

*State of Idaho*  
**DEPARTMENT OF INSURANCE**

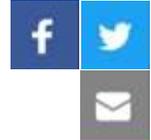
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**Idaho Department of Insurance News Release**

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## **Idaho Dept. of Insurance releases Post-Disaster Claims Guide**

**BOISE ID** – When it comes to risks in natural disasters and extreme weather, Idaho ranks low in the nation, but no state is immune to devastation.

Wildfires are the most prevalent natural disasters in Idaho and flooding is a close second. While flood season typically begins in the Spring and wildfire season starts around June, disasters can happen anywhere and at any time. The Department recently released its [Post-Disaster Claims Guide](#) Idahoans can use as a resource should the unexpected happen.

“We often hear from homeowners who did not realize they needed to protect themselves when a disaster occurs. Frankly, if it rains at your house you could see flooding and if you’ve seen lightning or have vegetation you could experience a wildfire,” said Department Director Dean Cameron. “We urge consumers to meet with their agent and review their coverage to make sure they have the protection they need.”

Should the unexpected occur, the [Post-Disaster Claims Guide](#) can assist you with the following:

- **Safe and Sound** – Make sure your family is safe. Then secure your belongings to prevent further damage.
- **Report a Claim** – Report the claim to your insurance company or agent.
- **Estimate Damage** – Work with your adjuster. If your personal belongings are damaged or destroyed, your adjuster will ask for a list of those items.
- **Determine Coverage** – The adjuster will help calculate the amount of damage to your home and property.
- **Rebuild, Repair & Replace** – Work with reputable contractors. Read and understand all contracts before signing. Avoid becoming a victim of fraud.
- **Prepare** – Start preparing now for you and your family for when the unexpected occurs.

For inquiries contact the Idaho Dept. of Insurance consumer hotline at (208) 334-4319.

### **About the Department of Insurance**

The Idaho Department of Insurance has been regulating the business of insurance in Idaho since 1901. The mission of the Department is to serve and protect Idahoans by equitably, effectively and efficiently administering the Idaho Insurance Code and the International Fire Code. For more information, visit [doi.idaho.gov](http://doi.idaho.gov).

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