



## Free help with your insurance questions or complaints

Consumer Advocacy  
Hotline

Toll-free  
1-888-877-4894

Salem  
503-947-7984

E-mail  
[cp.ins@state.or.us](mailto:cp.ins@state.or.us)

Insurance Division  
350 Winter St. NE  
P.O. Box 14480  
Salem, OR 97309-0405

Phone: 503-947-7980  
Fax: 503-378-4351  
Web: [insurance.oregon.gov](http://insurance.oregon.gov)



On average, more than 500 fires occur annually on 16 million acres of public and private forestland protected by the Oregon Department of Forestry. Those fires burn about 16,000 total acres. Of particular concern in Oregon are the approximately 3.5 million acres of “wildland-urban interface” where homes and other structures are within reach of wildfire. As a homeowner, you can guard against major losses with adequate insurance and take steps to reduce your home’s exposure to wildfires.

### Insurance tips

- ▶ **Review your homeowner coverage limits regularly.** Understand how much your policy will pay for the home and its contents.
  - **Replacement cost:** The amount needed to replace or rebuild your home or repair damages with similar materials. Make sure your policy is updated to reflect improvements or renovations that added value to your home.
  - **Actual cash value:** The amount it would take to repair or replace your home and contents after depreciation. This is easier to do with contents, because depreciation is most often set by a depreciation schedule. Example: If your couch is five years old and the life expectancy for a couch is 10 years, the claim payment would be the cost of a new couch less 50 percent depreciation.
- ▶ **Make a list of your personal possessions.** Take photos and videotape your house and contents. Keep receipts or other proof of the cost of high-value items. Keep these records in a safe place away from your home. Include the name of your insurance company and insurance agent and their contact information.
- ▶ **Make sure your policy covers additional living expenses.** This pays the additional cost for temporary housing, such as a motel, if you can’t return home.
- ▶ **Consider Increased Cost of Construction or Building Ordinance coverage.** This pays for any increased cost to replace or repair the dwelling to meet requirements of current building laws or ordinances.
- ▶ **Consider special coverage for valuables.** You may want this for jewelry, furs, stamps, coins, guns, computers, antiques, musical instruments, and other high-value possessions that exceed normal policy limits.
- ▶ View additional information about homeowners and renters insurance at <http://www.cbs.state.or.us/ins/consumer/consumer.html>

### Filing a claim

- ▶ Contact your insurance company or agent immediately to report your loss. Take reasonable steps to protect against further loss but don’t rush into repairs or rebuilding before getting instructions from your adjuster. Your insurance company’s inspection may be necessary before repairs begin. Don’t throw away damaged property until your adjuster advises you to do so. Before you hire a contractor, get information from the Construction Contractors Board at <http://www.hirelicensedcontractor.com/> or 503-378-4621.

## INSURANCE *Tips . . . continued*

### After filing a claim

- ▶ Prepare a detailed list of destroyed or damaged items. Give a copy of any pictures or videotape of your home to the adjuster. This will help you settle the claim.
- ▶ Keep copies and records of all communication between you and the adjuster.
- ▶ Gather all receipts of your additional living expenses from the time of your loss. Give a copy to your adjuster.
- ▶ If you have problems with your claim, contact the Insurance Division's Consumer Advocacy Unit toll-free at 888-877-4894.

### State of emergency

If the governor declares a state of emergency, the director of the Oregon Department of Consumer and Business Services can protect consumers through orders involving any of the following:

- a. Reporting requirements for claims
- b. Grace periods for payment of insurance premiums and performance of other duties
- c. Temporary postponement of cancellations and non-renewals

### Wildfire prevention

**Rural homeowners:** Limit your exposure to wildfires. At a minimum, clear a natural firebreak between the home and outbuildings and trees, bushes, and uncut fields. Other measures can include a pump and a nearby water source, as well as the use of fire-resistant roofing and building material.

**Property owners in forestland-urban interface areas:** Oregon law *requires* you to reduce your exposure to wildfires. Learn more from the Oregon Department of Forestry at <http://www.oregon.gov/ODF/FIRE/SB360/sb360.shtml>.

### Additional information

- ▶ **Fire-resistant plants**  
[http://www.keeporegongreen.org/fire\\_resistant\\_plants.htm](http://www.keeporegongreen.org/fire_resistant_plants.htm)
- ▶ **Putting together an emergency kit**  
(Oregon Department of Geology and Mineral Industries)  
<http://www.oregon.gov/DOGAMI/emergencykit.shtml>
- ▶ **Prepare for emergencies in five minutes**  
(Washington County Office of Consolidated Emergency Management)  
<http://www.take5tosurvive.com/>

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