



State of Utah
GARY R. HERBERT
Governor
SPENCER COX
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Insurance Department

TODD E. KISER
Insurance Commissioner

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Insurance Help & Tips for Utahns Affected by the Gun Range Fire *State agency is here to answer questions and help with the claims process*

Bountiful and Centerville residents affected by the Gun Range Fire should begin by contacting their insurer or insurance agent to verify their coverage for fire, smoke, and water damage. Your insurance card will have a phone number for filing claims printed on it. You can also contact the Utah Insurance Department for help finding the right contact.

"If you have a question about your policy or what your insurer or agent has told you, please call the Utah Insurance Department at 801-538-3800," said Utah Insurance Commissioner Todd E. Kiser. "We have staff on hand to help you understand and navigate the claims process."

Residents who had property damaged or destroyed by the fire should ask their insurer or insurance agent what the next steps should be. They can give you advice about how to prevent further losses and begin the process of repairing the damage.

Keep in mind that costs incurred during evacuation may be reimbursable. Money you spend on making short-term repairs to prevent further damage may be recoverable as well. Keep your receipts and include them when filing a claim.

Commissioner Kiser recommends that all Utahns take this opportunity to review their policies, property, and possessions to be sure they're covered in the case of a similar event. "Knowing what you own is a critical factor in filing a loss claim," said Commissioner Kiser. "Take a few minutes today to photograph your possessions whether or not you're near a fire hazard area."

Making a home inventory is as simple as taking photos or video inside your home and around your property with a camera or smartphone. Save them on a portable computer, USB drive, 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.

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."

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

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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.