



After the Fire RECOVERY GUIDE

A Handbook for Helping You
Recover Quickly and Safely

www.ScottsdaleFD.com

After the Fire

The days following a fire will be filled with turmoil and Scottsdale Fire Department would like to help you get your life and property back in order. Recovering from a fire may take a long time and many of the things you have to do will be new to you.

Immediately after the fire, a number of people will be going through the burned area. These people include fire investigators from Scottsdale's fire and police departments. Your insurance company may also assign an investigator to your establishment. Their job is to determine the conditions and/or situation leading to the cause of the fire. They may need to ask you for information, or they may just want to talk to you. Your cooperation is very important, so please help them as much as possible. All fire and police personnel wear identification; you have the right to ask for this identification at any time.

After the Fire Recovery Guide offers practical steps and recommendations that will help you and your family put the pieces back together and recover from this disaster. This guide will prepare you for the tasks ahead and help answer both your immediate and future questions.

This guide refers to fire losses because they are the most common, but the information provided here applies to all disasters that displace people and families.



YOUR DUTIES AFTER THE FIRE

Your insurance policy is a contract between you and the insurer. The insurer promises to do certain things for you; you also have certain obligations. The following are your responsibilities after a fire loss:

- Give immediate loss estimate to the insurance company or the insurer's agent.
- Protect the property from further damage by making repairs, such as covering holes in the room or walls. Take reasonable precautions against loss, such as draining water lines in the 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. Include with your inventory list any bills or documents which can help establish the item's value.
- Cooperate with your insurer or his/her adjuster by exhibiting the damaged property. Submit to examination if it becomes necessary.

Submit within a stated time period (usually 30-60 days), a formal statement of loss. Such a statement should include:

- The time and nature 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 specification of the original home and a detailed estimate for repairs.
- The damage inventory list
- Receipts for additional living expenses and loss of use claims

Besides your obligations to the insurer, you also have a responsibility to inform your mortgage company of the fire and to keep them informed of any restoration effort to be performed on the property. They "own" a portion of your dwelling and are interested in seeing their investment handled properly. They may have forms for you to fill out, and they may also want to inspect the property. Their names, along with yours, will be on the face of the check to cover the repairs to the structure. It is your mutual advantage to work together during this time.

Get in touch with your landlord or mortgage lender as soon as possible. Contact your credit card company to report credit cards lost in the fire and request replacements. Save all receipts for any money you spend. These receipts are important in showing the insurance company money you have spent concerning your fire loss. This will help prove you bought things you may want to claim on your income tax forms

Finances



INSURANCE INFORMATION

Your family and community might help you get back on your feet. Organizations that might help include:

- American Red Cross
- Salvation Army
- Religions organizations
- Public agencies, such as Public Health Department, etc.
- Community groups
- Non-profit crisis-counseling centers

You will also find tips on recovering and cleaning your home yourself online.

If you are insured, your insurance will be the single most important component in recovering from a fire loss. Notify your agent before any clean up activities begin. you may be asked to stay out of the burned area until all investigations are completed, or until the area is secured by the fire department.

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

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 your insurance adjustor before contracting any services. If you invade the insurer's responsibility area by contracting without their knowledge or consent, you may be left with bills to pay that otherwise would have been covered by the insurer.

If You Do Not Have Insurance

Contact Your Insurance Agent

Your Rights as a Homeowner

Understand that it is YOUR decision as to who repairs your home. Although most insurance companies have preferred contractors that they may want you to use, those companies may not be your best fit. It is ultimately up to you to choose a reputable fire restoration contractor that works for YOUR best interests.



VALUING YOUR PROPERTY



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 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 the value to you but is used to separate feelings about the value from objective measures of value.
- 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 the item for 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, also known as depreciation.
- “**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.**”

“**Loss adjustment**” is the process of establishing the value of the damaged property. 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. 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.

The possessions in your house are typically referred to as “**personal property**” in the insurance policy and “**contents**” by the adjuster and property restoration company professional.

