



DEPARTMENT OF
INSURANCE AND FINANCIAL INSTITUTIONS

INSURANCE TIPS

1) As soon as possible, contact ALL your insurance companies (home, auto and health) - let them know you have been displaced! [If you do not have your insurance papers, but know your insurance company, call the AZ Department of Insurance and Financial Institutions for help contacting your insurance company: 800-325-2548 or 602.364.2499]

2) Ask your insurer if they are making any special accommodations for displaced customers, such as:

Health Insurance [If you need to refill prescriptions, seek medical treatment out of network, find medical providers, etc.]

- Will they allow for early refills (or override refill caps) on prescription medication(s)?
- Will they grant exceptions for receiving health care "out of network"?
- Will they help you find doctors, pharmacies and medical facilities?
- Will they grant you an extension to pay premiums if due in the immediate future?
- Do you need to provide a change of address?
- What assistance can they offer you when filing claims?
- Will they send a duplicate copy of your insurance policy and/or ID card if needed?

Home Insurance [If you were told to evacuate, and/or if your home and belongings were damaged or destroyed by smoke, soot, heat, fire, etc.]

- Ask if you have Additional Living Expense coverage on your policy, how to make a claim for it, and what receipts you'll need to submit?
- Can they review your home insurance coverages with you?
- Can they offer any tools to help you make an "inventory" of your belongings?
- Will they grant you an extension to pay premiums if due in the immediate future?
- Will they send you a duplicate copy of your insurance policy and/or ID cards if needed?

Auto Insurance [If your vehicle was damaged by smoke, soot, heat, fire, etc.]

- What assistance can they offer to help you evaluate your coverages and file a claim?
- Will they send you a duplicate copy of your insurance policy and/or ID cards if needed?
- Will they grant you an extension to pay premiums if due in the immediate future?

3) Areas impacted by wildland fire are at greater risk of flooding.

- Standard homeowners insurance does not cover damages caused by flooding.
- There is a 30-day waiting period for flood insurance to become effective. It is necessary to renew your flood insurance policy annually.
- Go to <https://www.floodsmart.gov/> to find an agent and to learn more about flood insurance. Contact the NFIP at (800) 638-6620.