



UNDERSTANDING THE TYPES OF INSURANCE IS ESPECIALLY IMPORTANT WHEN LIVING IN A WILDFIRE PRONE AREA.

There are several types of insurance policies available based on your living situation - and as a homeowner or renter you have choices when it comes to the types of coverage and policy forms you may want.

Contact your agent to determine:

- What is included in your policy
- The maximum amount your policy will pay for after a covered claim
- If you need to pay a deductible before coverage begins

TYPES OF COVERAGE

BELOW ARE SOME TYPES OF COVERAGE TO DISCUSS WITH YOUR AGENT

Dwelling

- **COVERS:** Home and attached structures (e.g., garage or deck)
- **MAY HELP PAY FOR:** Repairs or rebuilding

Additional Living Expense

- **COVERS:** Reasonable increased living expenses
- **MAY HELP PAY FOR:** Renting a home during repairs or rebuilding

Additional or Other Structure Coverage

- **COVERS:** Buildings on the property separate from the home
- **MAY HELP PAY FOR:** Repairs or rebuilding

Difference in Conditions Policy

- **COVERS:** Perils caused from natural disasters not covered by standard homeowner's insurance policies.
- **MAY HELP PAY FOR:** Repairs caused from earthquakes, landslides, mudslides, or flooding

Renters and Condo Coverage

- **COVERS:** Possessions and "additional living expenses" or "loss of use". Condo insurance covers wildfire damage to "inside walls." What is covered by condo insurance and HOA master policy will depend on your master policy.
- **MAY HELP PAY FOR:** Replacement items. Limits apply. Additional living expenses may have a set amount. Call an insurance agent to determine if limits are sufficient.

TYPES OF COVERAGE (CONTINUED)

Landlord Coverage

- **COVERS:** Rental property investments, including vacation rentals
- **MAY HELP PAY FOR:** property damage from wind, fire, and damages; liability coverage; and loss of income

Personal Property Coverage

- **COVERS:** Belongings, usually included in a standard policy
- **MAY HELP PAY FOR:** Replacement items. Limits apply. Call an insurance agent to determine if limits are sufficient.

Landscaping Coverage

- **COVERS:** Limited coverage for plants, trees, shrubs, or lawns
- **MAY HELP PAY FOR:** Check your policy.

Flood Insurance

All homeowner policies will have an exclusion for flood. Flood insurance is not covered in basic insurance policies. Flood insurance is an additional coverage purchased, either through a private insurance company that offers it or through the National Flood Insurance Program.

- **COVERS:** Physical damage to your home and belongings from floods (floods often occur after a fire)
- **MAY HELP PAY FOR:** Repairs and replacement items. Limits may apply. Call an insurance agent to determine if limits are sufficient.

NOT INSURED?

Local human service organizations may be able to offer assistance.

The *Washington State Fair Plan* offers property insurance for those consumers who cannot purchase coverage elsewhere.

DID YOU KNOW?

If you have a mortgage, your home is collateral for mortgage companies. Mortgage companies can put a forced-placed insurance policy on your home if you do not provide evidence of insurance coverage to the insurance company. (This is also known as lender-placed insurance, creditor-placed insurance, or collateral protection insurance.) The force-placed insurance coverage typically only protects the mortgage company. If there is a loss, the insurance payments will go to the mortgage company.

If you have questions about insurance, contact:

WASHINGTON STATE OFFICE OF THE INSURANCE COMMISSIONER

800-562-6900

8 a.m. to 5 p.m., Monday - Friday

insurance.wa.gov/wildfires-and-homeowner-insurance

