

AFTER THE FIRE: SECURING YOURSELF AND THE SITE

1. CONTACT YOUR LOCAL DISASTER RELIEF AGENCY... such as the American Red Cross or the Salvation Army, to help with your immediate needs, such as: (Emergency relief is given without regard to income): Food, Medicine, Eyeglasses, & Clothing

2. CONTACT YOUR INSURANCE AGENT/AGENCY:

- ✓ If you are the owner, it is your responsibility to see that the holes are covered against rain and entry and that the outside doors to your home can be locked or secured.
- ✓ Contact your insurance agent. They must be notified of the fire and may also be able to help you in making immediate repairs. Do not leave until the site is secured and you have retrieved any remaining valuables. If you cannot reach your agent, call a local board up/disaster relief agency/home restoration agency (look in the yellow pages).
- ✓ If you are tenant, contact the resident manager, the owner, or the owner's insurance agent. It is the owner's responsibility to prevent further loss to the site. See that your personal belongings are secure by moving them to another location. Contact your renter's insurance agent.
- ✓ If you are insured under a package homeowner's or tenant's policy, a section of your coverage may pay for the extra costs of temporary housing such as a hotel.

3. CAUTIONS!!!

Do not enter the damaged site. Fires can rekindle from hidden, smoldering remains. Be watchful for the signs of heat or smoke.

Normally, the fire department will see that utilities (water, electricity and natural gas) are either safe to use or are disconnected before they leave the site. Do not attempt to turn on utilities yourself. Do not attempt to reconnect utilities yourself.

Household wiring which may have been water damaged should be checked out by an electrician before the current is turned back on.

Be watchful for structural damage caused by the fire. Roofs and floors may be damaged and/or weakened and subject to collapse.

Food, beverages and medicine exposed to heat, smoke, soot and water should be discarded. Refrigerators or freezers left unopened will hold their temperature for a short time. However, do not attempt to refreeze thawed items.

DO NOT ATTEMPT TO OPEN YOUR SAFE. A safe involved in a fire may hold the intense heat for several hours. If the door is open before the safe has cooled down, the entering air, combined with the high inside temperature, may cause the contents to burst into flames.

4. LEAVING YOUR HOME:

Contact your local police departments to let them know the site will be unoccupied.

In some cases it may be necessary to board up openings to discourage trespassers.

Beginning immediately, save receipts for any money you spend. These receipts are important in showing the insurance company what money you have spent related to your fire loss and also for verifying losses claimed on your income tax.

Do not throw away any damaged goods until after an inventory is made. All damages are taken into consideration in developing your insurance claim.

If you are considering contracting for inventory or repair services discuss your plans with your insurance agent/company first.

WHEN IT IS SAFE, TRY TO LOCATE THE FOLLOWING ITEMS:

- Identification, such as driver's licenses and Social Security cards
- Insurance Information
- Vital Medication & Information
- Eyeglasses, hearing aids or other prosthetic devices
- Valuables, such as credit cards, bank books, insurance policies, cash and jewelry

NOTIFY THE FOLLOWING PARTIES OF YOUR RE-LOCATION:

- your insurance agent/company
- your mortgage company (also inform them of the fire)
- your family and friends
- your employer
- your child's school
- your post office
- any delivery services
- your fire and police departments
- your utility companies

The following checklist serves as a quick reference and guide for you to follow after a fire strikes.

1. Contact your local disaster relief service, such as The Red Cross, if you need temporary housing, food and medicines.
2. If you are insured, contact your insurance company for detailed instructions on protecting the property, conducting inventory and contacting fire damage restoration companies. If you are not insured, try contacting private organizations for aid and assistance.
3. Check with the fire department to make sure your residence is safe to enter. Be watchful of any structural damage caused by the fire.
4. The fire department should see that utilities are either safe to use or are disconnected before they leave the site. **DO NOT** attempt to reconnect utilities yourself.
5. Conduct an inventory of damaged property and items. Do not throw away any damaged goods until after an inventory is made.
6. Try to locate valuable documents and records. Refer to information on contacts and the replacement process inside this brochure.
7. If you leave your home, contact the local police department to let them know the site will be unoccupied.
8. Begin saving receipts for any money you spend related to fire loss. The receipts may be needed later by the insurance company and for verifying losses claimed on income tax.
9. Notify your mortgage company of the fire.
10. Check with an accountant or the Internal Revenue Service about special benefits for people recovering from fire loss.

Trauma Intervention Programs of San Diego County, Inc. www.tipsandiego.org

FEMA: US Fire Administration