

Returning to Normal

After Fire, Smoke or Water Damage

**Butler City
Fire Department**



**Presented as a Public Service by:
Butler City Fire Department
110 N. Washington Street
Butler, PA 16001**



24 Hour Emergency Service

**Residential • Commercial
Industrial • Institutional**

1-800-569-5821

As firefighters,

our primary job is to protect the lives and property of the Butler City residents, and as firefighters we regularly see the devastation fire can leave behind. The trauma of experiencing a fire, no matter how large or how small, can only be surpassed by the confusion of what to do after the fire is out and the firefighters have left.

Once the fire is out, the damage becomes another complicated task and a statistic for us; however, for you the owner, it is a nightmare filled with uncertainties that must be dealt with immediately.

We at the Butler City Fire Department understand what you are going through and want to assist in any way we can. We have made available to you this booklet which includes information and suggestions that will help you now and through the coming days. While circumstances of fire and water damage may vary, it is hoped that your questions will be answered in this publication. If you have any questions not covered in this publication, contact your insurance agent or the Butler City Fire Department at 724-283-3100.

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FireDEX of Butler, Inc. has tried to provide information that you will find to be helpful in the event of a disaster, large or small. Of course, this pamphlet is not intended to constitute medical or legal advice, and specific questions pertaining to those matters should be directed to the appropriate professional.

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IMMEDIATELY AFTER A FIRE

Safety Comes First!

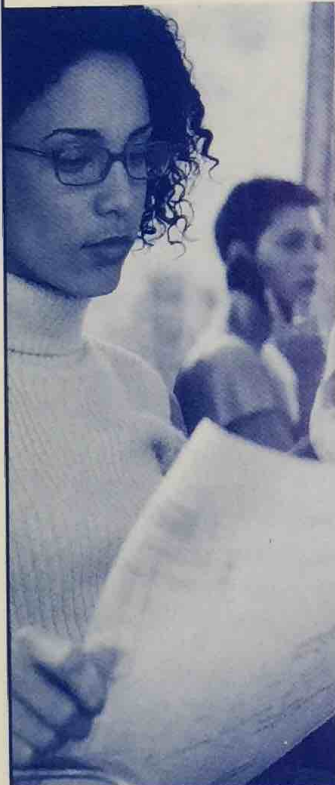
Once the firefighters have finished or the flood waters have receded, **do not** assume that all danger is eliminated. If all or part of your property has been declared unsafe, **do not** attempt to enter. The structure may be unstable. Leave all electrical appliances, switches and circuit breakers alone until a qualified professional has checked the integrity of the electrical system. Similarly, **do not** touch any of the gas lines, appliances, or pilot lights until the gas company has assessed the situation.

Exercise extreme caution if you must enter your property. Keep children and pets away from the damaged property.

General Information

If you have just experienced a serious property loss, dealing with the aftermath of the incident may seem overwhelming. Your home and possessions have been more than material goods to you; they hold cherished memories of your life. Complicating the initial sense of shock and loss is the need to make important decisions at a time when you may feel the least capable of doing so.

Get Help!



Your insurance agent should be one of your first contacts. An adjuster will arrange to have damages assessed. You may also receive help and advice from a professional restoration contractor who has considerable experience in situations like yours. Don't hesitate to ask for and accept support from friends, relatives and neighbors. These are trying times, and you and your family will be better able to deal with the circumstances if you allow yourselves to be helped by those who care about you.

It may seem to you right now that life will never be normal again. You may worry that you won't be able to deal with so much upheaval or that your home and family life will never be the same. Remember, putting things back in order takes time. Keeping your expectations realistic and allowing yourself the necessary time and resources to assess your losses will enable you to make real progress in having your property restored. There is a light at the end of the tunnel!

WHOSE RESPONSIBILITY IS IT?

Firefighters / Emergency Service

- Extinguish fire as quickly as possible regardless of insurance coverage
- Protect public health and safety
- Control traffic at the scene of the disaster
- Take necessary actions, sometimes at owner's expense, for the purpose of removing public hazards

Insurance Agent / Adjuster

- Establish policy coverage and verify loss
- Establish dollar amount of damage
- Settle claim by making payments or procuring payment from insurance carrier

Property Owner

- Secure and stabilize property to prevent hazard to the public and to minimize further loss
- Notify insurance and mortgage companies of damage
- Establish itemized list of lost, destroyed and repaired items
- Hire a professional damage restoration contractor
- Oversee payments to contractor and determine when the job is finished

FIRE DEPARTMENT OPERATIONS

Why are windows broken or holes cut in the roof?

