



**Dora**  
Department of Regulatory Agencies

**Division of Insurance**  
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**If your property is damaged by wildfire, here are a few tips to help when it is time to file a claim:**

- Take photographs/video of the damage, before anything is cleaned up or repaired. Do not dispose of personal property until your insurance company has seen it and agrees to the claim value.
- If you can do so safely, make the repairs necessary to prevent further damage to your property by covering broken windows, leaking roofs and damaged walls. Do not have permanent repairs made until your insurance company has inspected the property and you have reached an agreement on the cost of repairs, unless your insurance company directs you to do so.
- Save all receipts, including those from the temporary repairs covered by your insurance policy. Plastic tarps or sheeting used to protect broken windows and damaged buildings from additional exposure to elements are usually covered by your homeowners policy.
- If your home is damaged to the extent that you cannot live there, ask your insurance company if you have coverage for additional living expenses while repairs are being made. This is true for most standard homeowners policies.
- Document the costs of living away from your home by saving receipts, including hotel costs, reasonable meals and necessities that you purchase. Not everything may be covered, but without receipts, you will be out of luck.
- You will need to document lost or damaged personal property. Ideally, you have an inventory list and photos of your valuables stored on an on-line account or in a safe place. If not, try to imagine each room in your house and write down any items you can remember. Keep adding to the list as items come to mind. Ask friends and family members to go through photographs that you have sent them that might show part of the house. The background in photos might show items you have forgotten. Don't forget things like linens, artwork, rugs, lamps, etc. They might be small dollar amounts but they all add up.

**Other tasks to complete, if you are displaced from your home for a long period of time:**

- Remove personal property like cash, firearms, jewelry, high value items and sentimental possessions from the home.
- Contact utilities providers, newspapers, cable or satellite TV provider, trash service, telephone, and internet service provider to inform them of your situation. Discuss transferring services to temporary home or discontinuing service.
- Contact your mortgage company and let them know the home was damaged. Ask about the procedures for claim handling. Also, continue to pay your mortgage.
- Contact the Post Office to have your mail forwarded to your new address.
- Protect your home against looters and burglars. If your home has been looted or burglarized, be proactive by contacting your bank and credit card companies to change account numbers.

If you have questions or need assistance, call the Colorado Division of Insurance Consumer Affairs section at 303-894-7490.