

INSURANCE AND WILDFIRES

THINGS TO ASK YOUR AGENT:

- What kind of damage is covered by my homeowner's insurance?
- Do I have a replacement-type policy, and what are the terms? To what extent are items covered?
- Do I have coverage for additional living expenses while repairs are being made? (Recommendation: Save all receipts including hotel stays, reasonable meals and necessities you must buy.)
- What obligations do I have to meet to be sure I will be compensated? What obligations do I have to meet after I file a claim?
- Can my policy be cancelled or not renewed? If so, for what reasons?
- What documentation do I need for replacing contents of my home? Appraisals? Photographs? Videos? Receipts?
- What coverage do I have for outbuildings, vehicles, machinery, animals, jewelry, antiques, works of art?

GENERAL SUGGESTIONS:

- Document the contents of your home with receipts, photos, appraisals and/or videos.
- Keep these records and any other important documents in a safe and fireproof location. Consider that a gun safe may not be adequate, as a fully-involved fire may exceed the fire-proofing capabilities. It's wise to keep records or copies in a safe-deposit box or another safe location away from your home.
- An inventory checklist is available online at the Montana Insurance Commissioner's website.
- If you need additional help, the Insurance Commissioner's hotline is 800.332-6148.

SOME OBSERVATIONS ON FIRE INSURANCE:

- Insurance policies vary between companies and locations as pertains to Wildland-Urban Interface situations.
- Some companies have reportedly cancelled insurance policies after fires, and cancellations or non-renewals have been reported if the company made fire mitigation recommendations and the person didn't follow them. Some companies are requesting that people have firewise assessments.
- Insurance rates can be determined by nearness to a fire station, water availability, etc.