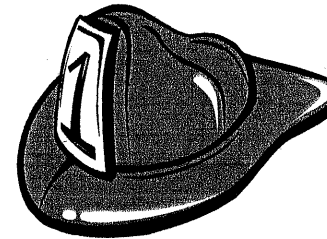


The following checklist serves as a quick reference guide for you to follow immediately after a fire strikes:

- 1 If you are insured, immediately contact your insurance company for detailed instructions on protecting the property, conducting inventory and contacting fire damage restoration companies. If you are not insured, try contacting private organizations for aid and assistance.
- 2 Contact the American Red Cross 707-643-5683, if you need temporary housing, food and medicines.
- 3 Check with the fire department to make sure your residence is safe to enter. Be watchful of any structural damage caused by the fire. Contact 1-800-BOARDUP to secure your home.
- 4 The fire department should see that utilities are either safe to use or disconnected before they leave the site. DO NOT attempt to reconnect utilities yourself.
- 5 Conduct an inventory of damaged property and items. DO NOT throw away any damaged goods until the inventory is made.
- 6 Try to locate valuable documents and records. Refer to information on contacts and the replacement process inside this brochure.
- 7 If you leave your home, contact the local police department to let them know the site will be unoccupied.
- 8 Begin saving receipts for any money you spend related to the fire loss. The receipts may be needed later by the insurance company and for verifying losses claimed on income tax.
- 9 Notify your mortgage company of the fire.
- 10 Check with an accountant or the IRS about special benefits for people recovering from fire loss.



# AFTER THE FIRE!



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## THE FIRST 24 HOURS

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### Securing Yourself and The Site

- ☒ Contact your insurance agent/company immediately.
- ☒ Contact the American Red Cross, 707-643-5683, to help with your immediate needs, such as: temporary housing, food, medicine, eyeglasses, clothing, other essential items.
- ☒ If you are renting, contact the property owner or the owner's insurance 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.
- ☒ Contact 1-800-BOARDUP to secure the site from further damage by weather, theft or vandalism. **This is the owner's responsibility.**

☒ 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 and also for verifying losses claimed on your income tax.

- ☒ If it is safe to do so, try to locate the following items:
  - ☐ Identification (driver's license and social security card)
  - ☐ Insurance information
  - ☐ Medication information
  - ☐ Eyeglasses, hearing aids or other prosthetic devices
  - ☐ Valuable, such as credit cards, bank books, cash & jewelry
- ☒ There are many people/entities that should be notified of your relocation, including:
  - ☐ your insurance agent/company
  - ☐ your mortgage company
  - ☐ your family and friends
  - ☐ your employer
  - ☐ your child's school
  - ☐ your post office
  - ☐ any delivery services
  - ☐ your fire and police departments
  - ☐ your utility companies

☒ Do not throw away any damaged goods until after an inventory is made. All damages are taken into consideration in developing your insurance claim.

☒ If you are considering contracting for inventory or repair services, discuss your plans with your insurance agent/company first.

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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. These companies provide a range of services that may include some or all of the following:

- securing the site against further damage (1-800-BOARDUP)
- estimating structural damage
- repairing structural damage
- estimating the cost to repair or renew personal property
- packing, transportation and storage of household items
- securing appropriate cleaning or repair subcontractors
- storing repaired items until needed

**A WORD ABOUT FIRE DEPARTMENT OPERATIONS ▶▶▶▶▶▶▶▶▶▶**

Common Questions:

- Q. Why are windows broken or holes cut in the roof?**
- A. As a fire burns, it moves upward then outward. Breaking the window and/or cutting holes in the roof slows the damaging outward movement, helps remove blinding smoke that obscures the actual fire, and enables firefighters to fight the fire more efficiently. The result of this ventilation is less damage to the structure in the long run.**
  
- Q. Why are holes cut in walls?**
- A. This is done so that the fire department is absolutely sure that the fire is completely out, and that there is no fire inside the walls or other hidden places.**
  
- Q. Is it possible to obtain a copy of the fire report?**
- A. In most localities, a fire report is a public document and is available at the fire department or fire marshal's office.**

**REPLACEMENT OF VALUABLE DOCUMENTS AND RECORDS**



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

<b>ITEM</b>	<b>WHO TO CONTACT</b>
Driver's license, Auto registration	Department of motor vehicles
Bank books (checking, savings, etc.)	Your bank, as soon as possible
Insurance policies	Your insurance agent
Military discharge papers	Department of Veterans Affairs
Passports	Passport service
	Bureau of Records
Birth, death and marriage certificates	in the appropriate state
Divorce papers	Circuit court where decree was issued
Social Security or Medicare cards	Local Social Security office
Credit cards	The Issuing companies, as soon as possible
	Records department of the locality
Titles to deeds	in which the property is located
Stocks and bonds	Issuing company or your broker
Wills	Your lawyer
Medical records	Your doctor
Warranties	Issuing company
	The IRS Center where filed
Income tax records	or your accountant
Citizenship papers	U.S. Immigration and Naturalization Service
Prepaid burial contract	Issuing company
Animal registration papers	Humane Society
Mortgage papers	Lending institution