

Recovering from a fire may take a long time, and many of the things you have to do will be new to you. The Hickory Fire Department realizes that the trauma of the fire is rapidly surpassed by the shock of realization that comes afterwards. Tasks such as clean-up, repair, and replacement follow.

We would like to help provide some answers to questions that may arise during this time.

Insurance Information

If you are insured, your insurance will be the most important single component in recovering from a fire loss. A number of coverages 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.

Valuing Your Property

A pre-fire inventory along with a videotape or cd 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.

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.

Replacement of Valuable Documents and Records

Item	Who to Contact
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.....	Social Security Office
Credit cards.....	The issuing companies, as soon as possible
Titles / Deeds.....	Records department of city or county in which the property is located

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 where you filed, or your accountant
Auto registration title.....Department of Motor Vehicles
Citizenship papers..... The U.S. Immigration and Naturalization Service
Prepaid burial contracts..... Issuing company
Animal registration papers..... Society of registry

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 water and dry away from heat and sun.

Wet books must be taken care of as soon as possible. The best method 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.

Before You Enter Your Home

Walk carefully around the outside and check for loose power lines, gas leaks, and structural damage. If you have any doubts about safety, have your residence inspected by a qualified building inspector or structural engineer before entering.

Do not enter if:

You smell gas.

Floodwaters remain around the building.

Your home was damaged by fire and the authorities have not declared it safe.

Going Inside Your Home

When you go inside your home, there are certain things you should and should not do. Enter the home carefully and check for damage. Be aware of loose boards and slippery floors. The following items are other things to check inside your home:

Natural gas. If you smell gas or hear a hissing or blowing sound, open a window and leave immediately. Turn off the main gas valve from the outside, if you can. Call the gas company from a neighbor's residence. If you shut off the gas supply at the main valve, you will need a professional to turn it back on. Do not smoke or use oil, gas lanterns, candles, or torches for lighting inside a damaged home until you are sure there is no leaking gas or other flammable materials present.

Sparks, broken or frayed wires. Check the electrical system unless you are wet, standing in water, or unsure of your safety. If possible, turn off the electricity at the main fuse box or circuit breaker. If the situation is unsafe, leave the building and call for help. Do not turn on the lights until you are sure they're safe to use. You may want to have an electrician inspect your wiring.

Roof, foundation, and chimney cracks. If it looks like the building may collapse, leave immediately.

Appliances. If appliances are wet, turn off the electricity at the main fuse box or circuit breaker. Then, unplug appliances and let them dry out. Have appliances checked by a professional before using them again. Also, have the electrical system checked by an electrician before turning the power back on.

Water and sewage systems. If pipes are damaged, turn off the main water valve. Check with local authorities before using any water; the water could be contaminated. Pump out wells and have the water tested by authorities before drinking. Do not flush toilets until you know that sewage lines are intact.

Food and other supplies. Throw out all food and other supplies that you suspect may have become contaminated or come in to contact with floodwater. Your basement. If your basement has flooded,

pump it out gradually (about one third of the water per day) to avoid damage. The walls may collapse and the floor may buckle if the basement is pumped out while the surrounding ground is still waterlogged.

Open cabinets. Be alert for objects that may fall.

Clean up household chemical spills. Disinfect items that may have been contaminated by raw sewage, bacteria, or chemicals. Also clean salvageable items.

Call your insurance agent. Take pictures of damages. Keep good records of repair and cleaning costs.

After the Fire Strikes - More Information

Hickory Fire Department

19 2nd Street Drive NE

Hickory, NC 28601

Phone (828) 323-7420

www.hickorync.gov

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

Contact your local disaster relief service, such as The Red Cross, if you need temporary housing, food and medicines. The phone number for the Red Cross Chapter is (828) 322-4151.

If you are insured, 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.

Check with the fire department to make sure your residence is safe to enter. Be watchful of any structural damage caused by the fire.

The fire department should see that utilities are either safe to use or are disconnected before they leave the site. DO NOT attempt to reconnect utilities yourself.

Conduct an inventory of damaged property and items. Do not throw away any damaged goods until after an inventory is made.

Try to locate valuable documents and records. Refer to information on contacts and the replacement process inside this brochure.

If you leave your home, contact the local police department to let them know the site will be unoccupied.