

What to expect after you have had a fire.....

Day of the fire, after the fire department leaves the house.

- Do not enter the house unless the fire department tells you it is safe to enter.
- Call insurance company and start a claim. Make sure to get a claim number before hanging up the phone. They should also be able to tell you if you have temporary living expense covered and help guide you on the process if you need a hotel or place to stay.
- Contact a company certified in fire, smoke and water damage to board up the open windows, doors, roof, fence that was damaged by fire.
- Contact your mortgage company and let them know you had a fire. Give them the claim number and your insurance company information.
- Call power company and if your home has gas, contact gas company. Let them know the house had a fire. Depending on the size of the fire, the fire department may have already had the power company come out to the house to pull the meter. If they did not pull the meter, then it may not require the power company to remove the meter. It depends on the severity of the damage. Usually, the fire department makes the decision to have the meter pulled.

Take time to interview contractors certified in fire, smoke and damage restoration. This is an important decision to make. Ask for references, check with the Better Business Bureau, and verify that they are certified in fire damage restoration.

You do not need to sign anything with anyone the day of the fire.

- Once you have been told it is safe to enter, go into the house and take as many photos of the damage as you want. **This will be an emotional time for you.** It is ok to remove photos, documents and other items. However, it is important to take photos of anything you are removing from the house that is damaged. We do not recommend that you take out clothes, food or items that you "think" you need. We also do not recommend that you move anything around. This could affect the insurance company's ability to accurately complete your claim.
- Your assigned adjuster will contact you after you have filed your claim. Depending on the severity this could take 1-2 business days for your adjuster to walk through the house. If you have hired a certified contractor at this point, ask them to meet you and your adjuster for the walk through. They will ask the adjuster questions about the policy, the contents and the next steps. This will help relieve the stress on you by making sure all questions are answered. Your certified contractor should document all the answers they are given and email them or print them for your records.
- Your certified contractor will make sure that the adjuster agrees to have the house either packed out or everything cleaned on site. If they agree to have the house packed out and the contents cleaned and stored off-site, your certified contractor will start to make arrangements to have the house emptied. It is unlikely that the initial appointment will get any approvals to start rebuilding or demo of the house. The primary goal at this appointment is to get answers about contents, emergency/temporary living and timelines for the rebuild. The removal of items will start within a couple of days, but the pack out will typically start the next day if approved. **(continued...)**

- A separate company will help take out electronics, soft goods and emergency clothes to wear. Your certified contractor will help facilitate these arrangements for you.
- Call your mortgage company and obtain anything that needs to be done for them if they did not provide this information on your initial call. Some companies require a packet to be filled out and emailed or faxed. They may have several steps in order to start the process of rebuilding. It is important to know what these requirements are. This is not needed today, but as soon as the insurance company provides the scope of work, you will need to send this information to the mortgage company to make sure everything is ready when to it is time to start rebuilding. Your certified contractor will help you facilitate the necessary steps of this process.
- If you have high end finishes in your home, the adjuster will make sure that it documented properly on the estimate to ensure you have proper replacement value. If they are unable to see the custom finishes due to the fire damage you may need send photos prior to the fire.
- Once the adjuster has completed the estimate, your certified contractor will need to do a final walk through and review the estimate. Your certified contractor will meet with you to go over the scope of work to your home, to make sure that you understand exactly what the insurance company is expecting to be done. If there are ay discrepancies your certified contractor can document and contact your adjuster.
- Once the scope is approved, your certified contractor will obtain proper permits and post at your home until completion.
- Work starts to rebuild your home

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Notes:
