

AFTER THE FIRE



Recovering from a fire can be a physically and mentally draining process.

The United States Fire Administration and the Nederland Fire-Rescue Services has gathered the following information to assist you in this time of need. Action on some of the suggestions will need to be taken immediately. Some actions may be needed in the future while others will be on-going. The purpose of this information is to give you the assistance needed to help you as you begin rebuilding your life.

SECURING YOURSELF AND THE SITE

Contact your local disaster relief service, such as the American Red Cross or the Salvation Army, to help with your immediate needs, such as:

temporary housing, food, medicine, eyeglasses, clothing, and other essential items. Also contact your insurance agent/company.



CAUTIONS



Do not enter the damaged site. Fires can rekindle from hidden smoldering remains.



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.

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

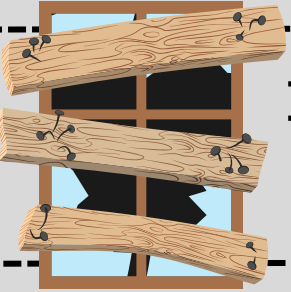
Food, beverages and medicine exposed to heat, smoke, soot, and water **should not be consumed.**



LEAVING YOUR HOME

Contact your local Police Department to let them know the site will be unoccupied.

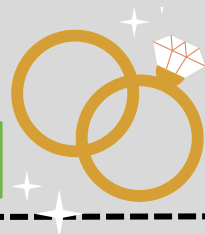
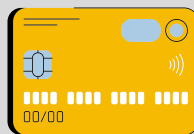
In some cases, it may be necessary to board up openings to discourage trespassers.



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, also for verifying losses claimed on your income tax.



If safe to do so, try to locate the following items: identification, such as driver's license and Social Security cards, insurance information, medication information, eyeglasses, hearing aids, and other prosthetic devices, valuables, such as credit cards, bank books, and cash and jewelry.



There are many people/entities that should be notified of your relocation, including: 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, and delivery services

IF YOU ARE INSURED

Give notice of the loss to the insurance company or the insurer's agent/company.

Ask the insurance company what to do about the immediate needs of the dwelling, such as covering doors, windows, and other exposed areas, and pumping out water.

Ask your insurance agent/company what actions are required of you. Some policy holders may be required to make an inventory of damaged personal property showing in detail the quantity, description, and how much you paid for the items.

IF YOU ARE NOT INSURED

Your recovery from a fire loss may be based upon your own resources and help from your community. Private organizations that may be sources of aid or information: American Red Cross, Salvation Army, religious organizations, department of social services, civic organizations, state or municipal emergency services office, and non-profit crisis counseling centers.

VALUING YOUR PROPERTY

You will encounter different viewpoints on the value of your property in adjusting your fire loss or in claiming a casualty loss on your federal income tax. Knowing the following terms will help you understand the process used to determine the value of your fire loss:

Your personal valuation: Your personal loss of goods through fire may be difficult to measure. These personal items have SENTIMENTAL VALUE to you; however, it is objective measures of value that you, the insurer, and the Internal Revenue Service will use as a common ground for discussion. Some of these objective measurers are discussed below:

Cost when purchased: This is an important element in establishing an item's final value. Receipts will help verify the cost price.

Fair market value before the fire: This concept is also expressed as ACTUAL CASH VALUE. This is what you could have received for the item if you had sold it the day before the fire. The price would reflect its cost at purchase minus the wear it had sustained since purchase. DEPRECIATION is the formal term used to express the amount of value an item loses over time.

Value after the fire: This is sometimes called the item's salvage value

RESTORATION SERVICES

There are companies that specialize in the restoration of fire damaged structures.

Whether you or your insurer employs this type of service, be clear of who will pay. Be sure to request an estimate of cost for the work.

Before any company is hired check their references.

These companies 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
- and storing repaired items until needed.

REPLACEMENT OF VALUABLE DOCUMENTS AND RECORDS

Here's a check list of documents you will need to replace if they have been destroyed, and who to contact for information on the replacement process.

- **Driver's License** - Department of Public Safety
- **Bank Books (checking, savings, etc.)** - Your bank, as soon as possible
- **Insurance policies** - Your insurance agent
- **Military discharge papers** - Department of Veterans Affairs
- **Passports & Birth, death, and marriage records** - Department of State
- **Divorce papers** - City or County Circuit court where decree was issued
- **Social Security or Medicare cards** - Local Social Security office
- **Credit Cards** - The issuing companies, as soon as possible
- **Titles to deeds Stocks and bonds** - Issuing company or your broker
- **Wills Medical records** - Your lawyer
- **Warranties** - Issuing company
- **Income tax records** - IRS
- **Citizenship papers** - U.S. Immigration and Naturalization Service
- **Prepaid burial contract** - Issuing company
- **Animal registration papers** - Humane Society Lending institution
- **Mortgage papers** - Issuing company