Recovery and Contents Restoration

When personal belongings are damaged in a fire, it does not automatically mean they are lost forever. Both the insurance adjuster and the restoration company play a role – and should work together – in determining what can or cannot be saved. This involves assessing the extent of damage and the value of all impacted contents. The costs to restore or repair vs. replace are also factored in.

If it is evident that the total value of your damaged possessions exceeds your coverage limits, the adjuster may choose to pay you the full policy limits without close analysis or documentation of every item. However, if it is not obvious whether the loss exceeds your coverage limits, it will be necessary to make a detailed inventory of the damaged items.

Restore vs. Replace

During the inventorying process, the affected items will usually be categorized by your restoration professional as “restorable” or “non-restorable.” They may also use the terms “salvageable” or “non-salvageable.”

Restorable items cost less to restore than to replace.

- Example: If you have a dining table that will cost \$400 to restore/fix/repair and \$1200 to replace, the item should be restored.

Non-restorable items cost less to replace with a new item than restore.

- Example: If you have an appliance that will cost \$200 to replace and \$300 to restore, then the item should be replaced.

Special Note: Sentimental Items

Often, an area of disagreement between the insured and the insurance company relates to old items such as heirlooms and collectibles. These items have significant sentimental value, but may not have any real commercial value, which is the only consideration when determining the replacement cost or actual cash value under your insurance policy. Identify and discuss all sentimental items with both your adjuster and your restoration contractor. There are a growing number of contents restoration specialists who have the expertise to clean, repair and restore sentimental belongings in addition to standard contents.



NAVIGATING THE CLAIMS PROCESS

It is important to understand your insurance policy

Understanding Your Insurance Policy

coverage, especially if and when you are about to start the claims process. An insurance policy is a contract that obligates the insurance company to respond to properly submitted claims.

While each policy is unique, the structures are very similar. The first page of a policy is usually the “**Declarations Page**” and begins with “**Part I: Property Coverage.**” This coverage is usually broken down into four sections.

Coverage A: Dwelling

Typically covers your house, attached structures, and fixtures in the house such as built-in appliances, plumbing, heating, permanently installed air conditioning systems, and electrical wiring.

Coverage B: Other Structures

Typically covers detached structures such as garages, storage sheds, and fixtures attached to the land, including fences, driveways, sidewalks, patios and retaining walls.

Coverage C: Personal Property

Typically covers the contents of your home and other personal items. Some items may have coverage limits. Extra coverage may be available for certain items through endorsements added to your policy at the time of purchase.

Coverage D: Loss of Use

Typically covers living expenses above your normal living expenses. If you cannot live in your home during the repair process.

Read your policy carefully and consult your agent and/or adjuster about your coverages.

The insurance claims process can often be confusing and challenging, but it doesn't

have to be. Understanding your insurance policy coverage and the company's claims process will make things go a lot easier. Below are some pointers that might help.

Tips for a Smoother Claims Process

- It is your responsibility to prove the scope and value of the loss to the insurance company.
- It is the insurance company's responsibility to inspect and review all of the information and then offer to pay the fair value of the claim according to the policy language. The insurance company is not responsible for repairing the structure or for restoring or replacing your personal property.
- Your insurance company may either send you a "Proof of Loss" form to complete, or an adjuster may visit your home first. In either case, the more information you have about your damaged possessions, the faster your claim generally can be settled.
- When you need a damage and restoration estimate, it's typically quicker and more cost-effective to engage in only one restoration company that has experience with insurance restoration and is approved by your insurance provider.
- Make detailed lists of damaged and destroyed items to file your claim. As you come across damaged items, make a list with their original purchase price and replacement prices. Copies of sales receipts can expedite the claims process.
- If your property was destroyed or you no longer have any records, do your best to work from memory. If you can locate photographs of the inside of your home prior to the fire, this will help you remember items to be added to your damaged property list.
- Photographing or videotaping the damaged items is highly recommended.
- Do not throw out damaged items until you meet with your insurance adjuster and agree on quantity and value.
- Keep track of every correspondence that you have with the insurance company along with your notes, records, receipts, claim documents and photographs.
- Keep a telephone conversation log that includes the date, time, name and number, what the conversation was about, and the results of the call.
- Open a checking account just for handling the money for the repairs. This prevents you from accidentally combining the funds with your normal household or business funds. It also makes record-keeping much easier.
- While making required repairs, keep receipts and detailed records for submission to the insurance company as needed.



Who's Who?

Both agents and brokers sell insurance, and both can assist victims with certain claims process issues. An *insurance broker* has a fiduciary responsibility (a special legal and financial obligation) to act on behalf of you as the insured, while the *insurance agent* has a fiduciary responsibility to act on behalf of the insurance company.

In today's environment, where the claims process has become much more sophisticated and systemized, insurance agents are often directed to stay out of the process, except for acceptance of the initial notification of loss and customer service issues. The *insurance claims adjuster* is the person who represents your insurance company in the insurance claims settlement process, evaluates the insurance claims and recommends a settlement. All negotiations of your insurance claim settlement will be through this person.

A **staff adjuster** is an employee of the insurance company and only adjusts claims for that company.

An **independent adjuster** is a vendor who sells its claims adjusting services to different insurance companies. Independent adjusters are not employees of any one insurance company, but they do take direction from an insurance company representative when adjusting a claim.

A **public adjuster** does not work for an insurance company; they are a consultant hired by you, as the insured, to represent you in the claim against the insurance company. To differentiate themselves, public adjusters use different titles such as "private claims consultant," "personal loss consultant," "private adjuster" or "adjuster for the insured."

A public adjuster will analyze the loss, then prepare and file with the insurance company all of the required documents, reports, and damage repair estimates. If you have been unsuccessful in the settlement of your insurance claim, a reputable public adjuster might be useful.

It is worth noting, however, that engaging a public adjuster can come with a few concerns.

- Many public adjusters attempt to settle insurance claims by taking a strong position against the insurance company. This can create a cold, hostile relationship between you and your insurance company, leading to delays in settlement and even denial of claims.
- Frequently, once an insurance company is on notice that a public adjuster has been hired, the company will recognize the public adjuster as the legal representative of the insured, and will, in large part, only communicate with the public adjuster instead of you.
- Public adjusters may work on a substantial commission basis that is paid first, and directly, from the settlement. Often, the commission itself leaves the insured short of funds necessary to complete all the repairs.
- Many reputable and qualified restoration contractors will not work with a potential client who is using a public adjuster. The public adjuster will offer you a "recommended" contractor, who has paid for the referral. This can lead to cut-rate work as the contractor attempts to make up the referral fee through your settlement dollars.

You may be concerned about the presence of fire investigators on your property, also called

“cause and origin investigators” or “arson investigators.” People often wonder if they are being scrutinized for criminal activity. It is important to know that whenever the cause cannot be clearly determined, the fire will be thoroughly investigated.

The Purpose of Fire Investigators

Property fires will often be investigated by local fire/police investigators and then again by insurance investigators. The purpose of insurance investigations is to determine the exact cause of the fire, rule out criminal activity, and determine if a third party may be responsible or liable. For example, if a faulty piece of equipment starts a fire, insurance companies can often recoup much of the claims expense from the equipment manufacturer.

Requesting a fire report from the fire department:

Your insurance company may also require a copy of the fire report from the fire department. The process for requesting the fire reports varies by city and state. In Scottsdale, reports can be made by making a request through the online portal. Do this by visiting ScottsdaleAZ.gov, and searching “fire public records.”

“Why did the fire department do that?”

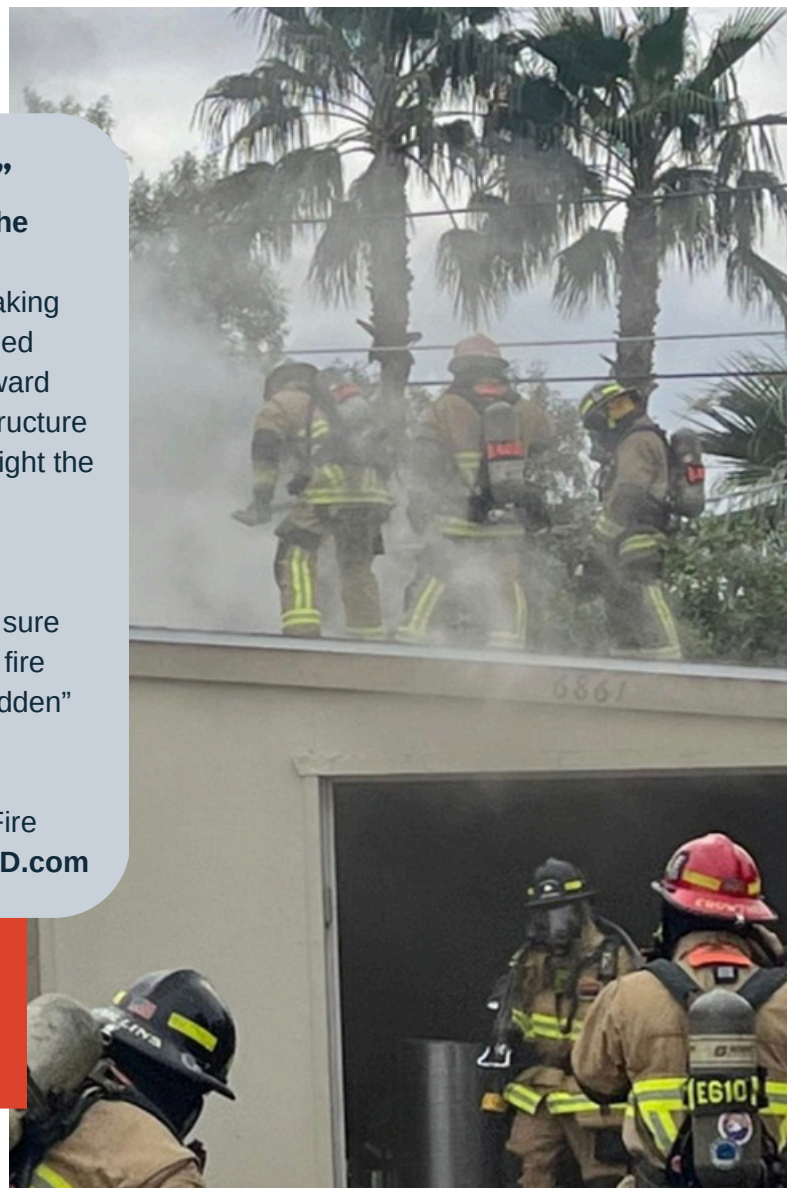
Why are windows broken and/or holes cut in the room?

As fire burns, it moves upward then outward. Breaking the windows and/or cutting holes in the roof is called ventilation and it stops the damaging upward-outward movement, which results in less damage to the structure in the long run. Ventilation enables firefighters to fight the fire more efficiently.

Why are holes cut in the walls and ceiling?

This is done so that the firefighters are absolutely sure that the fire is completely out and that there is not fire inside the walls, above the ceiling or any other “hidden” places.

For more information, please contact Scottsdale Fire Department at **480-312-8000** or visit **ScottsdaleFD.com**



BEGINNING TO RECOVER

Fire and other property losses can take a significant toll on your overall well-being. It's important to be mindful of and attentive to your own physical, mental and emotional health throughout all phases of the restoration, recovery and rebuilding process.

Caring for Yourself

Here are a few tips to care for your physical, mental and emotional well-being in the days and weeks after a fire.

- Allow yourself to acknowledge your feelings about what happened.
- Focus on the important recovery tasks ahead, not who or what is at fault.
- Do not spend unnecessary time inside the fire-damaged home.
- Get sufficient, quality sleep.
- Drink plenty of water and other non-alcoholic fluids.
- Eat healthy, well-balanced meals. Stay away from fast food.
- Get some exercise, even if you are tired. If nothing else, take short, brisk walks to clear your head.
- Try to return to some of your daily routines as soon as possible.
- Stay closely connected with family and other support networks.
- Accept help from other people -- it benefits both you and them.
- Remain focused on the positive.

If you or other family members are having emotional difficulties, don't hesitate to seek professional counseling. If you have experienced the loss of a loved one, professional grief counseling is recommended.

