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DEPARTMENT OF BUSINESS AND INDUSTRY
DIVISION OF INSURANCE

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ALERT:
In the last few weeks, northern Nevada has experienced several wildfires, including the Hawk, Bug, Fred Mountain, Stallion, Oxley, and Sombrero fires. With over 150,000 acres affected, communities are experiencing significant disruption, such as displaced residents, property damage, and business interruption. Firefighting and recovery efforts are ongoing at this time. Impacted areas are forecasted to get rain, which could hamper recovery efforts and result in flooding due to burn scars over large swathes of land, much of it mountainous.

Wildfires create significant disruption to communities, and recovery requires some flexibility to help those impacted. When a Nevada policyholder is impacted by wildfire, insurers are asked to work with their policyholders in the following ways:

- Provide flexibility to policyholders on timing of premium payments.
- Provide flexibility to policyholders for additional living expenses (coverage D loss of use) due to evacuations. Some structures may not appear on official evacuation maps as mandatory evacuation areas, yet people receive a mobile notice to evacuate immediately. Others choose to evacuate sooner based on concerns with evacuation route bottlenecks, informal reports of increased risk, special circumstances that need additional time, or uncertainty of the situation as the fire moved towards their location.
- Burn scars resulting from wildfire are a known risk factor for flooding in areas that would generally not be a flood risk.

Take these conditions into consideration in claims coverage decisions. The Division of Insurance appreciates the willingness of insurers to remain adaptable in these situations. Insurers are encouraged to relay this information to their frontline claim teams.

Questions about this Bulletin may be directed to pcinsinfo@doi.nv.gov.

NED GAINES
Insurance Commissioner