

When wildfire strikes home, preparation can help

By **JADE MCDOWELL**
STAFF WRITER

Homeowners who lose their homes to wildfire are often covered by insurance, but it helps to know how that insurance works before disaster hits.

The NW Insurance Council, a trade association of insurance companies in the Pacific Northwest, is recommending that people take a moment this fire season to review their insurance policy and discuss it with their insurance company or agent to make sure they have the right coverage for what they want to cover — particularly if they have recently added on to their home, remodeled or made other changes that could affect their policy.

The same applies to business owners, and even renters can be reimbursed for the loss of their belongings if they have renters insurance.

LuAnne Davison, a State Farm insurance agent in Hermiston, said for stick-built homes, the typical policy is a replacement cost policy that would replace “like kind and quality” that had been previously disclosed to the insurance company. If someone adds



A brush fire burns near neighborhoods on Joy Lane and Alpine Drive, northeast of Hermiston, earlier this year. HH FILE PHOTO

a room onto their house and doesn't update their policy, they could find themselves under-covered if something happens.

After policy holders are clear on what their policy covers, NW Insurance Council suggests they create a complete “home inventory” documenting their possessions through receipts, photos, videos,

contracts and other items stored somewhere that will be accessible after a fire. Adjusters can settle claims more quickly with that documentation.

Davison said people used to fill out inventory booklets listing everything in their home, but these days most people snap photos with their smartphones and store them in the cloud to help

substantiate their claims. It also helps jog peoples' memories about exactly how many shoes, DVDs or plates they own.

“We tell people to open their cupboard doors, open their closets, open their dresser drawers and take pictures,” she said. “A picture is worth \$1,000.”

If the worst happens and your home does burn down

or get damaged by fire, the sooner you start the claims process the sooner you can get the funds you need. The NW Insurance Council suggests contacting an insurance representative as soon as possible to provide an initial description of the damage and a phone number where you can be reached. Having insurance policy documents on hand is helpful but not required to start a claim.

Most insurance agencies will offer immediate cash to help cover basic living expenses in the aftermath.

When it is safe to do so, take pictures or videos of the damaged property.

“Don't discard anything that is damaged until it has been examined by your adjuster,” the tips suggest. “You could miss out on coverage for that item.”

The NW Insurance Council warns against paying a significant amount for temporary repairs without first being authorized by the insurance adjuster, because the insurance company

might deem the bill “excessive” and not reimburse it.

Davison noted, however, that people do have a responsibility to mitigate damage. If there is a hole in their roof, for example, they're expected to get that covered as soon as possible to prevent rain from coming in and further damaging the home.

Contractors and subcontractors are extremely busy in the Hermiston area and rates are getting higher, but Davison said if the insurance company's claims representative and the contractor have different estimates of the cost for repairs, the company will review the reason for the discrepancy.

The best thing people can do is prevent their home from burning down in the first place, she said. People should follow recommendations from fire departments that include things like safe storage of flammable items, clearing brush and tree branches from around homes and properly screening chimneys.

Fire closed Hat Rock State Park Friday

HERMISTON HERALD

Hat Rock Road was closed Friday afternoon as fire crews battled a blaze that started at the intersection of Highway 730 and Highway 207, then moved toward Hat Rock State Park.

“Right now the winds are favorable, but if they shift, we've talked about it going into the trailer park,” Umatilla County Fire District Battalion Chief Corey Gorham said, adding that people there have been told to be ready to evacuate. Luckily, crews were able to get the fire contained without any evacuations. But the park's only road being blocked caused some anxiety for residents.

Hat Rock resident John Rodriguez arrived from work and discovered he couldn't get to his house.

“Nobody's home, but I have pets,” he said. “I'm



Flames devour brush near Hat Rock State Park on Friday afternoon. STAFF PHOTO BY JAYATI RAMAKRISHNAN

worried about them.”

Highway 730 was blocked intermittently after the fire began about 11:30 a.m. Crews from Umatilla County Fire District, Umatilla, Echo, Boardman and

Irrigon were among those responding. The cause of the fire is under investigation.

Area firefighters also responded to a number of other brush fires in the area last week, including pro-

viding mutual aid to North Gilliam Rural Fire Protection District for a fire outside of Arlington sparked by a burning wind turbine, according to Chief Joe Claughton.

Claughton said he's seen about “half a dozen” wind turbine fires over the years, but this is the first one he saw that sparked a grass fire.

“They're usually electrical fires,” he said. “Usually they go out after closing the door and letting them smother out.”

He said usually fire departments from Sherman and Wasco counties to the west would help instead of those from Umatilla and Morrow counties, but they were busy with multiple fires of their own, including the South Valley fire near Dufur.

“With all they have going on, I didn't even ask that direction,” he said.

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