

Wildfire Evacuation Tips

If you are told to evacuate immediately, do so.

If you think you may have to evacuate, we suggest the following ASAP:

1) Document your home and “stuff.” If you do not have a home inventory, create one before you evacuate. Take pictures or a video of each room and the exterior of your house to document your property. If you have the time, open closets and drawers. Build as much of an inventory as time permits including furnishings, artwork, jewelry, appliances, electronics, collections, and special features of your home. Hopefully, you will not suffer a loss and need this inventory, but if you do, you’ll be glad you don’t have to start from scratch. After a traumatic loss, it’s impossible to remember everything you had, so most people never collect their full insurance benefits.

2) Pack important documents. When told you to have to evacuate your home, you may feel overwhelmed about what to take. Along with sentimental items that are irreplaceable, here is a [short list of important documents](#) that disaster survivors recommend you take, based on their personal experiences:

- Insurance policies and related correspondence
- Passports and Birth Certificates
- Family Photos
- Tax and Loan Documents
- Stocks and Bonds
- Wills and Trusts
- Plans/Blueprints of Your Home

3) Start saving receipts. You can claim reimbursement from your insurance company for [Additional Living Expenses \(“ALE”\)](#) incurred due to the loss of use of your home because of a mandatory evacuation order or damage that makes it uninhabitable. Check the “Loss of Use” section of your policy. Common

wording that covers evacuation costs if “prohibited use due to civil authority.” A deductible may or may not apply to your ALE claim, depending on your policy’s wording.

Please note: If your home isn’t damaged and your temporary living expenses are modest, you may be better off paying them out of pocket to avoid filing an insurance claim that goes on your record and can increase the cost of your insurance.

4) Contact your insurer and get confirmation that you are covered for a total wildfire loss. Email or call the insurer or agent and keep good notes of the conversation. Make coverage adjustments ASAP and make sure they are “bound” (effective immediately).

5) Use United Policyholders as a resource. We hope you will be able to return home safe and sound.

- Read our [Tips from the Trenches](#) and [4 Ways to Double-Check Your Home Insurance](#) to protect yourself and your assets in preparation for the long wildfire season.
- If a wildfire is close enough to cause smoke or extreme heat damage to your property, review our [Partial Loss Claim Tips](#) and [Returning to your home after a wildfire: A post-evacuation checklist](#).
- If your home suffers damage from the wildfire, our [Roadmap to Recovery program](#) will help you navigate the insurance claim process. Start with our [First Steps After a Wildfire](#).

We are rooting for you and here to help.