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**FOR RELEASE ON RECEIPT**

April 1, 2019

## **Insurance Companies Offer Wildfire Recovery Tips to the Florida Panhandle**

**Tallahassee, Fla.** — As fire crews continue to battle wildfires, the American Property Casualty Insurance Association (APCIA) today urged Florida homeowners and renters to evacuate if instructed to do so and contact insurance companies immediately if impacted by the wildfires.

"APCIA urges Florida homeowners and renters impacted by the severe wildfires occurring in the Panhandle area to evacuate if instructed to do so and contact their insurance companies immediately to help in the recovery process," said Logan McFaddin, APCIA's regional manager.

"Insurers are standing by ready to help Floridians impacted by wildfires start their claims process," continued McFaddin. "Additionally, insurers are making sure Floridians are aware that homeowners insurance policies do provide coverage for additional living expenses that can move policyholders out of shelters and into a hotel room or rental property in the event you are forced to evacuate your home."

The first step is to call your insurer and get the claims process started. "These wildfires serve as a critical reminder to all homeowners and renters to take time for a 'Wildfire Reality Check' to ensure both your finances and property are prepared for wildfires," concluded McFaddin.

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

- **Read and understand your 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 your 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. Discuss 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.
- **Create and keep an inventory of personal items.** Photograph or videotape the items 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 records of the age, current value, make, model, and serial number of personal property. Keep your inventory and a copy of your 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. 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.

Representing nearly 60 percent of the U.S. property casualty insurance market, the American Property Casualty Insurance Association (APCIA) promotes and protects the viability of private competition for the benefit of consumers and insurers. APCIA represents the broadest cross-section of home, auto, and business insurers of any national trade association. APCIA members represent all sizes, structures, and regions, which protect families, communities, and businesses in the U.S. and across the globe.

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