



After the Fire...

Recovering from a fire may take a long time and many of the things you have to do will be new to you. If you are not insured, your recovery from a fire loss most likely will be dependent upon your own resources. Private organizations that can help include the American Red Cross and the Salvation Army. You also could talk with your church or synagogue. Local civic groups such as the Lions, or Rotary Clubs also can be of help.

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Insurance Information

If you are insured, your insurance will be the most important single component in recovering from a fire loss. A number of coverage's are available such as - homeowner's, tenant's or condominium owner's insurance policies.

Your insurance policy is a contract between you and the insurer. The insurer promises to do certain things for you. In turn, you have certain obligations. Among your duties after a fire loss would be to give immediate notice of the loss to the insurance company or the insurer's agent.

Protect the property from further damage by making sensible or necessary repairs such as covering holes in the roof or walls. Take reasonable precautions against loss, such as draining water lines in winter if the house will be unheated for some time. The insurance company may refuse to pay losses that occur from not taking such reasonable care.

Make an inventory of damaged personal property showing in detail the quantity, description, original purchase price, purchase date, damage estimate and replacement cost.

Cooperate with the insurer or his/her adjuster by exhibiting the damaged property.

Submit, within a stated time period (usually 30 - 60 days), a formal statement of loss. Such a statement should include:

- The time and cause of loss
- The names and addresses of those who have an interest in the property. These might include the 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 damage inventory mentioned above.
- Receipts for additional living expenses and loss of use claims.

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Valuing Your Property

A pre-fire inventory along with a videotape of all your property could prove to 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" is your attachment to and personal valuation of your property lost in a fire. Personal items have a certain sentimental value. This term is not meant to belittle their value to you but is used to separate feelings about the value from objective measures of value. It will be 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." This is what you could have gotten for the item if you had sold it the day before the fire. Its price would reflect its 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.

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Adjusting the Loss

"Loss adjustment" is the process of establishing the value of the damaged property. This is the result of a joint effort among a number of parties. Basic parties to the process are the owner or occupant and the insurance company and its representatives.

The owner or 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 in its behalf. It is the insurance adjuster's job, as a representative of the insurance company, 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 some or all of the following:

- Securing the site against further damage
- Estimating structural 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 is important to coordinate with the insurance adjuster before contracting for any services. If you invade the insurer'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.

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Replacement of Valuable Documents and Records

<u>Item</u>	<u>Who to Contact</u>
Driver's license	Local department of motor vehicles
Bank books	Your bank, as soon as possible
Insurance policies	Your insurance agent
Military discharge papers	Local Veterans Administration
Passports	Local Passport Office
Birth, Death, Marriage Certificates	State Bureau of Records
Divorce papers	Circuit Court where decree was issued
Social Security or Medicare cards	Local Social Security Office
Credit Cards	The issuing companies, A.S.A.P.
Titles to deeds	Records department of city or county
Stocks and bonds	Issuing company or your broker
Wills	Your lawyer

Medical records	Your doctor
Warranties	Issuing company
Income tax records	The Internal Revenue Service Center
Auto registration title	Department of Motor Vehicles
Citizenship papers	Immigration and Naturalization Service
Prepaid burial contracts	Issuing company
Animal registration papers	Society of registry

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Salvage Hints

- **Clothing** - Smoke odor and soot sometimes can be washed from clothing. The following formula often will work for clothing that can be bleached:

4-6 tbsp. of Tri-Sodium Phosphate
 1 cup Lysol or any household chlorine bleach
 1 gallon 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 the label carefully. To remove mildew, wash the fresh stain with soap and warm water. Then rinse and dry in sun. If the stain has not disappeared, use lemon juice and salt, or a diluted solution of household chlorine bleach.

- **Cooking Utensils** - Your pots, pans, flatware, 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, salt sprinkled on a piece of lemon or salt sprinkled on a cloth saturated with vinegar.
- **Electrical Appliances** - Appliances that have been exposed to water or steam should not be used until you have a service representative check them. This is especially true of electrical appliances. In addition, steam can remove the lubricant from some moving parts. If the fire department turned off your gas or power during the fire, call the electric or gas company to restore these services - **DO NOT TRY TO DO IT YOURSELF.**
- **Food** - Wash your canned goods in detergent and water. Do the same for food in jars. If labels come off, be sure you mark the contents on the can or

jar with a grease pencil. Do not use canned goods when cans have bulged or are dented or rusted.

If your home freezer has stopped running, you still can save the frozen food. Keep the freezer closed. Your freezer has enough insulation to keep food frozen for at least one day - perhaps for as many as two or three days. 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. Some baking soda in an open container, or a piece of charcoal can be placed in the refrigerator or freezer to absorb odor.

- **Flooring and Rugs** - When water gets underneath linoleum, it can cause odors and warp the wood floor. 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 punctured with a nail and re-cemented if you are careful. Dilute regular linoleum paste thin enough to go through a hand syringe and shoot 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 carpets also should be allowed to dry thoroughly. Throw rugs then can be cleaned by beating, sweeping or vacuuming, and then shampooing. Rugs should be dried as quickly as possible. Lay them flat, and expose them to a circulation of warm, dry air. A fan turned on the rugs will speed drying. Make sure the rugs are thoroughly dry. Even though the surface seems dry, moisture remaining at the base of the tufts can quickly rot a rug. For information on cleaning and preserving carpets, call your carpet dealer or installer or qualified carpet cleaning professional.

- **Mattresses and Pillows** - Reconditioning an innerspring mattress at home is very difficult, if not impossible. Your mattress may be able to be renovated by a company that builds or repairs mattresses. If you must use your mattress temporarily, put it out into the sun to dry. 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. When leather goods are dry, clean with saddle soap. You can use steel wool

or a suede brush on suede. Rinse leather and suede jackets in cold weather and dry away from heat and sun.

Wet books must be taken care of as soon as possible. The best methods to save wet books is to freeze them in a vacuum freezer. This special freezer will remove the moisture without damaging the pages.

If there will be a delay in locating such a freezer, place them in a normal freezer until a vacuum freezer can be located.

- **Locks and Hinges** - Locks (especially iron locks) should be taken apart, 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 tbsp. Tri-Sodium Phosphate
1 cup Lysol or any chloride bleach
1 gallon warm water

Wear rubber gloves when cleaning. After washing the article, 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 at one time, 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 repaste loose edges or sections. Contact your wallpaper dealer or installer for information on 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 your furniture in the sun. The wood will warp and twist out of shape. Clear off the mud and dirt by scrubbing with a stiff brush and a cleaning solution. You can also rub the wood surface with a 4/0 steel wool pad dipped in liquid polishing wax, wipe with a soft cloth and then buff. Remove the drawers and let them dry thoroughly so there will be no sticking when you replace them. Wet wood can decay and mold, so allow it to dry thoroughly. Open doors and windows for good ventilation. Turn on your furnace or 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 water. Wipe dry and polish with wax, or rub the surface with a cloth soaked in a

solution of a half cup turpentine and a half cup of linseed oil. Be careful because turpentine is combustible.

- **Money Replacement** - Handle burned money as little as possible. Attempt to encase each bill or portion of a bill in plastic wrap for preservation. If money is only half-burned or less (if half or more of the bill is intact), you can take the remainder to your local Federal Reserve Bank for replacement. Ask your personal bank for the nearest one. Or you can mail the burned or torn money 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 the Federal Reserve Bank, or mailed via **FIRST CLASS REGISTERED MAIL** to:

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

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

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

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