



"Strengthening competitive insurance markets while protecting Alaskans."

# STATE OF ALASKA

## Division of Insurance

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### Supplemental Guide: Alaska Division of Insurance Advises Consumers on Wildfires Claims

We hope the guides listed below can help you understand some of the key insurance coverage issues that typically apply, prepare you for the process of making and settling a claim, and help you to avoid some of the pitfalls that can occur along the way.

Immediately contact your insurance company or agent to report your loss. Take reasonable steps to protect against further loss but don't rush into repairs or rebuilding before getting instructions from your adjuster. Your insurance company's inspection may be necessary before repairs begin. Do not throw away damaged property until your adjuster tells you so.

#### You may want to ask your insurer:

- What damage is covered?
- How long do I have to file a claim?
- Would my claim exceed my deductible?
- How long will it take to process the claim?
- Will I need to get estimates for repairs?
- Do I need to file more than one claim (e.g., auto, homeowners, snow machines, boats, etc.)?



#### Tips for working with your insurer:

- Keep copies and records of all communication between you and the adjuster.
- Take photographs or video of the damage before things are cleaned up or repaired, to give to the adjuster.
- Prepare a detailed list of destroyed or damaged items to help you settle the claim.
- Wait on making permanent repairs until your insurance company has inspected the property and you have reached an agreement on the cost of repairs.
- If it's safe, make temporary repairs to prevent further damage by covering broken windows, leaking roofs, and damaged walls. Keep your receipts for the adjuster.
- If you cannot stay in your home because of damage, most policies have coverage for additional living expenses while repairs are being made.
- Save all receipts, including hotel stays, reasonable meals, and any necessities that you must buy.

#### Additional Resources Pertaining to Filing of Claims

- [Home Insurance Claims](#)
- [Prepare Your Property for Wildfires](#)
- [About Insurance Fraud](#)

Those who have not yet been affected by wildfire may use this opportunity to evaluate your family and business's level of preparedness for such disasters. In addition to having plan for personal safety, the Division recommends planning for the replacement of your personal property by completing a [home inventory](#).

#### Additional State Resources Alaska Wildfire Information

- [Alaska Wildland Fire Information](#)
- [Ready.Gov: Wildfires](#)