



State of Utah

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Governor

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Insurance Department

TODD E. KISER
Insurance Commissioner

For Immediate Release

September 18, 2018

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When Evacuating, Take A Minute For Insurance

Photographs are quick and easy — and they make a difference

Utah's 2018 wildfire season has been particularly severe. As fires continue into fall, the Utah Insurance Department reminds homeowners that preparation is key when it comes to disasters.

"Even homeowners who are facing evacuation as a fire approaches can take action to prepare," says Utah Insurance Commissioner Todd E. Kiser. "Knowing what you own is a critical factor in filing a loss claim. Take a few minutes today to photograph your possessions, whether or not you're in a fire's path."

If your home is currently threatened by a wildfire, there are a number of things you can do to simplify the process if you need to file a claim.

- **Update your home inventory.** Walk around your home and property and take photos of your possessions with your 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.
- **Plan for evacuation.** Know your evacuation route and have a designated place to stay in case you cannot return immediately. If authorities order an evacuation, get out quickly. Remember to take the "Six Ps of Evacuation": People, Pets, Prescriptions, Papers, Personal Needs, and Priceless Items.
- **Call your insurance agent.** Ask them what's covered under your policy. They can also tell you what to prepare for in the event of a loss.
- **Save all receipts.** If you evacuate and need to stay in a hotel, those costs may be recoverable. If your home is damaged, make short-term repairs to prevent further damage and keep those receipts too.
- **Photograph any damage.** If you suffer a loss, call your agent or insurer's claims hotline as soon as it's safe to do so. Take photos of any damage to your property or possessions, but do not throw anything out until an insurance adjuster has reviewed it.

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

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.