

INSURANCE PREPAREDNESS



CITIZEN ENGAGEMENT



SILVANUS

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You should make sure that your insurance coverage is adequate, up-to-date, and that you understand what is covered in the event of a wildfire.



This form of preparedness is crucial because it helps to mitigate the financial impact of damage caused by wildfires to homes, businesses, and other properties. Here are key aspects of insurance preparedness for wildfires:

REVIEWING INSURANCE POLICIES

Adequate Coverage

Ensure that your insurance policy covers not just the structure of your home but also your belongings and the cost of additional living expenses if you are displaced. It's crucial that the coverage reflects the current value and costs of rebuilding and replacing your possessions.



Understanding What's Covered

Knowing what your insurance covers and what it excludes. For example, some policies might not automatically include coverage for other structures like sheds or garages.



Mitigation of Further Damage

Understand your responsibilities in terms of mitigating further damage after a wildfire, as failing to do so can sometimes affect claim settlements.



SPECIAL WILDFIRE COVERAGE

Comprehensive Coverage

Some areas prone to wildfires might require additional or specialized insurance coverage. This can include policies that specifically cover the peril of fire or supplemental policies for smoke damage.



Difference in Conditions (DIC) Coverage

For those in high-risk areas, DIC policies can provide additional coverage where standard policies may fall short, particularly for hazards like landslides or floods that might occur post-fire.



DOCUMENTING PROPERTY AND BELONGINGS

Home Inventory

Create a detailed inventory of home contents and other personal property.

This documentation should include photos, descriptions, and the purchase price of items which can be crucial for claims.



Secure Storage

Store insurance documents and home inventory records in a secure, fire-proof location and consider keeping digital copies in cloud storage to ensure they are accessible from anywhere.



PROACTIVE COMMUNICATION

Contact Information

Keep up-to-date contact information for your insurance agent or company readily accessible. Know who to call and what steps to follow to initiate a claim.



RISK MITIGATION

Mitigation Measures

Implement mitigation measures that could reduce insurance premiums and enhance property safety, such as creating defensible space, using fire-resistant building materials, and installing sprinkler systems.

