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Valley Fire Anniversary: Wake Up Call to Get Financially Prepared with a Wildfire Reality Check

SACRAMENTO — Today marks the second anniversary of the Valley Fire that was sparked in Lake County, California on September 12, 2015 destroying 1955 homes, buildings and structures, killing 4 and burning over 10,000 acres.

This anniversary is an important reminder that September and October are high risk wildfire months in California and now is the time to get your finances in order with a Wildfire Reality Check, says ACIC, the California voice of the Property Casualty Insurers Association of America.

“Seven of the top ten wildfires with the most insurance claims have occurred in California during September and October,” said Mark Sektnan, ACIC president. “The Valley Fire now ranks as the 6th largest fire in terms of insurance claim payouts. This anniversary should remind everyone to get both your property and finances ready for a wildfire.”

2017 has been a very active wildfire year. Western states continue battling major blazes. The National Interagency Fire Center reports there are 62 major active fires that have burned 1.6 million acres. The National Fire Preparedness Level has been elevated to 5.

“Victims of the Texas and Florida Hurricanes remain on everyone’s hearts and minds, but we also need to remember we live in wildfire country and the coming months can be very dangerous,” said Sektnan. “Now is the right time to call your agent or insurer and do an insurance checkup or take your smart phone and video each room of your house. Renters should also check their coverage and make a home inventory. These simple steps can make a big difference if you have to file a claim and rebuild your home.”

Learn More:

[Top Ten Most Costly Wildfires](#)

[Take a Wildfire Reality Check](#)

Take a Wildfire Reality Check

Tip 1: Conduct an Annual Insurance Check Up

Call your agent or insurance company to discuss your policy limits and coverage annually. Make sure your policy reflects the right square footage and materials of your home. Consider purchasing building code upgrade coverage.

Tip 2: Know What Your Policy Covers

The details matter. Understand if you have a replacement cost policy that pays to replace all your items at current market price or an actual cash value policy that takes depreciation into account and pays less for aged items.

Tip 3: Update Your Policy to Cover Home Improvements

If you make home improvements, be sure to call your agent or company to update your coverage. Make sure your insurer knows about the changes so the new tile or room is covered if you must rebuild.

Tip 4: Maintain Insurance

If your home is paid off, be sure to maintain homeowners insurance. Do not be caught after a fire with no way to rebuild your home. Check with loved ones with paid off homes to be sure they continue to carry homeowners insurance.

Tip 5: Get Renters Insurance

Renters can lose everything in a fire just like homeowners. Many auto insurers bundle renters’ insurance coverage with an auto insurance policy for very affordable prices.

Make a Home Inventory

Tip 1: Video or photograph each room of your home. Remember to document drawers and closets.

Tip 2: Describe your home’s contents, what you paid, where and when you bought items in your video.

Tip 3: Remember to note and video your electronics, appliances, sports equipment, TVs, computers, tablets.

Tip 4: Store key documents like a home inventory in the cloud or fireproof case.

Tip 5: Don’t forget to video or photograph what is inside your garage.

ACIC, the California voice of the Property Casualty Insurers Association of America, represents 363 property casualty insurance companies doing business in California. These members write \$20.2 billion in premium in California insuring 36 percent of the property casualty insurance sold in the state. California members write 44 percent of personal auto insurance, 29 percent of homeowners insurance, 33 percent of commercial lines business insurance and 40 percent of private workers compensation insurance sold in California.

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