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## INSURANCE TIPS

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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 [www.floodsmart.gov](http://www.floodsmart.gov) to find an agent and to learn more about flood insurance.
  - Contact the NFIP at (800) 638-6620.