When children experience a property fire, how their parents or other adults treat and care for them in the aftermath

of the disaster can have a significant impact on the child's mental and emotional recovery. When overwhelmed, parents may end up overlooking important needs of children. Paying special attention to your children's needs and asking about how they're feeling can help them recover more quickly and completely.

Caring for Children and Pets

We recommend keeping children out of the house. It is traumatic for a child to see their home and belongings destroyed in such a dramatic way. Both the inside and outside of the damaged structures are also very dangerous. If you feel overwhelmed, consider asking a trusted family member or friend to help with childcare for short periods – just make sure your kids are comfortable with it too.

Pets can also be impacted by fires, so try to comfort them as best you can. Remember to handle them carefully and calmly. Scared animals may react in unusual ways or exhibit bizarre behaviors. Talk to your veterinarian about any concerns. Pets will still need regular care and attention, so consider leaving them with a family member, friend, vet, or boarded facility if you need help during the recovery process.

DAMAGE TO YOUR HOME

If your property is damaged to the point where it cannot be lived in or occupied,

there are several options to consider. If you can stay with a friend or relative, do so. If that option is not available, check with your insurance company to see if your policy covers lodging. You may also contact the Red Cross; they will want to know the circumstances of the fire and your family. If you rent, notify your landlord; they will also need information concerning the fire.

Temporary Living Accommodations

Should you need to leave your home for an extended period of time, be sure to alert the following:

- The local police to let them know the property will be unoccupied
- The local post office to have your mail forwarded; remember to pause any newspaper or other regular delivery, as well
- The phone, cable and internet providers to have services forwarded or paused
- A trusted neighbor who can keep a watchful eye on your property in your absence



Scottsdale Fire Department will shut off utilities to your home if the household wiring was

damaged. SFD will request the local power company to remove or turn off the electric meter. The power will not be restored until the building inspector approves the repair of the electrical system. The fire department will see that the utilities are either safe to use or are disconnected before they leave. The utility company will not make repairs on the customer's side of the meter. A private contractor will have to make repairs.

Utility Service

All repairs of this nature require permits and inspections by the proper building department. The utility company will not restore your utilities until the building department approves the repairs. To get help with the permitting process, contact the City of Scottsdale Building Department. Information can be found by visiting ScottsdaleAZ.gov and "search Building Permits".

Do not attempt to reconnect utilities yourself.

SAFETY FIRST

Fire-damaged buildings are dangerous. Some of the dangers they contain may

be visible, but others are not so obvious. As tempting as it is, do not re-enter your property unless your building has been inspected, and you have been advised by a firefighter, building official, or structural stabilization professional that it is okay to enter. If you do get the go-ahead, remember that “okay to enter” does not mean “safe to enter.”

Re-entering a Fire-damaged Building

Site hazards can include:

- Weakened floors that appear perfectly sound but have been destroyed underneath
- Protruding nails and broken glass
- Potential electrocution through wet walls flooring and appliances
- Inhaling residual particulate matter in the air

When going onto the site:

- Wear appropriate personal protection equipment (PPE), such as masks, gloves, safety glasses, safety shoes, earplugs, hard hats and vests
- Go in with a professional who can recognize and point out hazards, and who can help in case you fall or are injured

Once you are able to re-enter the property safely, try to locate and take the following items with you, if possible.

✦ INSURANCE DOCUMENTS
✦ LEGAL IDENTIFICATION
✦ CAR KEYS
✦ CASH/CREDIT CARDS

✦ CELL PHONES
✦ JEWELRY
✦ MEDICAL INFORMATION
✦ PRESCRIPTIONS

✦ FIREARMS
✦ EYEGLASSES, HEARING AIDS, OR OTHER PROSTHETIC DEVICES



LITHIUM ION BATTERIES

Unlike a typical fire, a damaged battery can reignite hours or even days later without warning. This is caused by a volatile chemical reaction known as "**thermal runaway**."

Safety Actions After Fire Extinguishment

What remains is far more than just soot and water damage. The scene is a hazardous site contaminated with toxic heavy metals and corrosive residues like hydrogen fluoride.

