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Insurers Respond to Help Carr Fire Homeowners and Renters

SACRAMENTO, Calif. — As firefighters work to gain control of the Carr Fire, which has destroyed or damaged over 700 hundred homes, the Property Casualty Insurers Association of America (PCI) is urging homeowners and renters to follow the orders of local authorities when asked to evacuate. Once evacuated to a safe location, residents should save receipts for expenses and contact their insurance companies.

“Insurers are ready to help residents start the claims process,” said Mark Sektnan, PCI’s vice president of state government relations. “Insurers are moving their catastrophe teams into the area. Residents evacuated should know that homeowners insurance policies provide coverage for additional living expenses should a covered loss make your home uninhabitable.”

The National Fire Preparedness Level has been raised to its highest level of 5 (on a scale of 1 to 5). Over 90 major wildfires are burning in 12 states. California fire officials are battling eight major wildfires across the state, including the Carr Fire.

“Once evacuated to safety, the first step is to call your insurer and get the claims process started as soon as possible, said Sektnan. “Call, click or text your insurer and they will get you the resources necessary to buy clothes, find another place to live and take care of your immediate needs.”

For those not evacuated from wildfires, now is a good time to take a Wildfire Reality Check. Contact your agent or insurance company and update your policy. Make sure you have the right coverage to rebuild your home. Create a home inventory using your smartphone to document everything in each room. Keep your video in the cloud or outside your home.

Contact your Insurance Company

Quick Tips for the Insurance Claims Process

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 or extended cost replacement 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.

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 \$220 billion in annual premium, 37 percent of the nation's property casualty insurance. Member companies write 44 percent of the U.S. automobile insurance market, 30 percent of the homeowners market, 35 percent of the commercial property and liability market and 37 percent of the private workers compensation market.

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