

## How to Reduce Chances of a Wildfire Reaching Your Home



Use fire-resistant materials in the structure of your home, especially the roof, which is most vulnerable.

Clear a safety zone around your home and remove trees, leaves, brush and pine needles. Clear at least 100 feet, but 200 to 500 feet of cleared space is recommended.

Remove overhanging tree branches near your home.

Be sure propane or fuel tanks are at least 30 feet away from all structures.

Inside your home, keep smoke detectors and fire extinguishers working properly.

Acquire a water storage tank if you do not have access to a community water system or water hydrant.

Have garden hoses — in a visible and accessible area — that will reach all areas of the property.

Be sure your entrance road is accessible. Narrow driveways with sharp turns may prevent fire-fighting equipment from reaching your home quickly.



Check that your street address is easily viewable from the entrance to the property so emergency responders are not delayed.

## Prevent or Reduce Fire Losses in Residential Areas

Although insurance can provide some financial security for your family, **fire prevention** should be your most important concern. There are many things you can do to make your home more resistant to fire. In addition to making your home safer; adding fire-resistant features may entitle you to discounts on future insurance premiums that would help to lower or defray your costs over time.

Before deciding on additional fire safety measures, talk with your insurance agent. Knowing which types of insurance discounts are available will help you get the most fire protection for your money.

Your county disaster emergency services coordinator should have more information about making your home safer, or visit the

**Colorado State Forest Service at**  
**[www.csfs.colostate.edu](http://www.csfs.colostate.edu)**

and follow the links to “Are You Firewise?”



*Consumer protection  
is our mission*



**Colorado**  
**Division of Insurance**  
1560 Broadway,  
Suite 850  
Denver, Colorado  
80202

Phone: 303.894.7499

Fax: 303.894.7455

Consumer Information: 303.894.7490

Toll Free: 800.930.3745 (outside Denver)

Email: [insurance@dora.state.co.us](mailto:insurance@dora.state.co.us)

[www.dora.state.co.us/insurance](http://www.dora.state.co.us/insurance)

# Wildfires and your home:

## ARE YOU COVERED?



- ◇ **What is covered by a homeowners insurance policy?**
- ◇ **What is the difference between “actual cash value” and “replacement coverage?”**
- ◇ **Are there options in fire insurance coverage?**
- ◇ **What type of insurance is needed for renters or members of a condominium association?**
- ◇ **What will I need in order to file a claim?**
- ◇ **What can I do to reduce my home’s risk from fire?**

**Colorado Division of Insurance**



**Dora**  
Department of Regulatory Agencies

## WILDFIRES AND YOUR HOME: ARE YOU COVERED?

Every year, wildfires threaten homes and personal property. Residents in the mountains and foothills, or near dry grasslands, should be aware of potential wildfire danger.

Make sure you have appropriate insurance **now**, before fire hits.

The insurance coverage you need depends on many factors, including the type of home or building you own, its contents and whether you have a home-based business.

### **Do I need special insurance for wildfires?**

Wildfires are covered under the fire damage provisions of a basic homeowners policy, including:

- Loss of structure or property to fire;
- Smoke damage to the structure as well as your belongings;
- Damages that occur from fire retardant drops;
- Costs to stay elsewhere if you are evacuated from your home. This could include hotel bills, restaurant meals and other living expenses incurred while your home is being restored or rebuilt.



Read your policy and talk to your agent to make sure you have the proper coverage for your property. Your policy may cover losses to the home and contents on a “replacement cost” or “actual cash value” basis, depending on the coverage provided. Your insurance agent can help write a policy that meets your specific needs.

#### ***A standard homeowners insurance policy includes four essential types of coverage:***

1. *Coverage for the structure of your home;*
2. *Coverage for your personal belongings;*
3. *Liability protection (protection against claims or lawsuits resulting from bodily injury or property damage to others);*
4. *Living expenses in the event you are temporarily unable to live in your home due to a fire or other insured disaster.*

destroyed (also minus the deductible.)

Replacement cost coverage will cost more in premiums, but it will also pay out more if you ever need to file a claim. Be sure your policy reflects the type of coverage you want for your home and personal property. For example, some policies cover storage sheds or detached garages; some policies do not. **Check your policy to be sure you understand what is — and is not — covered before you need to file a claim.**

**“Replacement cost”** coverage will pay what it actually costs to replace the items that are lost, minus the policy deductible. **“Actual cash value”** coverage will pay only for what your property was worth at the time it was damaged or destroyed (also minus the deductible.)

### ***I’m renting my home – will my landlord cover any losses if there’s a fire?***

If you are renting a home, be aware that your landlord’s insurance will cover losses to the building, but **not** to your belongings inside.

Whether you own a condominium, or rent an apartment, separate insurance is necessary to protect your possessions. While your landlord or condominium association should have insurance, it protects the structure, not its contents. Your valuables and belongings are not covered under those policies.

### ***If my home or possessions are damaged in a fire, what do I need to file a claim?***

Before your home is threatened or damaged, it’s important to have an inventory list to document the valuable items that you own in order to expedite filing a claim. Be sure this list, along with any photographs, receipts and other documentation,

**is stored away from your property** in a safe place where you can reach it if you must evacuate your home.



A regular homeowners insurance policy, which covers your personal property, has limits on how much it will pay for certain kinds of items. If you have any items of collectible or unusual value (such as jewelry, furs and firearms), let your insurance agent know, in case a special rider is needed.