

Information Regarding Property Damage

Once the fire has been extinguished and you've had an opportunity to survey the damage you may notice damage not caused directly by the fire. For example, there may be a hole cut into the roof, windows that have been broken out or holes cut into walls. When you see these things you will probably wonder why they occurred.

Fires produce temperatures that can reach over 1200 degrees at ceiling height. They also produce heat and smoke including toxic gases. If a fire is allowed to burn uncontrolled it also spreads upward and outward. Holes are cut into the roof and in some cases windows are broken to aid in ventilating the structure. The objective is to begin ventilation efforts as quickly and effectively as possible to allow the trapped heat and smoke to escape. This tactic helps slow down the fire spread and improves visibility for fire fighters working in the environment.

When you see that holes have been cut into walls it means we believe there may be hidden fire trapped in the wall. The holes are cut to find the fire and make sure we have completely extinguished all fire. All of these tactics are carried out with the overall goals of safety for citizens and fire personnel and complete fire extinguishment while allowing the minimum property damage possible.

INSURED/UNINSURED PROPERTY IF YOUR PROPERTY IS INSURED

The first thing to do after a fire has occurred is contact your insurance company or agent as soon as possible. If you are renting the property you should also contact the property owner. Your insurance adjuster may be able to assist with immediate repairs or help with securing the property. If you have difficulty contacting your insurance agent or company and need professional assistance with securing your property you may contact a general contractor or a fire damage restoration firm. (Refer to the Yellow Pages under Contractors-General or Fire & Water Damage Restoration.)

You should also be sure to collect and retain all receipts for any funds expended that are directly related to your fire loss. The receipts provide documentation for your insurance company and verify losses that you may be able to claim on your Federal tax return.

In addition, do not dispose of any damaged goods or property until items have been inventoried. All damages are considered when determinations are made regarding your insurance claim.

Do not contract for estimating, inventory or repair services without first consulting with your insurance agent or adjuster.

IF YOUR PROPERTY IS NOT INSURED

If your property is not insured or if your insurance will not completely cover your loss, contact your family attorney or the Internal Revenue Service for guidance since you may be eligible for casualty loss. Check Publication 547, Tax Information on Disasters, Casualty Losses and Thefts. This information is available from your local Internal Revenue Service office.

If you are not insured and need assistance the American Red Cross is available to assist families who have been displaced from their homes. They are available around the clock every day of the year with food, clothing and housing.

INSURED/UNINSURED PROPERTY TEMPORARY HOUSING

If your home is uninhabitable and you cannot stay with family or friends, consult with your insurance company to determine whether or not you have coverage for additional living expenses. The Red Cross may also be able to provide temporary shelter until you can make arrangements for housing.

VALUABLE ITEMS

If you must leave your home for an extended period there are items that you will want to keep with you. The following list is only a recommendation since the final decision rests with the property owner: important legal documents, insurance information/policy, identification, vital medicines, eyeglasses,

hearing aids, valuables, credit cards, checkbooks, cash, jewelry, photos, etc. If you have a safe for storing important documents, let the safe cool before attempting to open. If you own firearms, arrange for a secure location to store them.

UTILITIES

In many instances the fire department must have utilities shut off as a safety precaution and to prevent further damage to the structure and contents. Utility companies cannot restore utilities until repairs have been completed and the local Building Inspection Department has conducted an inspection and approved the repairs.

PERMANENT RELOCATION

If you permanently relocate to another address you should notify utility companies, banks and of course the United States Postal Service. Your local post office can provide you with a kit to use for address change notification to all businesses and organizations for your personal transactions. If you have access to internet service you can notify the postal service of any address change via the internet.

SECURING YOUR PROPERTY

The site of the fire should be secured from further damage that might occur due to inclement weather, theft or vandalism. If you are the owner it is your responsibility to see that any holes are covered to guard against damage caused by weather. All outside doors should also be locked or secured. Do not leave the site until it has been secured and your valuables have been removed.

FIRE DEPARTMENT PROCEDURES

In some instances fire crews must force entry into a vehicle to extinguish the fire and check for fire extension. To ensure complete extinguishment of the fire it may be necessary for crews to:

Cut and/or disconnect battery cables to prevent electrical shorts where wiring insulation has been damaged.

Remove seat cushions or padding, especially where cotton padding is used.

Force entry into the passenger compartment, engine compartment and trunk of the vehicle to extinguish fire, check for extension and gain access to battery cables.

INSURED VEHICLES

Contact your insurance agent or company to determine coverage and obtain assistance with your claim.

If your vehicle is damaged as the result of a structure fire, contact both your home and vehicle insurance agents.

UNINSURED VEHICLES

If the vehicle can be repaired, a list of repair facilities is available in the Yellow Pages of the phone directory under Automobile Repairing and Service. If you need towing service consult the Automobile Road Service section of the Yellow Pages.

GENERAL INFORMATION

EMERGENCY ASSISTANCE

If you need emergency assistance for food, clothing or lodging, contact the American Red Cross.

