



Insurance Checklist

A devastating wildfire can strike any time of year. Don't wait to prepare for the possibility of loss.

Take out a homeowner's or renter's insurance policy. Ensure that your policy provides adequate coverage of your assets: speak with an insurance agent, research what it would cost to replace your home, and create an inventory of your home and possessions to help you evaluate how much coverage you need.

Understand your policy. Read your policy carefully and ask your insurance agent or company to clarify any points that are unclear.

Maintain your insurance. Pay your insurance bill on time to avoid any gaps in coverage. Make regular updates to your policy as your needs change.

Keep your information in a secure location. Having thorough documentation on hand will help streamline the claim process.

What to Store	Where (at least two locations)
Contact information for your insurance agent or company (phone, website, mailing address)	Fire resistant box in your home, i.e., a safe
Policy number and information	At your place of employment in a locked cabinet
Home Inventory, complete and up-to-date	With a family member, close friend or relative
Receipts for renovations and valuable items	With your accountant and/or lawyer
	Safety deposit box
	Electronic copy with someone you trust

Record and Update your Home Inventory. A home inventory can help you understand the value of your physical assets and can also prevent potential disputes with your insurer by serving as a record of ownership in the absence of a receipt.

- Take photographs or record a narrated video of your home. All photographs should be labeled and time-stamped.
- Maintain a record of items, quantity, price when purchased, date purchased, and the brand name/model/serial number, if applicable.
- Keep your records up-to-date and stored securely.

The Department of Insurance¹ has published a Home Inventory Guide that can be downloaded and printed by visiting their Wildfire Resources page.

Link: <https://www.insurance.ca.gov/01-consumers/140-catastrophes/WildfireResources.cfm>.

The National Association of Insurance Commissioners (NAIC) has launched an app for iPhone® and Android which allows users to create a home inventory. The myHOME Scr.APP.book app is available through the App Store for iPhone® and the Android Marketplace.

¹ California Department of Insurance. 2017 Wildfire Resources. Retrieved from <https://www.insurance.ca.gov>

² National Association of Insurance Commissioners (NAIC). Retrieved from: <http://www.naic.org>