COLORADO
Department of Regulatory Agencies
Division of Insurance

Consumer Advisory: Consumer Protections for Coloradans Affected by Wildfires

Monday, July 6, 2026

Consumer Advisory: Consumer Protections for Coloradans Affected by Wildfires

DENVER -The Colorado Division of Insurance (DOI), part of the Department of Regulatory Agencies (DORA), reminds Coloradans about consumer protections in place relating to their homeowners insurance policies and wildfires. These protections include:

- Homeowners insurance companies are required to provide policyholders with a copy of their insurance policy within 3 business days of the policyholder's request. This can be helpful to people who have been evacuated or who do not have access to the internet.
- Homeowners insurance policies cover the contents of the home as well as the structure. If you've lost your owner-occupied home (meaning you own and live in the home) in a fire that the Governor has declared a wildfire disaster, Colorado law requires insurance companies to offer to pay you at least 65% of the total contents coverage you have in your policy, without requiring an inventory. Homeowners who wish to pursue

the additional 35% of contents coverage will need to complete an inventory. Governor Polis and Lieutenant Governor Primavera declared the following fires as disasters as of the date of this advisory: Snyder, Gold Mountain, Aspen Acres, Willow, and Sheep Head fires.

- In the event of a total loss in a designated wildfire disaster, insurers must provide at least 24 months of additional living expense (ALE) coverage with an option to twice extend this coverage by six months. ALE may pay for temporary housing and extra costs of living like hotel, meals, and laundry while evacuated.
- After a homeowner or renter submits an inventory of contents damaged or destroyed due to a wildfire, insurance companies must request any additional information within 30 days, and they must pay out claims for the undisputed, insured items within 30 days of receiving the inventory.
- Insurance companies are required to reimburse for privately contracted debris removal services within 60 days of receiving a receipt.
- Insurance companies are required to offer a new applicant or an existing insured extended replacement cost and law and ordinance coverage before issuing or renewing certain replacement cost homeowner's insurance policies. This legislation requires the coverage offered to be:
    - At least 20% of the limit of insurance for the dwelling for law and ordinance coverage (changed from 10%); and
    - At least 50% of the limit of the insurance for the dwelling for extended replacement cost coverage (changed from 20%).
      This coverage is not universal but may be included in your homeowner policy or may be offered as an endorsement for additional premium.

"After the Marshall fire, we knew there was more we could do to help Coloradans navigate their insurance policies after the unimaginable trauma of losing their homes due to wildfires. The consumer protections put in place by the legislature since the Marshall Fire are commonsense improvements that will make recovery more straightforward. Our thoughts continue to be with the Coloradans affected by wildfires. If you have any questions at all about your insurance, we encourage you to reach out to us so we can help," said Colorado Insurance Commissioner Michael Conway.

DOI can help Coloradans with their insurance questions including getting the contact information for insurance companies and agents or asking how to file a claim. Contact the Consumer Service Team at 303-894-7490 / 800-930-3745 (outside of the Denver metro area) / DORA_Insurance@state.co.us (mailto:DORA_Insurance@state.co.us) or visit our website, doi.colorado.gov (click on "File a Complaint").

Insurance Information and Reminders

- Everyone should make safety their first priority. Do not return to your home until authorities allow you to do so. Do not endanger yourself or others to assess damage.

Contact Information

- Homeowners / Auto Insurance Company Claims Filing Telephone Numbers (https://www.iii.org/article/insurance-company-claims-filing-telephone-numbers?utm_source=Colorado+Springs+Hailstorm%3A+Insurance+Damage)

Evacuations

- If you've been evacuated, contact your insurance agent to let them know where you are staying. Not only can they help you with coverage or claims questions, they can help find lodging options as many people in the area will be temporarily displaced.

- If you are unable to live in your house or apartment because of a wildfire, most policies will also reimburse you the difference between your additional living expenses and your normal living expenses. However, these may be subject to a deductible. Check with your agent about your coverage. Save all receipts for expenses that may be reimbursed.

Filing Claims - Homeowners, Renters and Businesses

- **Start the claim process as soon as you can** - For your home, any out buildings, and vehicles, you'll want to contact your insurance company or agent right away to begin the claim process.
- **Document the damage** - Only when it is safe to do so, try to document the damage as best as you are able by taking photos.
- **Ask questions** - Throughout the process, you are entitled to know what's happening. If your agent, insurance company, or adjuster don't provide you with information, or tell you something that you don't understand, ask questions.

Other Losses People May Experience

Affected homes may have suffered damage that can be dealt with through insurance:

- Smoke damage
- Water damage
- Electrical infrastructure, especially due to extreme heat
- Other interior damage due to extreme heat

Know Your Policy

It is important to become familiar with your property insurance policy, as well as your auto policy. Know what's covered and what isn't. Contact your insurance agent or insurance company for explanations if something is not clear.

DOI's Post-Disaster Claims Guide (https://doi.colorado.gov/sites/doi/files/documents/Claims%20Disaster%20Guide%20-%20from%20DOI%20and%20NAIC%20%282%29.pdf) is available to help you navigate insurance claims.

If you have questions about insurance, contact the Division of Insurance. While claims need to be filed with the insurance companies, the DOI can provide assistance and answer questions about insurance and the claims process - our Consumer Services Team is a dedicated unit for helping Coloradans work with and understand their insurance. Please do not wait to contact the Division - we would much rather hear from people sooner rather than later. Contact the DOI Consumer Services team at 303-894-7490 / DORA_Insurance@state.co.us (mailto:DORA_Insurance@state.co.us) / doi.colorado.gov

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June 30, 2026- As multiple wildfires are burning across the state, the Colorado Division of Insurance (DOI), part of the Department of Regulatory Agencies (DORA), reminds Coloradans that it exists as…

Governor Polis and Division of Insurance Announce Call for Coloradans to Apply to the Strengthen Colorado Homes Enterprise Board (/news-releases-consumer-advisories/governor-polis-and-division-of-insurance-announce-call-for)

June 11, 2026- Governor Polis and DOI announced an open call for qualified individuals to apply to the Strengthen Colorado Homes Enterprise Board

Division of Insurance: Colorado Takes Further Action to Lower Homeowners Insurance Rates (/news-releases-consumer-advisories/division-of-insurance-colorado-takes-further-action-to-lower)

June 4, 2026- Today, DOI applauded Governor Jared Polis's signing of SB26-155 into law.

Contact Information

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