

Executive Director

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**Arizona's Wildfire Season Reminds Residents
To Review Home Safety and Insurance Protection**

Phoenix, AZ, (March 31, 2008) – Recent wildfires in Arizona are a reminder to all residents to protect their families, homes and businesses from wildfire dangers and to review their insurance coverages says the Arizona Insurance Council (AIC).

“The Arizona State Forestry Division estimates that more than 4,000 homes, businesses, and other structures were threatened by wildland fires in 2006 and 2007,” says Ron Williams, executive director for AIC. “Including autos, boats and other personal property, the economic losses in 2008 could be in the millions of dollars. Arizona residents have a considerable stake in protecting their families and property, as well as avoiding or reducing losses that could add to the price we all pay for insurance.”

The property and casualty insurers of Arizona, represented by AIC, offer these wildfire safety tips:

Keeping your Family Safe

Create a family disaster preparedness plan by identifying escape routes from your home, work and neighborhood. You should also designate an emergency meeting place if you become separated from each other.

Create a defensible space of 30 feet around your property by removing trees and shrubs. Use fire resistant building materials. Install a spark arrester on chimneys and inspect and clean them twice a year. Clean your roof and gutters of flammable leaves and twigs.

Insurance Preparedness

An insurance policy check-up is essential, suggests the AIC. Home and business owners should contact their agent or insurance company to make certain they have the proper level of coverage.

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Key points to go over with your insurance company or agent include:

- Does the policy cover the current costs of rebuilding your house? The increases in cost for lumber, steel, concrete and copper have significantly outpaced other products. Those price increases affect what insurers pay to repair and rebuild homes and the costs of satisfying those claims is shared by all homeowner insurance consumers.
- Does your policy provide coverage for additional living expenses, such as hotel bills and restaurant meals for the time you are evacuated from your home and/or while your home is being rebuilt?
- Is your insurance company or agent aware of any improvements you have made on your home or business? Updating a kitchen, new carpeting or installing a swimming pool adds to the value of your home. The same applies to business improvements.
- Have you upgraded your home electrical system or plumbing system, or installed anti-theft alarms or fire sprinklers? These improvements could help reduce your insurance premium, depending on your insurance company's business practices.

It is also a good idea to take inventory of your personal belongings, and to store that information in a safe deposit box or another secure place other than your home. An inventory list saved on a computer disc or handwritten, video-taped or photographed will help in having your insurance claim paid more quickly. Inventory lists should be as detailed as possible, including descriptions, purchase dates or approximate age of items, cost at time of purchase and estimated replacement cost.

The Insurance Information Institute has developed a downloadable home inventory program available to the public for free. "*Know Your Stuff – Home Inventory Software*" was created to help consumers develop and maintain an inventory of their personal property. To download the software and for more information about property and casualty insurance, please visit www.azinsurance.org.

The Arizona Insurance Council is a non-profit public information organization supported by member companies in the property-casualty insurance business.