



Pride in Service with IntegritySM

AFTER THE FIRE

Where to Start after the Smoke Clears

Recovering from the damage caused by a fire may take months. If you have insurance, your insurance company can assist with the process. If you weren't insured, you'll have to do much of the clean-up work yourself. In either case, BSO's Department of Fire Rescue and Emergency Services has prepared this information to help you manage this trying process.

If you have insurance, contact your insurance agent or company representative as soon as possible. If you have vacated the premises, make sure your representative knows where to contact you. Keep receipts for temporary living expenses and repair costs; your insurance company may reimburse these. Make a detailed list of all

damaged or destroyed personal property. Don't throw out damaged property until you have met with an adjuster. Use pictures and inventory lists to help your insurance agent and adjuster assess the damages.

If you are not insured, your recovery from a fire loss most likely will depend upon your own resources. Private organizations like the American Red Cross and the Salvation Army can offer short-term assistance. Speak with members at your place of worship or contact local civic groups such as the Lions or Rotary Clubs.

Above all, have patience and use caution as you begin rebuilding. Fire scenes remain hazardous even after the smoke clears.

In the First 24 Hours

The most important steps to take following a fire involve caring for yourself and your family and securing the fire site.

If persons involved in the fire experience symptoms of illness, seek medical treatment immediately.

If your home is uninhabitable, arrange for temporary living quarters at the home of a relative, friend, neighbor or at a hotel. Immediate short-term assistance is generally available from the American Red Cross or the Salvation Army. They can help

you arrange for temporary housing, food, medicine, eyeglasses, clothing and other essential items.

Contact your insurance company so that you can begin processing your claim.

In some cases it may be necessary to board up openings on the structure to discourage trespassers. If your home or business will be unoccupied, contact local law enforcement to let them know. Do not call 9-1-1 for this purpose, use the Broward Sheriff's Office non-emergency number (954) 765-4321.

If You're Insured

Your insurance policy is a contract between you and your insurer. The insurer promises to do certain things for you and you have certain obligations, too. You must give your insurance company or your agent immediate notice of the fire (generally in the first 24 hours). Subject to instructions from firefighters, take all reasonable precautions to prevent further damage to your property by making sensible or necessary repairs such as covering holes in the roof or walls. The insurance company may refuse to pay losses that occur from not taking such reasonable care.

Make an inventory of damaged personal property showing quantity, description, original purchase price, purchase date, damage estimate and replacement cost. Cooperate with the insurer or adjuster by exhibiting the damaged property for examination.

Within a stated period of time (typically 30-60 days), submit a written statement of loss

to the insurance company. The statement should include:

- the time and cause of loss
- names and addresses of those who have an interest in the property (for example, a mortgage holder, a separated or divorced spouse or a lien holder)
- Building plans and specifications of the original home and a detailed estimate for repairs
- the inventory of damaged personal property
- receipts for temporary living expenses and loss of use claims
- other information requested or required by the insurer

Don't rush through this process. It may be days or weeks before you realize that some personal property has been damaged or lost. Make sure your inventory is complete to the best of your knowledge.

Valuing Your Property

A pre-fire inventory of your personal property and/or a videotape of all your property can be a valuable record when making your claim. When adjusting your fire loss or in claiming a casualty loss on your Federal income tax, you will have to deal with various viewpoints on the value of your property. Some terms used are listed below:

- Your **"personal valuation"** reflects your attachment to and personal valuation of your property lost in a fire. Personal items have a certain sentimental value which often is not reflected in an objective measure of value. It will be these objective measures of value which you, the insurer and the Internal Revenue Service will use as a common ground.
- The **"cost when purchased"** is an important element in establishing an item's final value. Receipts will help verify the cost price.
- **Fair market value** before the fire also is expressed as **"actual cash value"**. Fair market value is usually the fair price for an item had you sold it the day before the fire. The price would reflect the cost at purchase and the wear it had sustained since then. Depreciation is the formal term to express the amount of value an item loses over a period of time.
- **"Value after the fire"** is sometimes called the item's "salvage value".
- The cost to replace the item with a like, but not necessarily identical, item is the **"replacement cost"**.

Adjusting the Loss

“Loss adjustment” is the process of establishing the value of the damaged property. This is the result of a joint effort between the owner or occupant and the insurance company and its representatives. The owner/occupant is required by the insurance contract to prepare an inventory and cooperate in the loss valuation process.

