

Brooke Kelley-Hunt
847-553-3671
brooke.kelley-hunt@pciaa.net

FOR RELEASE ON RECEIPT

April 10, 2017

Insurers Ready to Help Florida Residents Impacted by Brush Fires

Tallahassee, Fla. — As states across the southeast continue to battle several wildfires, the Property Casualty Insurers Association of America (PCI) today urged homeowners and renters to evacuate if instructed to do so and contact insurance companies immediately.

“Insurers are ready to help residents in the impacted areas start the claims process,” said Logan McFaddin, PCI’s regional manager. “It’s also important to note homeowners’ insurance policies provide coverage for additional living expenses that can move policyholders out of shelters and into a hotel room or rental property if you have been forced to evacuate your home.”

The first step is to call your insurer and get the claims process started if a home or business has been impacted by these wildfires. “This week’s brush fires across the state serve as a reminder to all homeowners and renters to use this time to take a ‘Wildfire Reality Check’ and ensure both your finances and property are prepared for wildfires.”

“Homeowners and renters need to take the time now to call your agent or insurance company and do an annual insurance checkup,” said McFaddin. “Make sure you have enough coverage to rebuild your home. Renters can bundle a policy with their auto insurance so all of your belongings can be replaced. Making a home inventory is very easy, just grab your smartphone and walk through your house. Remember to open drawers and closets and don’t forget to video what is in your garage. This quick home video could help make rebuilding your home much easier.”

Wildfire Reality Check - Quick Tips on How to Prepare Finances:

- Read and understand insurance policy. The typical homeowners’ policy covers damage caused by wind, fire and lightning. Comprehensive auto insurance generally covers damage or destruction to a vehicle from a fire.
- Review insurance policy regularly with an insurance company or agent. If you have recently remodeled or built a new addition onto your property, be sure to increase the amount of protection to cover the upgraded materials or expanded square footage. Talk about types of insurance policies and learn the difference between a replacement cost policy, which generally provides for the repair or replacement of damaged covered personal property items, and an actual cash value policy, that will only provide reimbursement for the depreciated value of the covered personal property item. Decide which type of policy best fits your needs, and maintain adequate insurance, because once a wildfire turns into a fire storm there is little that can be done to halt its path of destruction. Make sure your policy reflects the right amount of square footage.
- Create and keep an inventory of personal items and photograph or videotape them for documentation and claims purposes. Be specific: document how many TVs, computers, sets of towels and sheets, and other items you have. The more details recorded, the easier recovery will be. Keep receipts for major purchases and keep records of the age, current value, make, model and serial number of personal property. Keep inventory and a copy of insurance policy at another location.

Wildfire Reality Check - Quick Tips on How to Prepare and Protect Property

- Create 100 feet of defensible space around your home by clearing dead brush, grass and shrubs. Defensible space can slow the spread of a fire and help keep firefighters safe.
- Clean out leaves, pine needles and dirt that may have collected in rain gutters or on roofs.
- Cut back tree branches that hang over the house or near the chimney, and create 6 feet of clearance between the ground and tree branches.
- Consider landscaping with fire-resistant trees and shrubs, such as deciduous trees and low-growing shrubs.
- Remove any wood piles or wooden play houses against homes or structures.
- Keep operational fire extinguishers in kitchens.
- Install new batteries in fire and smoke alarms.
- Know building codes and use fire resistant materials.
- Create a family plan and hold family evacuation drills. Make sure your family knows what actions to take if a fire breaks out. Include plans for pets.
- Identify family valuables and treasures you can gather in a short time span.

Additional tips for physical and financial preparation, as well as recovery and rebuilding guidance for anyone directly impacted by a wildfire can be found at www.pciaa.net.

Current Wildfire Conditions in Florida-<http://www.freshfromflorida.com/Divisions-Offices/Florida-Forest-Service/Wildland-Fire/Current-Fire-Conditions>.

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 \$202 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, 27 percent of the homeowners market, 33 percent of the commercial property and liability market and 34 percent of the private workers compensation market.