As a fire burns, it generally moves upwards then outward. Breaking the window and/or cutting holes in the roof (called ventilation) stops the damaging outward movement and enables fire fighters to fight the fire more efficiently, resulting in less overall damage.

Why are holes cut in the wall?

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 wall or other hidden places.

Cautions After a Fire

- Fire can rekindle from hidden, smoldering remains. Be watchful for signs of heat or smoke.
- If the fire department has turned off or disconnected any of your utilities (water, gas or electric), do not attempt to turn on or reconnect the utility yourself. All utilities should be checked by the utility companies before being used to ensure safety.
- If you have a safe, do not attempt to open it immediately after a fire. A safe may hold heat for several hours after a fire. If the safe is opened before the interior has cooled, the entering air combined with the high interior temperatures may cause the contents to burst into flames.
- If it is winter, and your heat has been turned off, drain all water pipes to prevent freezing and breaking until after the heat is restored.
- Do not use food (including canned goods), beverages or medications that have been exposed to heat, smoke, soot or any fire-fighting agents.
- If you are the owner, secure your property against further damage by weather, theft and vandalism.
 - Contact a professional damage restoration contractor to cover holes in roof or walls.
 - Be sure all windows and doors are locked or secured.
- If you are a tenant, contact the resident manager, the owner or the owner's agent. It is the owner's responsibility to prevent further loss to the site. Protect your belongings by either securing them within the building or by moving them to another location, such as the home of a friend or relative. The insurer may refuse to pay losses which occur from not taking reasonable caution from further loss.

The National Institute of Fire Restoration (NIFR), a division of the Association of Specialists in Cleaning and Restoration, is comprised of contractors and service firms that specialize in the treatment, repair and restoration of fire, smoke and related damage.

The following emergency tips were compiled by members of NIFR and are based on their wide experience in this field. It is not likely that you will require all procedures listed, so examine your situation and use those steps which common sense dictates.

Fire and Smoke Damage

After fire damage, it is natural to want to clean a building and its contents. Timely action can be a great help, but incorrect or delayed action can jeopardize or seriously impede satisfactory restoration. Be sure to contact a professional damage restoration contractor as soon as possible.

Do:

- Clean and protect chrome trim on kitchen appliances with a light coating of petroleum jelly or other oil
- Blow off or brush-vacuum loose smoke particles from upholstery, drapery and carpet
- Open windows for ventilation
- Change furnace filter if blower is operating
- Empty freezer and refrigerator completely if electricity is off, and prop doors open with rolled towel or newspaper
- Clean and protect smoked bathroom faucets, tub fittings and towel bars with a light coating of oil
- Pour antifreeze in toilet bowls, sinks and tubs to prevent freezing if heat is off in winter
- Wash plants with water on both sides of leaves (water softener helps)
- Call plumber to drain water system if heat is off in winter
- Remove pets (especially birds) to a clean environment

Do Not:

- Wipe or attempt to wash walls, ceilings or other absorbent surfaces
- Use upholstered furniture if it can be avoided
- Use exposed food items, medications, or canned goods which have been subjected to excessive heat, smoke or soot
- Use TVs, stereos or electrical appliances until cleaned and checked
- Send smoked garments to an ordinary dry cleaner. Improper cleaning may set smoke and odor

EMERGENCY TIPS (continued)

Water Damage

Water is an essential part of many cleaning processes, but under some circumstances, water can damage articles, contents or furniture. The harmful effect of water is sharply reduced by prompt and knowledgeable action. Some procedures are obvious, others require foresight and experience. This list of emergency tips has been compiled from many years experience in water damage repair and cleaning. Be sure to contact a professional damage restoration contractor as soon as possible.