Simple contact or inhalation can lead to severe and sometimes delayed health issues. A safe recovery from this unique disaster requires a completely different approach.

The path forward starts with understanding the immediate safety actions needed to prevent a second fire and clear toxic gases from the air. It requires knowing precisely how to handle and contain hazardous debris without risking exposure.

Firefighters will have placed the battery in a fireproof container. Do not open it. The stored energy in the battery can reignite hours or even days after the original fire. Call 911 immediately if you notice any critical signs of reignition:

- Hissing, popping, or crackling sounds
- Bubbling or bulging of the battery's outer casing
- Any wisp of smoke or vapor being released
- A sudden, noticeable increase in heat radiating from the device

Even if contained, that battery is a threat. Do not store the sealed container in your home, garage, or car, where a reignition would be catastrophic.

Keep the sealed bucket in a safe, open area outdoors. Place it on a concrete patio or bare dirt, at least 15 feet away from the house, a deck, dry grass, or anything else that could burn.

This creates a safety buffer while proper disposal is arranged. And please, never put a damaged lithium battery or contaminated materials into household trash. Doing so could start a fire in the sanitation truck, endangering workers and the community.

Contact the City of Scottsdale Solid Waste to arrange for hazardous waste pick up of the fire-damaged unit. For information, visit ScottsdaleAZ.gov and search "household hazardous waste".

RESTORATION & RECOVERY

If you intend to restore, repair, and rebuild, you will

Finding a Qualified Restoration Contractor

need to find a reputable and qualified property restoration contractor. Because fires are complex property losses that require multiple types of restoration, you should never hire a company that is not a professional, experienced and certified fire damage restoration contractor.

Here is what to look for in a qualified restoration contractor:

- Has all required state and local licensing
- Has photo IDs on display at all times to help you identify them
- Carries workers' compensation & liability insurance
- Obtains all required permits
- Provides customers with accurate repair estimates, an approximate timeline or date of completion, and all of the required claim documentation
- Makes sure the settlement is accurate and complete before major repairs begin
- Guarantees all repairs in writing prior to the job starting
- Has expertise in drying the home and contents, repairing water damage, and addressing mold issues
- Has expertise in cleaning smoke, soot and chemical residue damage
- Guarantees that no smoke odor will return when the restoration is complete
- Waits for final payment until after all repairs are completed and provides a certificate of completion and a certificate of occupancy

Use CAUTION when approached and asked to sign a contract by a fire restoration company, public adjuster or other individual. The day or night of the fire is not a good time to be making such an important decision. Take the time to educate yourself and make well-informed decisions in the following days.

Be advised that it is unlawful for an individual to solicit your business as specified by **Arizona Revised Statute: 13-2924** (Unlawful Solicitation of Tort Victims).

Scottsdale Fire Department will contact a board up company to safeguard and secure your property. Most insurance companies require this because it protects children from injury on your property and it is mandated by the **Attractive Nuisance Doctrine**. It also helps protect you from the liability of any injuries that are a result of not having your home secured. Also, it is important to protect your personal property from trespassers.

REPLACEMENT OF VALUABLE DOCUMENTS AND RECORDS

Item	Contact
Driver's license	Department of Motor Vehicles
Bank books	Your bank, as soon as possible
Insurance policies	Your insurance agent
Military records	Local Veterans' Administration
Passports	Local passport office
Birth, death, marriage certificates	State Bureau of Records in the state of death, birth or marriage
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
Titles to deeds	Record 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 filed or your accountant
Auto registration cards	Department of Motor Vehicles
Citizenship papers	The US Immigration & Naturalization Service
Prepaid burial contracts	Issuing company
Animal registration papers	Society of registry
Mortgage papers	Lien holder (i.e. bank or mortgage company)

Aid to Families with Dependent Children (AFDC) and Welfare clients should notify their caseworkers if their identification cards for check cashing, medical aid or food stamps have been destroyed.