An insurance agent may act as the adjuster if the loss is small. The insurer may send an adjuster who is a permanent member of the insurer's staff or the company may hire an independent adjuster to act on its behalf. It is the insurance adjuster's job to monitor and assist in the loss valuation process and to bring the loss to a just and equitable settlement.

Either you or the insurer may hire the services of a fire damage restoration firm or

fire damage service company. These firms provide a range of services that may include:

- securing the site against further damage
- repairing structural damage
- estimating the cost to repair or renew items of personal property
- packing, transportation, and storage of household items
- securing appropriate cleaning or repair subcontractors
- storing repaired items until needed

It's important to coordinate with the insurance adjuster before contracting for any services. If you invade the insurance company's responsibility area by contracting without its knowledge or consent, you may be left with bills to pay that otherwise would have been covered by the insurer.

Replacing Valuable Documents and Records

Securing new copies of important documents and papers may be one of the most time-consuming activities you experience after your fire. Start by calling the agency responsible for the documents you need and get specific procedural instructions on their requirements.

- Driver's licenses, auto registration and title papers are replaced by contacting the local Department of Motor Vehicles.
- Bank books may be replaced by notifying your bank as soon as possible.
- Insurance policies are replaced by contacting your insurance agent directly.
- Military discharge papers should be replaced through the local Veterans Administration office.
- Passports need to be reported as damaged or destroyed to the local passport office. They can assist you with obtaining a new passport.
- Birth, death, and marriage certificates are replaced through the state bureau of records in the state in which an individual was born, died or was married.
- Divorce papers can be reproduced in the circuit court where the divorce decree was issued.
- Social Security or Medicare cards can be replaced at a local Social Security office.
- Credit card companies should be notified immediately that cards were lost or destroyed.
- Titles to deeds are replaced by the records department of the city or county in which the property is located.
- Stocks and bonds may be replaced through the issuing company or broker.
- Copies of wills are generally obtained through the attorney that prepared them.
- Medical records can be obtained from your doctor.
- Warranty copies may be replaced by the issuing company.
- Income tax records can be replaced through the Internal revenue Service or your accountant.
- Citizenship papers are replaced by the United States Immigration and Naturalization Service.
- Prepaid burial contracts are obtained from the funeral services provider that sold them.

Replacing Money

Handle burned money as little as possible. Attempt to encase each bill or portion of a bill in plastic wrap for preservation. If a bill is less than half-burned (that is, at least 50% of the bill is still intact), you can deliver it to a Federal Reserve Bank for replacement. Consult your bank for more information.

Alternatively, you can mail burned or torn bills (must be at least 50% intact) via first class REGISTERED mail to:

U.S. Treasury Department
Main Treasury Building, Room 1123
Washington, D.C. 20220

Mutilated or melted coins can be taken to a Federal Reserve Bank or mailed via FIRST CLASS REGISTERED MAIL to:

Superintendent, U.S. Assay Office
32 Old Slip
New York, NY 10005

Make certain you include a letter stating that you are seeking replacement of the bills or coins and include your return address.

If your U.S. Savings Bonds have been mutilated or destroyed, write to:

Attn: Bond Consultant
U.S. Treasury Department
Bureau of Public Debt
Division of Loans and Currency
537 South Clark St.
Chicago, IL 60605

Include the name(s) on bonds, approximate date or time period when purchased, denominations and approximate number of each.

Cleaning Up after the Fire

Clothing:

Smoke odor and soot sometimes can be washed from clothing. The following formula often works for clothing that can be bleached:

*4-6 tablespoons of Tri-Sodium Phosphate
1 cup Lysol or any household chlorine bleach
1 gallon of warm water
Mix well, add clothes, rinse with clear water and dry well*

Be aware that Tri-Sodium Phosphate is a caustic substance used as a cleaning agent. It should be used with care and stored out of reach of children and pets. Wear rubber gloves when using it. Read and label containers of the cleaning solution carefully.

To remove mildew, wash the fresh stain with soap and warm water. Then rinse and dry in sun. If the stain does not disappear, use lemon juice and salt, or a diluted solution of household chlorine bleach.

Cooking Utensils:

Pots, pans, flatware, dinnerware, china, etc. should be washed with soapy water, rinsed and then polished with a fine-powdered cleaner. You can polish copper and brass with special polish or with salt sprinkled on a piece of lemon, or salt sprinkled on a cloth saturated with vinegar.

Electrical Appliances & Utilities:

Electrical appliances that have been exposed to water or steam should not be used until a service representative has inspected them.

If the fire department turned off your utilities (gas, electric, water, etc.) during the fire, call the utility company to restore these services. *Do not attempt to do this yourself as serious injury may result.*

Food:

Wash canned goods and jarred food in detergent and water. If labels come off, mark the contents on the can or jar with a grease pencil. Do not use canned goods if cans are dented, rusted or bulging.

If your freezer is no longer operative, you can temporarily save frozen food by keeping the freezer closed as much as possible.

Frozen food can last for at least a day, possibly two if the weather is cool. Move your food to a neighbor's freezer or a rented locker. Wrap the frozen food in newspapers and blankets or use insulated boxes. *Do not re-freeze food that has thawed.*

To remove odor from your refrigerator or freezer, wash the inside with a solution of baking soda and water, or use one cup of vinegar or household ammonia to one gallon of water.

Flooring and Rugs:

When water gets under linoleum, it can cause odors and warp the wood underlayment. If this happens, remove the entire sheet. If the linoleum is brittle, a heat lamp will soften it so it can be rolled up without breaking. If carefully removed, it can be re-cemented after the floor has completely dried. Small blisters in linoleum can be carefully punctured with a nail and re-cemented. Dilute linoleum paste thin enough to pass through a hand syringe and inject adhesive through the nail hole. Weigh down the linoleum with bricks or boards. It usually is possible to cement loose tiles of any type. Wait until the floor is completely dry before beginning.

Rugs and carpeting must be allowed to dry thoroughly. Throw rugs can be cleaned by vacuuming and shampooing. Lay them flat and circulate warm, dry air with a fan.

For information on cleaning and preserving carpets, consult a carpet dealer, installer or qualified carpet cleaning professional.

Mattresses and Pillows

Reconditioning an inner spring mattress at home is very difficult, if not impossible. A mattress may be renovated by a company that builds or repairs them. If you must use your mattress temporarily, dry it in the sun, and then cover it with rubber or plastic sheeting.

It is almost impossible to get smoke odor out of pillows; the feathers and foam retain the odor.

Leather and Books

Wipe leather goods with a damp cloth, then a dry cloth. Stuff purses and shoes with newspapers to retain shape. Leave suitcases open. Leather goods should be dried away from heat and sun.

After drying, clean with saddle soap, mild steel wool or a suede brush for suede. Rinse leather and suede jackets in cold water and dry away from heat and sun.

Wet books must receive attention as soon as possible. Place wet books in a vacuum freezer to remove moisture without causing great damage to pages. If a vacuum isn't available, place them in a normal freezer until a vacuum freezer can be located. Contact BSO Fire Rescue for assistance in locating a vacuum freezer.

Locks and Hinges

Locks should be disassembled, wiped with kerosene and oiled. If locks cannot be removed, squirt machine oil through a bolt opening or keyhole, and work the knob to distribute the oil. Hinges also should be thoroughly cleaned and oiled.

Walls and Furniture

To remove soot and smoke from walls, furniture and floors, mix together:

*4 to 6 tablespoons Tri-Sodium Phosphate
1 cup Lysol or chlorine bleach
1 gallon warm water*

Wear rubber gloves when cleaning. After washing an item, rinse with clear warm

water and dry thoroughly. Walls may be washed down while wet. Use a mild soap or detergent. Wash a small area, working from the floor up. Then rinse the wall with clear water immediately. Ceilings should be washed last. Do not repaint until the walls and ceilings are completely dry.

Wallpaper also can be repaired. Use a commercial paste to re-paste loose edges or sections. Contact a wallpaper dealer or installer for information about wallpaper cleaners. Washable wallpaper can be washed like an ordinary wall, but care must be taken not to soak the paper. Work from bottom to top to prevent streaking.

Do not dry furniture in the sun; the wood may warp. Clear off mud and dirt by scrubbing with a stiff brush and a cleaning solution or rub the wood surface with 4/0 steel wool dipped in liquid polishing wax, wipe with a soft cloth and then buff. Remove the drawers and let them dry thoroughly to prevent sticking.

Wet wood can decay and mold, so allow it to dry thoroughly. Open doors and windows for good ventilation. Turn on your air conditioner, if necessary.

If mold forms, wipe the wood with a cloth soaked in a mixture of borax dissolved in hot water. To remove white spots or film, rub the wood surface with a cloth soaked in a solution of a half cup of household ammonia and a half cup of turpentine and a half cup of linseed oil. Be careful because turpentine is combustible.