Do:

- Remove as much excess water as possible by mopping and blotting
- Wipe water from wood furniture after removal of lamps and tabletop items
- Remove and prop up wet upholstery cushions for even drying (check for possible bleeding)
- Place aluminum foil, china saucers or wood blocks between furniture legs and wet carpeting
- Turn on air conditioning for maximum drying in summer; open windows to speed up drying in winter
- Open drawers and cabinet doors for complete drying (do not force however)
- Remove valuable oil paintings and art objects to a safe place
- Blot wet carpeting with clean towels
- Open suitcases and luggage to dry, in sunlight if possible
- Punch small holes in sagging ceilings to relieve trapped water (don't forget to place pans beneath)
- Hang furs and leather goods to dry separately at room temperature

Do Not:

- Leave wet fabrics in place; dry as soon as possible
- Leave books, magazines or other colored items on wet carpets or floors
- Use your household vacuum to remove water
- Use TVs or other appliances while standing on wet carpet or floors, especially not on concrete floors
- Turn on ceiling fixtures if ceiling is wet
- Enter rooms where ceilings are sagging from retained water

Soot (Furnace) Damage

Although smoke and soot may seem to be identical, experienced professionals recognize the important differences and appropriate emergency action which can help in restoring walls and furnishings damaged by soot. Wrong action can make restoration more difficult and could greatly delay your "return to normal." These emergency tips can increase the chances for prompt and successful restoration. Be sure to contact a professional damage restoration contractor as soon as possible.

Do:

- Change furnace filter
- Cover upholstery and clean sheets before use
- Tape doubled pieces of cheesecloth over air registers with masking tape
- Blow off or vacuum-brush loose soot particles from upholstery, drapes and carpeting
- Wash plants with water on both sides of leaves

Do Not:

- Attempt to clean walls or ceilings
- Use do-it yourself home carpet or upholstery cleaners
- Rub or scrape soot/smoke from fabrics and carpets

CAUTIONS AFTER A FLOOD

Flood damages do not end when the water begins to recede. Do not return to your home until authorities indicate it is safe to do so.

Do:

- Stay out of building if floodwaters remain around the building.
- Inspect foundations for cracks and other damage.
- Use extreme caution when entering buildings.
- Examine walls, floors, doors and windows to make sure there is no danger of a collapse.
- Open doors and windows to ventilate any gases or vapors that may have accumulated.
- Watch out for animals, particularly poisonous snakes, that may have come into the building with flood waters.
- Look for fire hazards such as:
 - Broken or leaking gas lines
 - Flooded electrical system or circuits
 - Submerged furnaces or electrical appliances
 - Flammable or explosive materials coming from upstream
- Take pictures of the damage, both to the building and contents for insurance claims, and to help substantiate any loss.
- Check gas leaks. Should you smell gas or hear a blowing or hissing noise, open a window and quickly leave the building. Contact the gas company to have the gas supply turned off. To turn the gas back on for any reason, it must be done by a qualified professional.

Do Not:

- Reach into debris with your hands. Always use a stick to poke through debris.
- Use any food, beverages or medications that have come in contact with flood waters.
- Pump out flooded basements. To avoid structural damage, be sure to contact a professional damage restoration contractor.
- Attempt to come into contact with any part of the electrical system. Contact a professional immediately.
- Use any water, or the sewage system, until the systems have been inspected by a professional. Assume all water is contaminated until the property is tested by the authorities.
- Use oil or gas lanterns. Use only battery-operated lights.

YOUR PHYSICAL AND EMOTIONAL NEEDS

Anxiety and Stress

A certain amount of anxiety and stress is normal during this difficult time. Comfortable routines have been disrupted, familiar possessions have been damaged or even destroyed, and there is a constant parade of strangers in your home. You may be feeling the emotions of grief, despair, confusion, disbelief, frustration and anger all within a short time. All of this is normal and will eventually sort itself out, but you'll need time and emotional support from friends and family.

As difficult as it may seem under the circumstances, treating your body well is a crucial ingredient in being able to deal with the stress of a property loss. Sleep deprivation and poor nutrition are self-defeating enough even in good times; during a crisis they can transform the most capable person into the most vulnerable. Fatigue can make you more accident prone, since your judgment is impaired. Try to find time to sleep in spite of a crazy schedule. Enlist the help of friends and family. Avoid the temptation to turn to alcohol, tobacco products, or junk food for comfort. Allow yourself a moment for a short walk or other exercise to clear your mind and rejuvenate your body.