The Cost of Fire

The total financial effects of a fire can be devastating. There are the obvious financial losses of the damaged structure and contents. There are also those less obvious such as cost of temporary living arrangements, and/or loss of income due to time lost from your job. Both direct and indirect living expenses may be covered by insurance. Some of the expenses not reimbursed by insurance may be deductible on your federal income tax return. Receipts and appraisals must document expenses and loss value due to damage. Contact your local IRS office for specific information.

SALVAGE HINTS

Some of the mixtures described here contain Tri-Sodium Phosphate; this can be purchased at hardware stores under the brand names TSP and Oakite. 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.

Clothing

Smoke odor and soot can sometimes 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, and rinse with clear water and dry well.

To remove mildew, wash the fresh stain with soap and warm water. Then rinse and dry in the sun. If the stain has not disappeared, use lemon juice and salt, or a diluted solution of household chlorine bleach. Test colored garments before using any treatment.

Cooking Utensils

Your pots, pans, flatware, etc., should be washed with soap 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 of moving parts. **If the fire department turned off your gas or power during the fire, call the electric or gas company to restore these items. 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 solution of baking soda and water, or use a 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 fridge or freezer to absorb odor.

Flooring and Rugs

When water gets underneath linoleum, it can cause odor and warp the wood subfloor. 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 board. 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. Beat, sweep, or vacuum and then shampoo throw rugs to get them clean. Rugs should be dried as quickly as possible. Lay them flat, and expose them to a circulation of warm, dry air. Make sure the rugs are thoroughly dry; a fan can help speed drying time. 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 a qualified carpet cleaning professional or installer.

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, squiry machine oil through a bolt opening or keyhole, and work the knob to distribute the oil. Hinges also should be thoroughly cleaned and oiled.

SALVAGE HINTS CONTINUED

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 the walls until the walls and ceilings are completely dry. Wallpaper also can be repaired. Use a commercial paste to re-paste loose edges or sections. Contact a wallpaper installer for information on wallpaper cleaners. Washable wallpaper can be washed like an ordinary wall, but do not 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 throughoutly 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 adequate 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 or 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.

Next steps for bills, contact:

Bureau of Engraving & Printing

14th & C Streets, SW
Washington DC, 20228
1-866-874-4114

Next steps for mutilated or melted coins, contact:

United States Mint

MutilatedCoin@usmint.treas.gov
(202) 354-7760

Or Search: "usmint mutilated coin" for more direction

Next steps for US Savings Bonds, contact:

Treasury Retail Securites Site

frbservices.org - 1-844-284-2676
savbonds@bpd.treas.gov

for EE or E savings bonds:

PO Box 214
Minneapolis, MN 55480

for H and HH savings bonds:

PO Box 2186
Minneapolis, MN 55480

GLOSSARY OF TERMS

Act of God - An occurrence which results from natural causes without any human act or intervention and could not have been prevented by reasonable care or foresight (e.g. a tornado, river flood, lightning strike, earthquake, hurricanes).

Actual Cash Value (ACV) - The amount that the property in question could have been sold for by the insured the day before the loss. Computed on the basis of replacement value minus its depreciation by obsolescence or general wear.

Appraisal clause - This clause is used when the insured and insurer agree that the loss is covered, but the amount of the loss is in dispute. In general, each party selects its own appraiser. If the appraisers cannot agree, they select an umpire. An agreement by any two is binding on all parties.

Additional insured - Some person, other than the original named insured, who is entitled to protection under an insurance policy either by virtue of the working of the basic policy or because the policy has been modified to protect such interest.

Additional living expense clause - A type of insurance coverage that may be included in a policy that provides funds to pay for increased living costs that result from damage covered by the policy.

Adjuster - The individual representing the insurance company who works on agreements regarding the amount of a loss and liability issue.

Agent - The individual appointed by an insurance company to solicit, negotiate, and service the insurance contract for the policyholder.

Appurtenant structures - Buildings located on the same premises as the main building insured under a property policy (e.g. a tool shed).

Assignment - The transfer of policy or certain policy rights from one party to another.

Attractive nuisance - Any object, place, or condition that is attractive to children and may prove harmful to them. People may be held liable for injuries to children caused by an attractive nuisance, even if the children were trespassing when they got hurt.

