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FOR IMMEDIATE RELEASE

Contact: Cameron Lewis, Colorado Division of Insurance, [303.894.2261](tel:303.894.2261)
Chris Lines, DORA Public Information Officer, [303.894.7873](tel:303.894.7873)

Wildfires a Timely Reminder to Check Homeowners Insurance

A week after nearly 3,000 acres burned and more than a dozen homes were believed damaged or lost to the Crystal Fire, local officials report the fire has been contained. It is expected to be remembered as one of the most expensive fires in Larimer County history. Recent fires in Boulder County and Jefferson County are timely reminders that natural fuels and dry conditions, combined with wind, can set the stage at any time for wildfires.

“Anyone whose home has been damaged or lost due to fire should contact the insurance company as soon as possible,” said Interim Insurance Commissioner John J. Postolowski.

Never put yourself in harm’s way. If going back into the area could be dangerous, don’t do it. When it is safe to return to the area:

- Take photographs/video of the damage, before anything is cleaned up or repaired.
- If you can do so safely, make the repairs necessary to prevent further damage to your property by covering broken windows, leaking roofs and damaged walls. Do not have permanent repairs made until your insurance company has inspected the property and you have reached an agreement on the cost of repairs, unless your insurance company directs you to do so.
- Save all receipts, including those from the temporary repairs covered by your insurance policy. Plastic tarps or sheeting used to protect broken windows and damaged buildings from additional exposure to elements are usually covered by your homeowners policy.
- If your home is damaged to the extent that you cannot live there, ask your insurance company if you have coverage for additional living expenses while repairs are being made. This is true for most standard homeowners policies.
- Document the costs of living away from your home by saving receipts, including hotel costs, reasonable meals and necessities that you purchase. Not everything may be covered, but without receipts, you will be out of luck.
- You will need to document lost or damaged personal property. Ideally, you have an inventory list and photos of your valuables stored on an on-line account or in a safe place. If not, try to imagine each room in your house and write down any items you can remember. Keep adding to the list as items come to mind. Ask friends and family members to go through photographs that you have sent them that might show part of the house. The background in photos might show items you have forgotten. Don’t forget things like linens, artwork, rugs, lamps, etc. They might be small dollar amounts but they all add up.

If you have been affected by the recent fires and experience any difficulties with your insurance claims, start by contacting your agent. If problems go unresolved, or if you have questions, contact the Colorado Insurance Division Consumer Information Line at [1-800-930-3745](tel:1-800-930-3745). The consumer information line is available Monday through Friday from 8:00 a.m. to 5:00 p.m.

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