You or others around you may notice a change in your physical, mental or emotional state because of the new stresses challenging you. If you feel that some of these changes are getting in the way of functioning, or if your feelings of hopelessness are persistent and debilitating, you may wish to seek out professional support. A licensed counselor or psychologist is trained to help you work through some of your emotions, and often this type of service is covered in part by health insurance. Remember, even though you may not be able to see an improvement in your circumstances today, tomorrow, or a week from now, keeping the long-term perspective in mind will help you persevere. Things will get better with time and help from others.

Signs of Stress

- Short temper or frequent arguments
- Drinking, smoking, or eating more than usual; loss of appetite
- Overreaction to minor events
- Insomnia or nightmares
- Physical ailments such as stomach problems or headaches
- Apathy or inability to concentrate
- Depression or suicidal thoughts

Confusion, Anger and Anxiety

Children can have the same feelings of loss, anger and anxiety that adults experience after a disaster. Much of their secure world has become topsy-turvy and the adults in their lives may seem preoccupied and overwhelmed. Their cherished possessions may have been destroyed or damaged beyond recognition. They may be confused about what the future holds.

Young children may fear abandonment or dissolution of the family, or they may believe that somehow their thoughts or behavior caused the disaster. These troubling thoughts can be very real to children, yet they may not have the social or verbal skills to communicate them. Reverting to behavior which previously was outgrown, such as bedwetting or thumbsucking, is common.

It is of utmost importance that parents take the time to talk with their children about the event in a way that is understandable and reassuring. Children need to hear that they will continue to be cared for and loved and that damaged parts of the family home will be rebuilt. Older children will welcome a chance to be included in discussions of the restoration process and will feel valued if they are allowed to help with some of the decisions to be made.

If at all possible, try to keep the family together and to maintain reasonably normal routines. Find or replace favorite items, such as toys or pets, and try not to focus on unusual behavior. Above all, be more generous with your affections and attentions these days, and be a good listener.

It's always a good idea to alert a school-age child's teacher about any disruptions in the child's world. Some difficulty in focusing on schoolwork and getting along with others during a stressful situation is normal and to be expected. However, if you notice that your child seems particularly sad or unable to deal with recent upheavals, you may also wish to contact the school psychologist or guidance counselor, who is trained to help both children and parents cope with difficult situations.

Your Children's Needs

- Adults who will listen to their concerns
- An explanation of what happened and how it will be handled
- Security in the form of family nearby and some favorite items
- Reassurance that they will continue to be cared for and loved and that things will be back to normal in time
- Lots of love and affection

If you are forced by the severity of the damage to temporarily relocate, there are several things you should do:

- Contact the police department so that they can keep an eye on your property.
- If possible, considering safety issues, try to locate the following items to take with you:
 - Identification
 - Vital medications such as insulin or blood pressure regulating drugs (if the medication was exposed to heat or smoke it should be replaced).
 - Eyeglasses, hearing aids, prosthetic devices or other personal aids.
 - Valuables such as credit cards, checkbooks, insurance policies, savings account books, money, jewelry, etc.
- Notify the following parties of your relocation:
 - Your insurance agent and/or adjuster
 - Your mortgage company
 - Your employer
 - Family and friends
 - Your children's school(s)
 - The post office (have them hold or forward your mail depending on the length of time you expect to be relocated).
 - Newspaper carriers
- Notify the utility companies. Names and phone numbers are listed on the following page.



REPLACEMENT OF VALUABLE DOCUMENTS

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.

Animal Registration Papers	A local notary
Auto Registration (title cards)	Department of Transportation Bureau of Motor Vehicles 717.787.3130
Bank Book	Your bank (as soon as possible)
Birth Certificates	Register of Wills
Citizenship Papers	The U.S. Immigration and Naturalization Service 412.644.3356
Credit Cards	The issuing companies (as soon as possible)
Death Certificates	County Court House or records department of county in which it occurred
Deeds	County Recorder of Deeds or records department of county in which property is located
Drivers License	The Department of Motor Vehicles in the issuing state
Food Stamps and Medical Aid Cards	Contact caseworker
Income Tax Records	Internal Revenue Service 1.800.829.1040
Insurance policies	Your insurance agent
Marriage License	County Court House or records department of county in which it occurred
Medical Records	Issuing companies
Military Discharge Papers (DD-214)	Veterans Services 1.800.827.1000
Prepaid Burial Contracts	Issuing company
Stocks and Bonds	Issuing company or your broker
Wills	Your lawyer or Register of Wills, etc.

