

*State of Idaho*  
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## Wildfire Property Damage - Tips for Filing a Claim

**Wildfires, tornadoes, earthquakes, and other severe storms can leave a trail of devastation. Rebuilding a community after one of these events is expensive and takes time.** These tips will help get money owed to you from your insurance company quickly so you can start rebuilding your house and your life.

### Making Contact with Your Insurance Company

- **Contact** your insurance company or agent as soon as possible.
- **Be patient, but persistent.** Remember that others in your community will also be contacting their insurance companies. You may get a busy signal at first as many claimants are trying to get help all at the same time.
- **Have your policy number ready if you have it available.** This will help the claim process move smoothly. Ask your insurance agent what information is needed to file a claim.
- If you don't have a copy of your insurance policy, ask your agent or company for a copy.
- Be sure to read your policy carefully. If you have questions about your policy, contact your agent or the company. The Department of Insurance can also answer general questions regarding insurance and claims.
- **Take notes.** Make note of decisions, questions, or individual contacts, when and how you communicate (e-mail, text, phone), and who the contacts represent. Keep copies of all estimates, bills and receipts.
- **Representatives from insurance companies will assess the damages caused by the disaster and may attend to houses with the most damage first.** If your house does not have as much damage as others, be patient. It might take a while for the insurance company to get to every house that has been damaged. This does not mean they are taking your claim any less seriously than your neighbors' claim.

### Reporting and Preventing Further Damage

- Take photographs and video of the damage before everything is cleaned up or repaired.
- If you can do so safely, make the repairs necessary to prevent further damage to your property by covering broken windows, leaking roofs and damaged walls.
- Do not have permanent repairs made until your insurance company has inspected the property and you have reached an agreement on the cost of repairs, unless your insurance company directs you to do so. We recommend that you document the insurance company's authorization to make repairs. If going back into the area could be dangerous, do not do it.
- Save all receipts including those from the temporary repairs covered by your insurance policy. Plastic tarps or sheeting used to protect broken windows and damaged buildings from additional exposure to elements usually are covered by your homeowners' policy.

- If your home is damaged to the extent that you cannot live there, you may have coverage for additional living expenses while repairs are being made. This is true for most standard homeowners' policies.
- If you cannot stay in your home, save all receipts, including hotel stays, reasonable meals and any necessities that you must buy. Not everything may be covered, but without receipts, you will not be able to file a claim.

### **Start Making a List of All your Damaged Belongings**

- **Ideally, you have an inventory list and photos of your valuables available.** (Store this list online so you can reach it in the future.)
- If you do not have an inventory, think through each room in your house and write down any items you recall. Ask friends and family for photographs that might show part of your house. Do not forget things like linens, artwork, rugs, lamps, etc. These items might be worth small dollar amounts, but everything adds up.
- The DOI has an inventory checklist available online and as a paper brochure to start the process: [http://www.doi.idaho.gov/Consumer/homeowner\\_inventory.pdf](http://www.doi.idaho.gov/Consumer/homeowner_inventory.pdf).

### **Partial Damage of Your Home**

- Partial damage may not be as obvious and may come to light weeks or months later.
- Because it is not as obvious, the responsibility of demonstrating the damage falls to the homeowner. This may involve taking photos or videos or hiring experts – such as structural engineers, environmental hygienists, or HVAC (heating, ventilation, air conditioning) specialists – to evaluate the damage.

### **Which types of damage are typically covered?**

- Damage caused by wildfires, wind, wind-driven rain,
- Damage to your home from trees or other falling objects,
- Damage from a collapse of a structure due to weight of hail and debris,
- Refer to your policy contract for details.

### **What types of damage are not typically covered?**

- Interior water damage from a storm (when roof or walls are not damaged),
- Damage as the result of a flood,
- Removal of fallen trees (if the trees do not land on and damage your home),
- Food spoilage due to a power outage,
- Water damage from backed-up drains or sewers,
- You may have the option to purchase additional coverage for some of these events – check with your agent or the insurance company prior to a loss.

### **If your car is damaged by storm or wildfire:**

- Call your insurance agent or insurance company with your policy number and other information as soon as possible.
- Ask your agent what you will need to file a claim.
- Ask your insurance company if you have coverage for a rental vehicle if your car is not drivable.

Idaho Department of Insurance

Dealing with Disaster Tips

Page 3 of 3

- Save any receipts and bills, including those from a car rental or towing and storage of your damaged car.
- If your car was damaged and you have comprehensive coverage with car rental, call your insurance company right away. They can usually schedule a rental car for you quickly, while yours is being repaired.

*For more information, contact the Idaho Department of Insurance at 208-334-4250 or visit our website at [www.doi.idaho.gov](http://www.doi.idaho.gov).*