

A SWEEPING TRAGEDY

A fire in your home can be one of the most upsetting and uprooting events in your life. You have probably taken every precaution: checked for cooking, electrical, or heating hazards; maintained smoke alarms on every floor; and practiced a safe escape plan. Still, fire can strike, damage can occur, and family members can be hurt.

Even if it is only your possessions that are lost or damaged, recovering your lifestyle and sense of well-being can take a while.

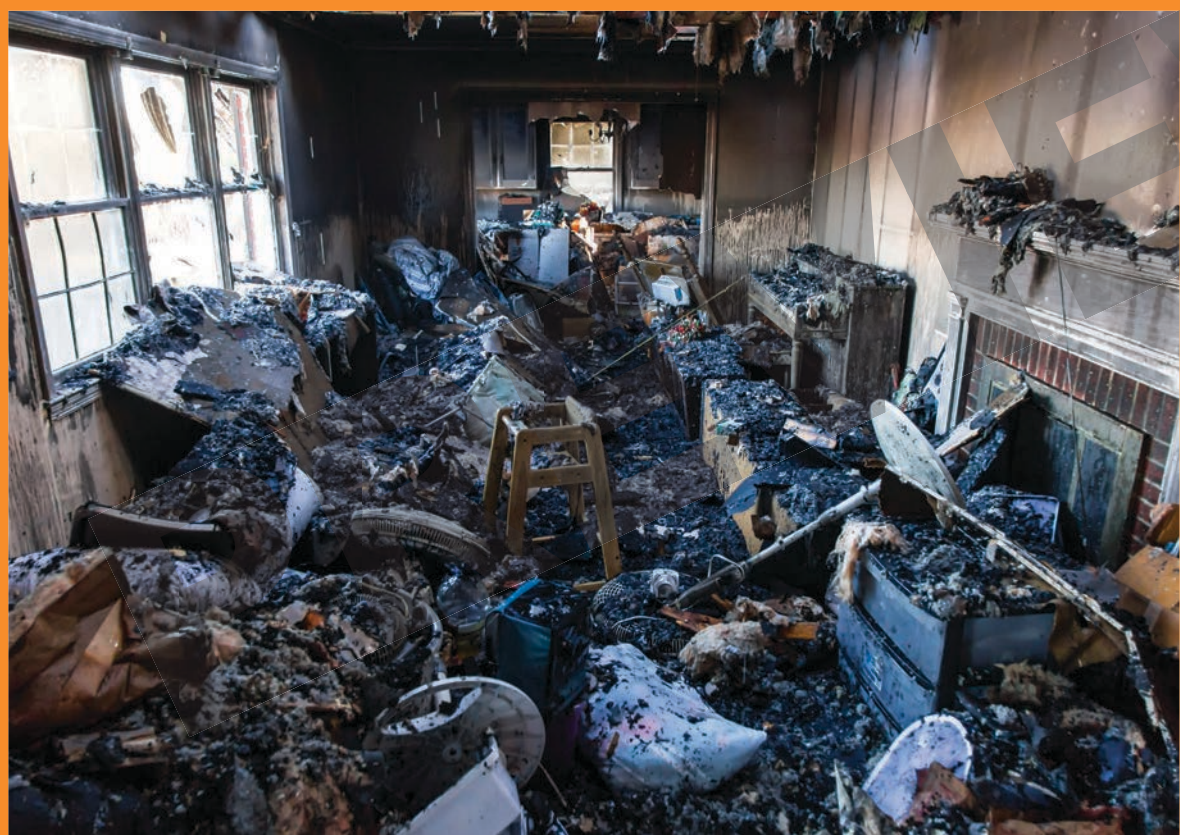
Losing family photos, mementos, and keepsakes can be heartbreaking. You may feel depressed, anxious, helpless, and angry for some time. Children especially may need help feeling safe again. After a fire, you and your children will have to confront normal feelings of loss. Talk about your feelings as a family, with friends, or with a counselor.

IMMEDIATE AFTERMATH

During the fire, firefighters may have broken windows and/or cut holes in the roof. They also may have disconnected the utilities to prevent injuries and to limit damage to the property. Before the utilities can be reconnected, a licensed professional must inspect the property. You may temporarily cover holes in exterior walls, but don't do other cleanup or repairs until the cause of the fire is found.

AFTER A FIRE

Put the Destruction Behind You



STARTING OVER

Sometimes fires occur even after you have taken every preventive step. If you have survived a fire, you may be congratulating yourselves today for maintaining those smoke alarms and practicing your home escape plan. Those positive feelings can carry you through the challenging work ahead.



IF YOUR HOUSE IS INSURED

Homeowners:

- Notify your insurance agent immediately.
- As much as possible, leave items undisturbed until the insurance adjuster arrives.
- After the adjuster has seen the house, sort out undamaged items. Do not discard anything (unless it is hazardous) until your insurance agent clears you to do so.
- Photograph the damage, inside and out.
- Keep receipts for lodging and other expenses. They may be covered by your policy.
- Make an inventory of all missing and damaged goods, listing brand names, serial numbers, prices, and purchase dates, if possible.
- Consult your insurance agent before contracting for any estimates or repairs.



Tenants:

Contact the manager or owner of the building. The owner must contact the insurance company and protect the building.

- In most cases, you are not covered by the owner's insurance policy.
- If you have renter's insurance, contact your agent immediately.
- Do whatever is necessary to protect your belongings from further damage or theft.

IF YOU HAVE NO INSURANCE

The uninsured may suffer huge losses from house fires and may have to rebuild their lifestyles from scratch. Both renters and owners should get insurance if they can.

Contact the American Red Cross or Salvation Army. They may provide temporary shelter, food, clothing, eyeglasses, and medicine. Your church, mosque, or synagogue, the Lion's Club, or Rotary may also offer aid.

TEMPORARY RELOCATION

If your home is unsafe or uncomfortable, you may need to stay elsewhere for a while. First, secure the house against vandalism or theft. Bring these items with you:

Eyeglasses	Money
Credit cards	Jewelry
Checkbooks	Identification
Essential medications (such as insulin or blood pressure drugs)	Hearing aids
Insurance policies	Prosthetics

If identification or medical items have been destroyed, replace them without delay.

Give your temporary address to:

Insurance agent	Newspaper and delivery services
Mortgage company	Family
Employer	Friends
Schools	Neighbors
The Postal Service	

CLEAN UP AND SALVAGE

Begin your cleanup operation as soon as the fire department gives clearance. When you enter the home, look and listen for structural damage. If you feel hot spots or see signs of smoke, call the fire department.



Have the gas lines and wiring checked by licensed professionals. Then you may have the service restored. Appliances should be serviced before use.

CLEAR THE AIR

Open windows and doors. Change heating and cooling filters. Have draperies and upholstery commercially laundered or dry-cleaned. Wash walls and floors. If rugs and carpet padding are taken up, cleaned, and thoroughly dried, they may be saved.

Do not use foods, including canned goods, that have been exposed to heat. Put still-frozen foods in a freezer within 24 hours.

PERSONAL RECOVERY

Taking control of the cleanup, recovery, and reconstruction can be part of the healing process after a house fire. Becoming actively involved in fire prevention may help you heal faster, and help you avoid future fires.

