AFTER A FIRE: DO’S AND DON’TS

DO’S

CONTACT YOUR INSURANCE COMPANY IMMEDIATELY TO REPORT YOUR LOSS. THEY WILL SEND AN ADJUSTER TO DISCUSS YOUR SITUATION

Your property needs to be protected from further damage, weather, vandalism, and theft.

Arrange for board-up if necessary, to prevent entry of intruders or rain. Look outside doors.

Contact your local Disaster Relief Services (American Red Cross) for immediate help for any essential need. Emergency relief is provided regardless of income.

Remove your pets (especially birds) to a cleaner and safer environment.

Remove any valuables remaining in the building if you plan to leave the site of the fire. Try to locate and take the following items:

- Identification
- Medication. Medication subject to smoke, heat or water should be replaced.
- Eyeglasses, hearing aids, prosthetic devices and other personal aids.
- Insurance policies, checkbooks, credit cards, savings account records, money and jewelry, etc.

Contact your local police. They will keep an eye on your property during your absence.

Notify the following parties of your situation and where you are locating to:

- Insurance agent or adjuster.
- Family and friends
- Mortgage company
- Employer
- Children’s school
- Post Office
- Newspaper
- Local fire department ± Utility companies
- DMV
Bank and credit card companies
If you are the tenant, contact the manager, the owner or the owner’s insurance agent. It is their responsibility to prevent further damage. Make sure your personal belongings are secure, either in building or have them moved to another location. Begin collecting receipts whether you are insured or not. Make sure all utilities are turned off – water, at the valve, gas at the meter, and electricity at the meter. DO NOT use any utility until it has been inspected by the utility company or by a competent professional.

DON'TS
DO NOT sign anything immediately after property damage to home or business. Take time to read thoroughly all forms or work orders. Give anyone carte blanche for any repairs or work to be done. Get an estimate. Leave the site until it is secured. If you have a fire safe, DO NOT open immediately, even if there are important documents inside. The safe may explode or the contents ignite. Throw away any damaged property until inventoried.