CARING FOR YOUR PETS

Smoke can damage the lungs of your pet in minutes and sparks can cause painful burns that may be hidden under fur. As soon as possible you should take your pet to your veterinarian for an examination. If you need medical assistance for your pet after normal business hours your personal veterinarian should be able to assist with arrangements for emergency care. If your pet escapes to the outdoors and becomes lost, contact Animal Control.

COUNSELING SUPPORT

After a fire you may experience anxious feelings, depression, difficulty concentrating, sadness, anger, fatigue, irrational fears and nightmares. These are common responses to a traumatic event such as a fire in your home. If you or your family members need support contact the American Red Cross or check the Yellow Pages under Counselors. Some employers and health insurance providers offer financial assistance for counseling services.

CASH AND NEGOTIABLES

If cash or negotiables have been partially consumed by fire, the remaining particles must be handled with extreme care to retain as much of the remnants as possible. Place each remnant in a plastic wrap for salvage and take everything to your local bank for advice regarding replacement.

SAFETY WITH FOODS, BEVERAGES AND MEDICINES

Any food, beverage or medicine that has been exposed to heat or smoke should not be consumed. The potency of medicines can be altered by exposure to heat so you should check with your doctor before using any prescription or over-the-counter medicines.

Food and beverages that are in tightly closed or sealed containers or in airtight refrigerators or freezers may be salvageable. Do not use canned goods when cans are bulging, dented or rusted. If there is any doubt about the quality of the food, dispose of it properly.

REMOVAL OF SMOKE ODOR

Sometimes there is residual smoke odor from a small fire that seems to linger in your home. The best method for complete removal of smoke odor is to thoroughly clean everything in the house. You can also try placing small saucers of household vanilla, wine, vinegar or activated charcoal throughout your home to help absorb odors. However, the smoke odor has also likely been trapped in the ventilation ductwork so every time the heat or air conditioning comes on you are probably going to notice some additional odor throughout the home.

If the odor doesn't subside within a week or two you may want to consider hiring a cleaning service that specializes in restoration of fire damaged property. They have the equipment to scrub out ductwork and deodorize your home. If you are insured, contact your insurance company for assistance.

GENERAL CLEANING AND SALVAGE TIPS

If insured, contact your insurance company for assistance. If you are not insured here are some tips for removing soot and smoke from surfaces in your home.

Vacuum all surfaces thoroughly.

Replace heating, ventilation and air conditioning (HVAC) filters.

If more thorough cleaning must be done in a particular room, seal off that room or area with plastic sheeting. This will help keep combustion products from filtering throughout other areas of the home.

To remove soot from painted surfaces, try mixing a solution of four to six tablespoons of tri-sodium phosphate (available in paint stores) with one gallon of water. It is recommended that you wear rubber gloves and goggles while working with this solution. Wash a small area at a time working from the ceiling down. When this is completed, rinse thoroughly from the top down. Do not repaint the room until it is completely dry. It is also recommended that you apply a smoke sealer before painting.

WARNING! Keep cleaning solution away from children and pets.

Loosened wallpaper can be repaired by using a commercial paste to re-paste loose edges or sections. Contact your wallpaper dealer/installer for advice on cleaning or further restoration. Washable wallpaper can be washed like an ordinary wall but try not to soak the wallpaper.

Do not use chemicals on wooden cabinets or other wood fixtures/furniture. An inexpensive product called FLAX SOAP (readily available in paint and hardware stores) is an effective product to use for cleaning wood including kitchen cabinets. Do not leave wooden furniture in the sun to dry; it may cause warping.

When using FLAX SOAP on wood and linoleum flooring, four to five applications may be required for a thorough cleaning. The final step is to strip the floors and wax them.

When cleaning carpeting you should steam clean, shampoo and steam clean again. Multiple cleanings may be needed to remove stains and odor.

Mattress cleaning and odor removal is a very difficult process. Companies that build or repair mattresses may be able to renovate your mattress. Check the Yellow Pages under Fire Damage Repair and Cleaning. If you must use your mattress temporarily, place in the sun to dry and air out; then cover with plastic sheeting. It is almost impossible to remove smoke odor from feather and foam pillows so it is best to replace these items.

Door locking mechanisms, if exposed to fire/water damage should be disassembled, thoroughly cleaned then oiled. If locks cannot be removed squirt machine oil through bolt openings or the keyhole and work the lock to distribute oil throughout. Door hinges should also be thoroughly cleaned and oiled.

WARNING! DO NOT use gasoline for cleaning.

For removal of mildew, wash the stain with soap and water, then rinse thoroughly and allow to air dry. If the stain remains try using a solution of lemon juice and salt or household bleach and warm water.

To remove smoke odor and soot from clothing try using a solution that consists of ½ cup of ammonia mixed with two gallons of water. (Wear rubber gloves) Rinse the clothing in vinegar. If you have questions regarding the cleaning or preparation of clothing it is recommended that you contact a cleaning service. Transport garments made of wool, silk or rayon to the dry cleaners as soon as possible.

WARNING! DO NOT mix ammonia with bleach.

Do not use electrical appliances that have been exposed to fire and/or water damage until they have been checked by a qualified service technician.