you can. Your policy may cover losses due to a fire, but not subsequent losses due to weather damage or theft.

Commissioner Kiser notes that all homeowners policies include coverage for fires, but they don't always cover the same things. "It is critical for homeowners to read their insurance policies so they understand what is covered. Some policies cover other structures on the property, while others don't. Some policies replace destroyed items, while others pay fair market value. Your insurance agent can help you understand how your policy applies to your situation."

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The Utah Insurance Department is a State agency. Its mandate is to regulate insurance marketed and sold in Utah. Currently more than 95,000 agents, agencies, and insurers are licensed; domestic insurers are audited to verify financial stability and compliance with insurance laws; administrative action is taken against licensees found to be in violation of insurance laws; calls from consumers with questions or complaints are taken; and licensees and consumers are educated regarding insurance. For more information visit <http://www.insurance.utah.gov> or call toll free in-state at 1-800-439-3805 or locally at 801-538-3077.