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:

Federal Reserve Bank

717 Grant Street

PO Box 867

Pittsburgh, PA 15230

412.261.7800

Mutilated or melted coins can be taken to the Federal Reserve Bank or mailed via first class registered mail to:

Federal Reserve Bank

717 Grant Street

Pittsburgh, PA 15230

412.261.7800

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

U.S. Treasury Department

Bureau of Public Department

Savings Bond Operations

PO Box 1328

Parkersburg, WV 26106-1328

Attn: Bond Consultant

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

Contacting the Insurance Company

As soon as possible, you should notify the insurance agent for your homeowners' policy regarding the damage to your property. The agent will in turn either contact an insurance adjuster or give you a toll-free number so that you can telephone the adjuster yourself. Unless your loss is part of a larger disaster, the adjuster will usually arrange with you to examine your property within a few days. There are three types of insurance adjusters:

An insurance company/staff adjuster is an employee of your insurance company and is paid a salary to review claims.

An independent adjuster is a self-employed individual or business who is on call to review insurance claims and is paid by the insurance companies on the basis of the number of claims handled.

A public adjuster is retained by the property owner to represent their interests with the insurance company and is paid a percentage of the amount of the insurance settlement.

The job of the insurance adjuster is to decide a settlement which is equitable to both the property owner and the insurance company. Except in the case of the public adjuster, there is no relationship between an insurance adjuster's compensation or pay and the dollar value of the settlement. The adjuster has no interest in either inflating or minimizing the value of the loss.

Preparing for the Adjuster's Visit

If possible, try to separate damaged and undamaged items before the adjuster visits your property. It is also a good idea to have on hand receipts, cancelled checks, and other proofs of purchase for articles which need to be replaced, such as appliances. The adjuster is required to submit a Proof of Loss form to the insurance company. This must be signed by the policy holder and may need to be notarized as well. The adjuster may also need to submit other documentation of your losses, such as copies of certain receipts or cancelled checks.

Sometimes the adjuster is accompanied by a contractor who can help assess damages and estimate restoration costs. Remember that this is for the convenience of the adjuster and that you are in no way obligated to hire any particular contractor to perform the restoration work.

Usually, your insurance carrier will cover the total amount of your loss minus the deductible, up to the face value of your policy. Some policies are written to provide you compensation for actual cash value of your property loss, which is replacement cost less depreciation. This means that you will be reimbursed for the cost of repairing or replacing with something of "like kind and quality", depending on the condition of the item at the time of the disaster. Other policies cover replacement cost, which is the amount needed to

replace property with "like" or similar (not necessarily identical) new property. Sometimes a homeowner decides to upgrade or add to the condition of the property prior to the loss. It is the responsibility of the property owner to bear the cost of additions or improvements to the property.

Choosing a Contractor

Remember, the choice of a contractor to perform the restoration of your property is entirely up to you. It is important that you feel comfortable with both the scope of the work to be done to restore your property and with the contractor's ability to perform that work in a timely and professional manner. Choose a contractor with whom you can communicate well. A reputable contractor will be able to provide you with references from previous customers. The insurance agent and adjuster may also be able to give you some advice based on past experience with restoration claims. Once you have come to an understanding with a contractor about the work to be done and the cost of that work, insist on signing a construction contract. Such an agreement will itemize specific points about the restoration so as to prevent misunderstandings during the construction. A good contract benefits everyone – property owner, contractor and insurance company – and a reliable contractor will be prepared to enter into such an agreement.

Select a contractor who specializes in disaster restoration. This is a very important point, because experience in this field is the only way to be sure you will not have problems after the restoration is complete. These contractors are professionals who stand behind their work and are knowledgeable in their field. They are insured, can provide customer references and have a good credit rating.

Information for this book was obtained from:

- After the Fire: The First 24 Hours (Federal Emergency Management Agency; U.S. Fire Administration)
- After the Fire: Returning to Normal (Federal Emergency Management Agency; U.S. Fire Administration)
- Emergency Tips (National Institute of Fire Restoration)
- Insurance Property Claims (National Institute of Restoration Inc.)



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