

WYOMING DEPARTMENT OF INSURANCE
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*****FOR IMMEDIATE RELEASE*****

INSURANCE TIPS FOR WILDFIRE

CHEYENNE, Wyo. — Insurance Commissioner Tom Hirsig reminds consumers to be prepared in the event of evacuation or damage caused by wildfire and educate yourself on your insurance policies and duties under your policy.

First and foremost, be safe and follow authority's recommendations for evacuation. If time permits, take important insurance documents including insurance cards and policies as well as inventory lists with photographs and videos.

Contact your insurance company to let them know you have been displaced in the event of evacuation or if you have damage.

Home Insurance

- Ask if you have Additional Living Expense (ALE) coverage on your policy. This coverage typically reimburses you for additional necessary and reasonable food and lodging expenses during mandatory evacuations or the repair of your home. Most companies pay up to 20 percent of your home's Dwelling Coverage Limit. Keep your receipts for any expenses incurred.
- Make a list of your damaged property. Take photos of damaged areas. Do not throw away damaged items until a claims adjuster has seen them.
- Make necessary repairs to protect your home and property from further damage. Don't make permanent repairs until your insurance company inspects the damages. Keep a record of your repair expenses and save all receipts.
- Try to be present when the adjuster inspects your damage. You may also have your contractor present at the inspection or have the contractor review the adjuster's report.

Auto

- Damage to your auto from smoke, soot, heat and fire are typically under a vehicle's Comprehensive coverage, when elected. This is not a mandatory coverage, review your policy or contact your agent to find out if you are covered.

Business Owner

- Business Interruption Coverage is a standard, but not often well-known, part of property and casualty insurance policies sold under a Business Owner's Policy (BOP). It helps a small business by covering income lost due to a covered loss.
- Business Interruption Coverage may cover the following in the event of covered loss: lost profits, increased operating expenses, cost of operating out of a temporary location and

reasonable expenses to allow the business to continue operating while the property is being repaired.

- Business owners whose business locations suffer smoke or fire damage should contact their insurance companies and/or insurance agents for more information.

Visit the Rocky Mountain Insurance Information Association for more information on how to protect your home and reduce damages from wildfires at http://www.rmiaa.org/Catastrophes_and_Statistics/Wildfire.asp.

The National Association of Insurance Commissioners also offers insurance tips for consumers under threat of a natural disaster through its public education program at http://www.insureuonline.org/disaster_preparedness.htm.

For more information about issues dealing with your insurance, please contact the Wyoming Department of Insurance at 106 East 6th Avenue, Cheyenne, WY 82002, telephone: 307-777-7401 or toll free in Wyoming at 800-438-5768 and online at <http://doi.wyo.gov>.