Bailee - A person who has lawful, temporary possession of the personal property of another in trust for a specific purpose, and who is obligated to return it.

Benefits - The money provided by an insurance policy to be paid for covered losses.

Broker - A person who acts as the representative of the applicant for insurance. Although brokers are compensated with a commission from the insurance company (just like agents), they do not represent the insurer. Their sole duty is to get the best possible coverage for their clients at the lowest possible cost.

Debris removal - A clause often added to the policy under which the company assumes liability for the removal of debris resulting from damage to the property covered by the peril insured against.

Deductible - A certain dollar amount beyond which insurance protection begins. The insured assumes the loss up to the deductible limit and the insurer pays the remainder, up to the policy limit.

Depreciation - The decline in value of property due to age, use, wear and tear, etc. Depreciation is a very important term in the adjusting of property losses.

GLOSSARY OF TERMS CONTINUED

Endorsement - A written provision that adds to, deletes, or modifies the provision in the original contract.

Exclusion - Something not covered by the policy and specifically so stated in the policy contract.

Exclusions Section - The section of the policy that specifies the losses not protected by the policy.

Improvements and betterments coverage - Additions or changes, made by a lessee at his/her own cost to a building that he/she is occupying, which enhances its value. These become part of the realty and require special insurance consideration.

Indemnification - To restore an individual to the approximate financial position occupied before the loss.

Indemnity - A type of contract, such as insurance, that serves to restore the individual to the approximate financial position prior to the loss.

Inland marine insurance - Coverage for goods shipped on land, including insurance on imports and exports, domestic shipments, and means of transportation, such as bridges and tunnels. It is also used to insure fine art, jewelry, furs and other similar property.

Insurance - Transferring the risk of a loss to an insurer under the terms and conditions of an insurance contract. The insurer will indemnify said person against loss, damage, or liability arising from a contingent of unknown event.

Insurance carrier - The insurance company.

Insurance commissioner (known in some states as the superintendent of insurance) - The official who presides over the regulation of the business of insurance within the state.

Insurance Policy - The document which is the contract between the insured and the insurer; it defines the rights and duties of the contracting parties.

Insured - The person to be indemnified in case of loss or liability.

Insurer - The person guaranteeing to provide indemnity in case of loss or liability.

Lessee - The person to whom a lease is granted, often called a tenant.

Lessor - The person who grants the lease, often called the landlord.

Named insured - A policyholder, the person to whom the policy is issued, any person or corporation, or any member thereof, specifically mentioned as insured in a policy, as distinguished from others, who though unnamed, are protected under certain circumstances.

Negligence - An unreasonable or imprudent act resulting from carelessness, ignorance, thoughtlessness or inaction, but never the intention of an individual. Before a court awards to an injured party for the negligent act of another, typical four elements of negligence must be present at the same time.

1) There must have been a duty by one party to protect the other party or the other party's property.

2) There must have been a failure to live up to that duty.

3) An actual injury to a person or property must have taken place.

4) The failure to exercise the proper degree of care must be the proximate cause of injury or damage.

Peril - A specific event - such as fire, wind, or theft-causing damage or injury. A "named peril" policy covers losses from perils specifically named in the policy.

Policy - The written contract effecting insurance, or the certificate thereof, by whatever name called, and including all clauses, riders, endorsements, and papers attached thereto and made a part thereof.

Proof of loss - A formal statement that the insured typically must furnish before the insurance company will pay any property insurance loss.

Replacement loss - The cost of replacing property without deduction for depreciation.

Representations - Statements made by the proposed insured in the process of securing coverage. Coverage may be voided if the representation is false and material to the determination of risk. The standard of truth in representation is substantial, that is, "the best of knowledge and belief," but not exact to detail.

Salvage - Property transferred to an insurer to reduce its loss. The insurer secures an ownership interest from paying a claim for total loss or damage based on the true value of the property in its undamaged state or before the loss occurred.

Subrogation - When the insurer pays the insured for a loss, the insurer takes over the insured's right to collect damages from the other party responsible for the loss. Subrogation upholds the principle of indemnity by preventing the insured from collecting twice for a given accident.





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