

# Preparing for Extreme Heat and Wildfire Risk

**Stay Safe:** Adults over 65, children under four, people with existing medical conditions, people working outdoors and overburdened communities living in urban areas without enough parks or shade are increasingly more susceptible to heat's harmful effects. Stay cool by avoiding direct sunlight, wearing lightweight clothing and drinking more water than usual.

**Stay Informed:** Visit the CalOES' Summer Heat Resources at [www.caloes.ca.gov](http://www.caloes.ca.gov) for tips to prevent heat related illnesses.

As the state endures record high heat and increased wildfire danger, the California Department of Insurance would like to remind you to stay safe, stay informed and review your insurance policies to help protect yourself and your assets.



## Prepare for Wildfire:

1. Use your smart phone to perform a home inventory to create a record of your belongings and store scans of important documents that you can easily access.
2. Locate your insurance papers and put them in a safe place or upload to an online location.
3. For renters, consider purchasing renters' insurance to protect your personal belongings, which typically are not covered by your landlord's homeowners policy.
4. Consider comprehensive auto insurance, which can protect your vehicle in the event of wildfire.

## FAQ

FREQUENTLY  
ASKED QUESTIONS

### I don't have a copy of my homeowners policy. What should I do?

Ask your insurance company or agent for a copy of the policy and all endorsements. The law requires your insurance company to provide this to you free of charge within 30 days of your request. You can also call the Department of Insurance at (800) 927-4357.

### I have my homeowners policy but I don't understand it. What should I do?

The Department of Insurance can help you to understand your policy and coverages, if you have those documents available (in an in-person meeting). Otherwise, you should first contact your insurance company, agent or broker to get assistance understanding your coverages. If you are still unsure about your coverages or disagree with how the insurer is describing your coverages, you should file a Request for Assistance with the Department of Insurance and one of our officers will assist you in understanding your coverages.