WILDFIRES: The Time to Prepare is Now

Phase 1: Before the Fire

Talk to your Agent
- Review with your agent your homeowners insurance coverage now and annually and discuss your coverage needs to protect your home and its contents in case of wildfire damage.

Understand the Deductible
- The deductible is the amount of loss paid by the policyholder.
- Higher deductibles lower your premium, but increase the amount you must pay out of your own pocket if a covered loss occurs.

Understand the Difference between Market Value vs. Replacement Cost
- Market value is the amount a buyer would pay for a home, including the land.
- Replacement cost for this purpose is the rebuilding cost necessary to repair or replace the home.

Home Inventory
- While a home inventory can be as simple as a list or a visual record, an effective home inventory should include both for added security.
- A good way to start is to move from room to room, listing items as you go.
- Keep it Safe: keep a copy in a safe location away from your home.

Evacuation
- Make, discuss and practice an evacuation plan with your family: it can save valuable time during an emergency.
- An evacuation package should be in one place and ready to go in minutes and everyone should know where it is. It contains vital documents and elements (e.g.: medications), key financial information, and irreplaceable Items (paper photos, family heirlooms etc.).

Phase 2: During the Fire

- Make personal safety and the safety of family, friends, animals and community the #1 priority during a wildfire: most material possessions can be replaced but loss of life or serious injury can't be fixed.
- Listen to the news reports and information from first responders.
- Execute your evacuation plan.
- Contact family and friends to alert them of your location.
- **"Prohibited Use" coverage** is the portion of a homeowners or tenant insurance policy that protects you in the event that a civil authority prohibits your use of the residence premises because of direct damage to neighboring premises by a qualified disaster or "loss insured" (e.g: wildfires).
- Call your local insurance agent and save receipts for expenses you incur as a result of the evacuation as they may be reimbursable.

- Coverage may be available (subject to the deductible) for additional living expenses for hotel, food even pet boarding.

Phase 3: After the Fire

What to Expect from the Claims Process
- State Farm will work with customers closely and be there every step of the way to help them recover from the unexpected.
- Customers who have suffered damage from a wildfire should contact their local State Farm agent, call **1-800-SF-Claim**, or log onto StateFarm.com to report it.

Additional Living Expense
- Is the portion of a homeowners or tenant insurance policy that protects you in the event a loss insured causes the residence premises to become uninhabitable.
- Provides coverage for the necessary increase in cost you incur to maintain your standard of living for up to 24 months
- The homeowners or tenant policy deductible applies to this coverage.
- Save receipts for your additional living expenses for your claim representative.
- Coverage subject to all the terms and conditions of the insurance policy contract.

Hiring a Reputable Contractor
- Contact your local home builders association or remodelers council for a directory of reputable contractors.
- Make sure the contractors are currently licensed, registered and insured.
- Get at least three different estimates.
- Insist on a written contract that includes: contractor's contact information, project timeline, payment schedule and permit requirements.

Signs of Poor Business Practices or Possible Scam Involving a Contractor
- Pushy door-to-door sales tactics or unsolicited calls are common after a disaster.
- Promising discounts for using leftover materials or for referring other customers.
- Insisting on a large deposit or cash payments in full.
- Asking you to secure building permits.
- Unwillingness to provide local contact information