

Wildfires: insurance and recovery resources

Disasters + Preparedness

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Following a wildfire or other disaster, getting back to normal can take some time. To assist in the recovery process, the Triple-I has compiled useful information around post-disaster safety, insurance coverage questions, and detailed guidance on how to file a claim. In addition, resources specific to those in California, Washington, Oregon and Colorado affected by wildfires are also included.

In focus: *09/25/2020*



California officials say that fire conditions could worsen as the state enters the peak of its traditional wildfire season. Climatologist Bill Patzert said that “another two months of drama ahead,” warning that conditions will worsen. Firefighters battling more than 20 major fires in the state.



Safety and resources for recovery



Following a wildfire, new perils such as downed trees and power lines, hotspots and ash can pose risks. And if you have evacuated, it might not be safe to go back home. The following articles provide information and guidance to keep you and your loved ones safe in the aftermath.

[When disaster strikes: Preparation, response and recovery](#)



What insurance covers



Damage caused by fire and smoke is covered under standard homeowners, renters and

business owners insurance policies and under the optional comprehensive portion of an auto insurance policy. Water losses, or damage caused by fire fighters while extinguishing a fire, is also covered under these policies.

In California, the [California Fair Access to Insurance Requirements](#) (FAIR) Plan Association, the state's property insurer of last resort, covers residential and commercial properties located in brush and wildfire areas.

In the aftermath of a wildfire or other natural disaster, policyholders may have questions about the insurance process, including what is covered and what isn't. Here are some answers to many of these common questions about home, auto, and other coverages.

Articles:

[Tips for wildfire insurance claims](#)

[Insurance for wildfires](#)

[What is covered by standard homeowners insurance?](#)

[Renters insurance](#)

[Co-op or condo insurance](#)

[Mobile home insurance](#)

[Basic auto insurance](#)

[Boat insurance](#)

[Environmental liability insurance](#)

[Spoiled food](#)



Claims



After a disaster, you want to get back to normal as soon as possible, and your insurance company wants to help. You may get multiple checks from your insurer as you make temporary repairs, permanent repairs and replace damaged belongings. Here's what you need to know about claims payments, including how to file a claim, what to expect during the process.

Articles:

[The road to recovery: 3 key steps to simplify filing wildfire damage claims](#)

[Understanding the insurance claims payment process](#)

[How to file a homeowners claim](#)

[Understanding your insurance deductibles](#)

[How is the settlement amount determined?](#)

[What is a public adjuster?](#)

[How to file a wildfire claim in California](#)

Videos:

Tips for wildfire insurance claims

Additional Living Expenses



Additional resources



Many national organizations and ones in your state may offer resources for recovery that are helpful to you. The following is a general list, followed by specific resources for those affected by wildfires.

[Frequently asked questions about FEMA disaster assistance](#)

[DisasterAssistance.gov](#)

FEMA Helpline: 1-800- FEMA (1-800-621-3362)

TTY 1-800-462-7585

711 or Video Relay Service (VRS) 1-800-621-3362

[SBA Disaster Loans & Grants](#)

[Institute for Business & Home Safety](#)

[Red Cross: wildfire safety](#)

[Firewise USA](#)

Local resources and insurers

California:

- [Insurers operating in California](#)
- [Northern California wildfires: Where to find updates on air quality, evacuations, and official information](#)
- [Other California resources](#)

Colorado:

- [Insurers operating in Colorado](#)
- [Other Colorado resources](#)

Oregon:

- [Insurers operating in Oregon](#)
- [Other Oregon resources](#)

Washington:

- [Insurers operating in Washington state](#)
- [Other Washington state resources](#)

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