

YOUR HOMEOWNER OR BUSINESS INSURANCE COVERAGE MAY NEED **A CHECKUP**

Have insurance documents prepared and ready for evacuation if a wildfire is in your area. Take them with you when you leave.

Contact your insurance company representatives to let them know you have been displaced if evacuated or if there is damage.

Home Insurance

- Ask if you have additional living expense coverage on your policy. This coverage typically reimburses 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 house's dwelling coverage limit. Keep 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 house and property from further damage. Don't make permanent repairs until your insurance company inspects the damages. Keep a record of repair expenses and save all receipts.
- Try to be present when the adjuster inspects the damage. You may also have your contractor present at the inspection or have the contractor review the adjuster's report.

Auto

- Damage to your automobile 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 determine 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. 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 repairs are made to the property.
- Business owners whose locations suffer smoke or fire damage should contact their insurance companies and/or insurance agents for more information.

Resource

Visit the Rocky Mountain Insurance Information Association for more information about protecting your home and reducing damages from wildfires at

http://www.rmiiia.org/Catastrophes_and_Statistics/Wildfire.asp.

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

For more information about insurance issues, please contact the Wyoming Department of Insurance at 106 East 6th Avenue, Cheyenne, WY 82002, 307-777-7401 or toll-free in Wyoming at 800-438-5768, and on-line at <http://insurance.state.wy.us>.

