



The Rocky Mountain Insurance Information Association (RMIIA) is a non-profit insurance trade association that represents auto, home and business insurers in Colorado, New Mexico, Utah and Wyoming. RMIIA's primary mission is to help consumers and partners in safety and loss prevention better understand insurance. Logon to www.rmiiia.org for general insurance information.

RMIIA recommends the following insurance advice for homeowners impacted by wildfires:

- Contact your insurance agent or company if you have coverage or claims questions.

- Homeowners or renters who are under a mandatory evacuation order likely have insurance coverage for "additional living expenses" which provides them with a certain amount of out-of-pocket money under their insurance policy while they are forced out of their homes. Policies can vary so check with your insurance professional about what coverage you have and keep receipts for expenses that may be reimbursed if you file a damage claim.
- Most insurance policies cover additional living expenses if you are under a mandatory evacuation and are unable to live in your house or apartment because of a fire or other covered peril. Most policies will reimburse you the difference between your additional living expenses and your normal living expenses, but policies have set limits on the amount they will pay and may be subject to a deductible.
- If you are on pre-evacuation alert take photos or video of personal possession-- particularly antiques, artwork or custom/expensive items. Do this only if you have plenty of time--put safety FIRST!
- Make a home inventory that includes list, pictures or a videotape of the contents of your home or apartment. It's easy to get overwhelmed, but most insurance companies now have apps to help simplify the process. You can add digital photos and scan in receipts, along with your room-by room online inventory.
http://www.rmiiia.org/Homeowners/Walking_Through_Your_Policy/Home_Inventory.asp
- Residents returning home to damage from smoke or other fire-related property losses should contact their insurance company immediately.

How to file a property claim:

Homeowners insurance covers damage from hail, fire and wind. Property damage resulting from rising water is covered by a separate flood insurance policy.

http://www.rmiiia.org/homeowners/Walking_Through_Your_Policy/Settlement_Process.asp

How to file an auto claim:

Hail, wind, fire or flood damage to vehicles is covered if you carry comprehensive insurance on your auto policy.

http://www.rmiiia.org/auto/steering_through_your_auto_policy/Filing_an_Auto_Claim.asp

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