Consumer alert:
Considerations offered for wildfire risk

TOPEKA, KS – Because of increased wildfire risk in Kansas this week, Ken Selzer, CPA, Kansas Commissioner of Insurance, offers the following considerations for personal safety and risk reduction for property damage, including farm buildings:

- Do a survey of the landscape surrounding your house. Move plants or trees that are too close to your dwelling or burn easily. Clear dead leaves or tree seedlings away from your roof, gutters, decks or fence lines.
- Evaluate openings around your house to see if they can be sealed temporarily. This can keep embers from getting into your structure.
- Store away patio furniture, decorations or other flammable outdoor material.
- Remove landscaping mulch from near your house.
- If evacuation is ordered, shut all doors and windows tightly. Decide in advance what type of emergency kit your family would need, including first aid, blankets, personal hygiene items, prescriptions, cell phones and clothing. Turn off the gas to your house and hose it down if you have time.
- Keep communication equipment charged and in working order. Be sure your family members know how to contact each other.
- Make sure you have accessible copies of your insurance policies, cards and contact numbers.

The Kansas Insurance Department in January sent copies of the booklet, “Wildland Fire Action Guide,” to emergency management coordinators in all 105 Kansas counties. Also included in the information to the emergency personnel were copies of the department’s “Personal Home Inventory” booklet and the latest version of the “Auto and Homeowners Insurance.” Both can be downloaded for consumer use at the department’s website, www.ksinsurance.org.

Representatives staffing the insurance department’s Consumer Assistance Hotline, 800-432-2484, can also assist insurance policyholders who need questions answered or assistance in dealing with coverage or damage claims.

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“The Kansas Insurance Department stands ready to assist Kansans in insurance-related considerations for wildfire safety,” said Commissioner Selzer. “Last year’s devastating fire loss throughout the state was a wake-up call for homeowners and property owners to be proactive in reducing the possibility of damage.”

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The Kansas Insurance Department, established in 1871, assists and educates consumers, regulates and reviews companies, and licenses agents selling insurance products in the state. More about the department is online at www.ksinsurance.org or at www.facebook.com/kansasinsurancedepartment.