



DEPARTMENT OF BUSINESS AND INDUSTRY
DIVISION OF INSURANCE

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Steps Nevada consumers can take during a wildfire

(Carson City, NV) – Even though many residents have been able to return home after mandatory evacuations orders were lifted in the South Lake Tahoe area, both on the Nevada and California side, firefighters are still working to combat the Caldor Fire. The Nevada Division of Insurance is sharing the following steps Nevada consumers can take immediately to protect their home in the event of any fire damages or loss.

Residents in evacuation warning zones should consider the following:

1. **Contact their insurance company to check their policy.** Confirm coverage limits and deductible and ask about auto coverage. Comprehensive auto coverage on a vehicle is needed to cover damages from wind, falling objects, fire, flood, or vandalism.
2. **Make a quick home inventory.** Take photos of each room in their home. Do not forget storage areas, such as the attic, shed, and garage. Use the National Association of Insurance Commissioner's home [inventory smartphone app](#) available to download on App Store and Google Play.
3. **Build a financial backpack.** Gather important legal and financial documents (Social Security cards, insurance policies, financial accounts, titles) and make copies or scan them to their phone or computer.
4. **Be aware of smoke removing companies.** Residents returning home after being evacuated, should be vigilant of companies claiming they can remove smoke caused by wildfire. Before doing business with such companies, residents should make sure their insurance policy covers smoke removal losses, how much their deductible is, and then verify the legitimacy of any company claiming to provide smoke removal services.

Be sure to place the home inventory and copies of documents with their go-bag of emergency supplies, so they have it when it is time to evacuate.

If mandatory evacuations are ordered, residents in these zones should consider the following:

1. **Contact their insurance company as soon as they can.** Disclose they have been ordered to evacuate and confirm their policy coverage and deductible.
2. **Save all receipts.** Many insurance companies will help cover vital expenses, such as lodging, food, and pet boarding, also known as additional living expenses coverage.

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- 3. Work on a home inventory list.** Start building a list of personal possessions. Organize list by rooms, looking through photos to help jog their memory, and take their time.

“Completing these tasks can help save Nevadan’s time, money, and stress during a wildfire,” said Insurance Commissioner Barbara Richardson. “As Nevadans go back home after being evacuated, they should take these and other important steps to be prepared as fires can be unpredictable.”

If consumers have questions about insurance coverage, they should speak to their insurance company or agent. If they still have questions or concerns, the Division’s Consumer Services may be able to help.

- Call (888) 872-3234 (toll-free)
- Email csc@doi.nv.gov
- Visit doi.nv.gov

Nevada residents are also encouraged to visit [Douglas County’s website](#) to view up-to-date information about any changes in evacuation orders and warnings.

About the Nevada Division of Insurance

The State of Nevada Division of Insurance, a Division of the Nevada Department of Business and Industry, protects the rights of Nevada consumers and regulates Nevada’s \$18 billion insurance industry. The Division of Insurance has offices in Carson City and Las Vegas. In 2020, the Division investigated more than 2,300 consumer complaints, answered over 10,000 inquiries, and recovered over \$4.5 million on behalf of consumers. For more information about the Division of Insurance, visit DOI.NV.GOV.

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