



Idaho Bureau of Homeland Security News Release

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Fire-related Insurance and Assistance Information For Idahoans

(Boise) With at least 137 structures lost to date, Idahoans affected by one of the worst wildfire seasons in recent history have accurate informational resources to help them recover as quickly as possible following devastating losses.

“One of the most heartening events to witness during this challenging fire season has been members of the local community supporting one another,” said Idaho Governor C.L. “Butch” Otter. “We see neighbors helping neighbors and individuals reaching out to those who need support. I highly encourage residents in affected areas to get the facts and stay informed about the resources and organizations available to provide additional assistance.”

Individuals without adequate insurance or resources may find help through the Idaho Voluntary Organizations Active in Disaster or (IDAVOAD). An Unmet Needs Committee is being created in North Central Idaho with the support of the IDAVOAD. The Unmet Needs Committee will be made up of representatives from faith-based, non-profit, governmental, business and other organizations. Members will be working within the community to assist individuals and families as they recover from the fires. The goal of the committee is to match recovery resources with community needs. To contact a representative with IDAVOAD email info@idavoad.org

FREQUENTLY ASKED QUESTIONS:

- **Will FEMA help me financially if my home or property was destroyed by fire?**
When a Fire Management Assistance Grant (FMAG) authorization happens, FEMA funding is made available to support state and local fire suppression and public safety costs only. Individuals, families and businesses who suffered property loss or destruction due to the wildfires are encouraged to consult their personal or business insurance policy for recovery information.
- **Does my homeowners insurance cover damage from wildfire?**
Homeowners policies typically do cover damage from wildfire – your agent or insurance company will be able to advise if wildfire is a covered peril under your policy.

- **Does the State of Idaho provide financial assistance for fire damage?**
The State of Idaho maintains a state disaster fund that provides financial resources for public assistance. This includes firefighting efforts and support to units of government overwhelmed by an incident. The State Disaster Fund does not provide assistance to individuals or businesses. Small businesses may be able to pursue assistance through the Small Business Administration. <https://www.sba.gov/content/disaster-assistance>
- **What if I own my home outright and do not have fire insurance?**
While mortgage companies may require homeowners to have insurance to protect their own interests, homeowners insurance is designed to protect the owner of the home from financial loss due to insured perils, such as fire. Without insurance, you are responsible for any damage to your home.
- **What if I rent my home?**
If you rent your home, your landlord's insurance does not typically cover your contents when they are damaged due to acts of nature. If you have a renter's policy, your contents should be covered for wildfire damage.
- **Can my fire insurance be canceled?**
Your policy cannot be canceled without prior notification from your insurance carrier.
- **Should I cancel my fire insurance?**
Many policies offer coverage for additional living expenses should your home become uninhabitable. You may not want to cancel your fire insurance after the loss.

"The Department of Insurance is ready to assist homeowners who have suffered losses due to the wildfires," says Department of Insurance Director Dean Cameron. "Our Consumer Affairs Officers are trained experts who can assist with coverage and claims issues."

Additional information on insurance coverage can be found at the Idaho Department of Insurance web page http://www.doi.idaho.gov/consumer/home_basic.aspx Information includes: What to do after a fire, how to document fire damage, and how to prevent further damage. Tips for filing a claim along with Toll-free numbers for insurance company policyholders are also available.

The Idaho Emergency Operations Center, housed at the Idaho Bureau of Homeland Security, remains activated and continues to monitor the fires, process requests for assistance, and issue mission assignments to support the ongoing fire suppression efforts. The activation and the missions are made possible through the Governor's disaster declarations, the first of which was issued August 13th, 2015.

***Note to reporters:** The Idaho Bureau of Homeland Security is the State of Idaho's emergency management agency. Please note that IBHS is an Idaho-specific agency, and it is not the same thing as the federal Department of Homeland Security. Within the State of Idaho organizational chart, IBHS is aligned under the State of Idaho Military Division.*