

Nicole Mahrt 916-440-1116 nicole.mahrt@pciaa.net

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Wildfire in Glacier National Park Causes Evacuations, Insurers Offers Advice to Residents

SACRAMENTO, Calif. – The fast moving wildfire within Glacier National Park has resulted in evacuations inside and adjacent to the park to help ensure safety. The Property Casualty Insurers Association of America (PCI) urges campers and residents to listen to the warnings of local and state officials and seek safety if asked to evacuate. Once evacuated to a safe location, residents should save receipts for expenses and contact their insurance companies through their toll free claims telephone numbers as soon as possible to begin receiving assistance if their home is damaged.

"With the National Weather Service issuing a Red Flag warning for today in Glacier National Park, conditions may be ripe the fire to grow and in emergency situations such as this, insurers seek to make contact with policyholders as easy as possible and are committed to getting the claims and recovery process started so life can return to normal as soon as possible," said Nicole Marht-Ganley, senior director of public affairs for PCI.

PCI encourages residents in Montana not directly impacted by the current fires to use these events as a wake-up call and remember to take some simple steps to financially prepare themselves for natural disasters.

"It's time for homeowners and renters to make financial and physical preparedness for wildfires a priority," said Marht-Ganley. "Don't wait until it's too late when the knock on your door comes and you are asked to leave your home in ten minutes. Start preparing physically and financially now. Homeowners and renters need to look at their coverage. Homeowners should update their policy to reflect any remodeling or upgrades and review your policy with your agent or company. Everyone should compile a home inventory detailing personal possessions, make a family evacuation plan and mitigate property to reduce fire risk."

Wildfire Reality Check Preparedness

PCI is urging residents across Montana to take a wildfire reality check and make sure their homes and finances are prepared for wildfire threats in 2015.

"Mother Nature is unpredictable, but we can prepare ahead of time for what she may cause," said Christopher Hackett, PCI director of personal lines policy. "Through the Wildfire Reality Check we want to move homeowners and renters from focusing solely on the need to prepare their property for wildfires, to also thinking about the financial implications. The Wildfire Reality Check asks if you have taken the time to financially prepare for wildfires and provides tips and resources to help you get ready."

PCI encourages everyone to take the <u>Wildfire Reality Check Quiz</u> and test their level of preparedness. The <u>PCI Wildfire Headquarters</u> has many resources and tips including the <u>Wildfire Reality Check Infographic.</u>

Wildfire Reality Check - Are You Prepared Financially?

For more tips check out: http://www.readyforwildfire.org/Financial Preparedness

- Do an annual insurance check up with your agent or insurer
- Understand your policy do you have a replacement cost policy up to limits or actual cash value
- Update your policy after any home improvements
- If your home is paid off, be sure to maintain coverage
- Make sure your policy reflects your home's correct square footage

Wildfire Reality Check – Is Your Property Prepared?

For more tips check out: http://www.readyforwildfire.org/

- Create Defensive Space Clear 30 to 100 feet from home in all directions
- Remove dead leaves and debris from roof & rain gutters
- Remove wood piles or prune flammable plants and shrubs near windows
- Trim trees branches a minimum of 10 feet from other threes. Embers are a major cause of spreading fires
- Remove vegetation and items that can catch fire under decks.

PCI promotes and protects the viability of a competitive private insurance market for the benefit of consumers and insurers. PCI is composed of nearly 1,000 member companies, representing the broadest cross section of insurers of any national trade association. PCI members write more than \$195 billion in annual premium, 35 percent of the nation's property casualty insurance. Member companies write 42 percent of the U.S. automobile insurance market, 28 percent of the homeowners market, 33 percent of the commercial property and liability market and 35 percent of the private workers compensation market.