



#INSURECA

# CALIFORNIA CONSUMER ALERT

Insurance Commissioner Ricardo Lara

## Staying safe from extreme heat and wildfires


**July 3, 2024** — Heat-related deaths and illness are preventable, yet more than 700 people die from extreme heat every year in the United States, including many in California. Insurance coverage can help, but prevention is critical. As California endures high heat and increased wildfire danger for the July 4 holiday, the California Department of Insurance is sharing a fact sheet on Preparing for Extreme Heat and Wildfire Risk.

**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. 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.

For more information contact us at: **1-800-927-4357** or visit us online at: [www.insurance.ca.gov](http://www.insurance.ca.gov)

**insurance.ca.gov | 800-927-4357**

**Keep yourself safe during heat waves**

- ▶ Avoid strenuous activity
- ▶ Stay hydrated
- ▶ Learn the signs and symptoms of heat-related illnesses
- ▶ Stay in air-conditioned buildings

**Keep yourself safe during heat waves**

Dizziness      Weakness      Throbbing headache

Nausea      Confusion      Unconsciousness

Get to a cool place and call 911

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### Stay safe and healthy

- Avoid strenuous activity and direct exposure to the sun during the hottest parts of the day
- Stay hydrated and don't wait until you're thirsty to drink water.
- Check the [National Weather Service office for your area](#), your local government and news for extreme heat alerts and safety tips and to learn about any cooling shelters in your area.
- Learn the signs and [symptoms of heat-related illnesses](#) and how to treat them.
- Stay in air-conditioned buildings as much as you can. If you do not have access to air conditioning, find a public cooling center near you. Cooling centers in your county can be found [here](#).
- Check on a friend or neighbor and have someone do the same for you.

**BE FIREWORK SAFE ON 4TH OF JULY**

- Use safe and legal fireworks
- Keep clear of brush or dry grass
- Be aware you may be liable for any injury or fire you cause

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Protect. Prevent. Preserve.

### Be Firework Safe on the Fourth of July

Celebrating the 4th of July should be an enjoyable time for all! If you are planning to participate in fireworks check out these safety tips and remember your insurance may be responsible for any injuries or fires you cause.

**Protect your pets during heat waves**

- ▶ Give them plenty of fresh, clean water
- ▶ Have shady place or keep them indoors
- ▶ Never leave your animals alone in a parked vehicle

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### Protect your pets

- Pets can get dehydrated quickly, so give them plenty of fresh, clean water when it's hot or humid outdoors.
- Make sure your pets have a shady place to get out of the sun, be careful not to over-exercise them, and keep them indoors when it's extremely hot.
- Never leave your animals alone in a parked vehicle.
- Check the sidewalks before taking your dog on a walk and don't let your dog linger on hot asphalt.

**Insurance has you covered during heat waves**

- ▶ Health insurance is there for you if you experience any symptoms of heat-related illness
- ▶ Home warranties or home protection contracts can help repair or replace your air conditioning unit
- ▶ Pet insurance may have coverage for any heat-related problems

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**Insurance has you covered**

- [Health insurance](#) is there for you if you experience any symptoms of heat related illness and need medical care.
- Home warranties or [home protection contracts](#) can help repair or replace your air conditioning unit or other appliances that may overheat.

**EXTREME HEAT RAISES THE RISK OF WILDFIRES.**

TAKE STEPS TO GET #READYFORWILDFIRE

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Heat waves bring greater fire risk, so it's important to review insurance policies and understand your coverage. Home insurance can cover your extra expenses for hotels or food if you're ordered to evacuate for wildfire.

**Update on Department of Insurance services**  
As a reminder our offices will be closed this Thursday, July 4, in observance of Independence Day but we will resume normal business hours Friday July 5.

**Additional resources:**

- [Heat Safety Tips and Resources \(weather.gov\)](#)
- [Heat & Summer Safety \(ca.gov\)](#)
- [Extreme Heat and Your Health \(cdc.gov\)](#)
- [Home | HeatReadyCA.com](#)