

# Wildfires and homeowner insurance

## Your insurance

Rural homeowners, in particular, need to be aware of potential wildfires. Many homes are isolated and surrounded by forests and brush-covered grasslands. When it's hot and dry, these areas can be a fire threat. Also, firefighters may have a hard time getting to these homes.

Homeowner insurance should cover all fires, including wildfires, unless the policyholder intentionally sets the fire.

Make sure you have adequate insurance to cover your property and possessions.

## Homeowner tips

Review your policy – Check your coverage regularly to make sure it includes adequate replacement coverage, in the event you suffer a loss. Make sure you have enough insurance coverage.

Buy special coverage to protect specific valuables, such as jewelry, fine art, and other items that may have limited coverage under your homeowner policy.

Prepare a [household inventory](#).

Insurers may require your home to meet certain criteria - Insurers base homeowner coverage and rates on certain assumptions that include:

- Fire protection available to your home, such as fire hydrants and the location of the fire department nearest to you.
- Whether your home has electricity and running water, etc.

Protect your rural home and limit your home's fire exposure by:

- Clearing a natural firebreak between your home and outbuildings, trees, bushes and uncut fields.
- Installing a water pump or having access to a nearby water source.
- Using fire-resistant roofing or building materials.

The [Federal Emergency Management Agency \(www.ready.gov\)](http://www.ready.gov) has more information on how to protect yourself and your home from wildfires.

## See also

- [Understanding your homeowner coverage](#)
- [Insurance shopping tips for homeowners](#)
- [Renter's/Tenant's Insurance](#)

## Need more help?

- Call us at 800-721-3272, 8 a.m. to 5 p.m., Monday - Friday
- Visit [www.InsureUonline.org](http://www.InsureUonline.org) for disaster preparedness tips.