

State of Idaho  
**DEPARTMENT OF INSURANCE**

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**Idaho Department of Insurance News Release**

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**Protect yourself and your property from wildfires**

**BOISE, ID (August 1, 2024)** – As the state endures high heat and increased wildfire danger, the Idaho Department of Insurance (DOI) encourages you to stay safe, stay informed and review your insurance policies to help protect yourself and your property.

**Prepare for wildfire:**

1. Use your smartphone to perform a home inventory to create a record of your belongings and store scans of important documents that you can easily access. Focus on valuable and important belongings. [Download the Home Inventory App to easily record your belongings.](#)
2. Locate your insurance papers and put them in a safe place or upload to an online location.
3. Make sure your agent and insurance company have your current contact information.
4. Please make sure the value of your property is accurately covered in your policy.
5. For renters, consider purchasing renters' insurance to protect your personal belongings, which are typically not covered by your landlord's homeowners policy.
6. Consider comprehensive auto insurance, which can protect your vehicle in the event of wildfire.

**Consumers facing evacuation for wildfires:**

Insurance may cover additional rental or food costs if you need to evacuate because of a wildfire in your area. Here is a quick checklist for consumers facing evacuation:

- Follow all evacuation orders from local authorities.
- If time allows, locate your insurance policy documents and upload them to the cloud using your mobile device.
- If time allows, take a photo or video inventory of your possessions. An inventory can be completed quickly and easily on your smart phone and safely stored in the Cloud.
- The Idaho State Fire Marshal has a [Wildfire Evacuation Plan](#) available online. These simple tips can help make leaving your home quicker, easier and safer in the event of a wildfire and reduce your risk of injury.

If you suffer damage or a loss of property, the DOI is available to help consumers understand what to expect and how to deal with your insurance claim to make the process easier. Our [Post-Disaster Claims Guide](#) offers an overview of the process, along with helpful tools and tips to navigate the insurance claims process, including:

1. **Safe and sound** – After a disaster hits, make sure you and your family are safe. Then secure your belongings.
2. **Report a claim** – Once you’ve determined your home is damaged and needs to be repaired or rebuilt, report or file a claim as soon as possible.
3. **Estimate damage** – An insurance adjuster will figure out how much damage was done to your home and property.
4. **Determine coverage** – Once the adjuster has figured out how much it will cost to rebuild, repair or replace your home or property, the adjuster will review your policy to calculate how much the insurance company will pay.
5. **Rebuild, repair and replace** - During the recovery phase, you’ll be replacing personal items (if damaged), choosing building materials and working with contractors.
6. **Prepare** – The recovery process is the best time to start preparing for the next disaster or claim.

Keep in mind that filing an insurance claim is a process that needs to be worked through step-by-step. Your insurance policy is a contract between you and your insurer. That contract contains the terms and conditions of coverage and both you and your company have legal rights and commitments to fulfill it. Knowledge about the process and basic information about insurance laws that deal with the handling of claims will empower you in your recovery.

“Idahoans who are having issues with their carrier can contact the DOI Consumer Services team,” said Director Dean L. Cameron. “We can answer questions and help consumers resolve disputes with insurance companies and insurance agents. We are here to help our fellow Idahoans.”

For more information, visit [doi.idaho.gov](http://doi.idaho.gov) or contact the Idaho Department of Insurance:

Phone: 208-334-4250

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### **About the Idaho 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, please visit us at [doi.idaho.gov](http://doi.idaho.gov) or email us at [consumeraffairs@doi.idaho.gov](mailto:consumeraffairs@doi.idaho.gov).