



WHAT TO DO AFTER A HOME FIRE

A Guide to Protecting
Yourself and Your Property

CONTACT YOUR INSURANCE AGENT:

Ask your agent: What are my home's immediate needs? And what should I do about them? This includes pumping out water and covering doors, windows and other openings. What should you do first? Some companies may ask you to make a list of everything that was damaged by the fire. They will ask you to describe these in detail and list how much you paid for the items.

BE CAREFUL WHEN YOU RETURN HOME:

Do not enter a damaged home or apartment unless the fire department says it is safe to go in. Fires may reignite, even if they appear to be out. Look out for damage caused by the fire. Roofs and floors may be damaged and could fall down. The fire department will make sure that the utility services (water, electricity and gas) are safe to use. If they are not safe, firefighters will disconnect them before they leave the site. Do not try to turn them back on yourself.

Soot and dirty water left behind may contain things that could make you sick, including carcinogens. Do not eat, drink or breathe in anything that has been near the fire's flames, including smoke, soot or water used to put the fire out.

CLEANING AND RESTORING PERSONAL ITEMS:

There are companies that are experts in cleaning and/or restoring your personal items from fire, smoke and water damage. Make sure to have a clear understanding of whether you or your insurer is responsible for paying for this type of service. Be sure to ask for an estimate of the cost of the work and agree to it in writing. Ask your insurance company for names of companies you can trust to do a good job at a fair price. These companies provide services that include some or all of the following:

- » securing your home against more damage
- » estimating damage
- » repairing damage
- » estimating the cost to repair or renew items of personal property
- » storing household items
- » hiring cleaning or repair subcontractors
- » storing repaired items until needed

FINANCES AND REPLACING VITAL DOCUMENTS:

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 what money you have spent relating to fire loss. This will also help prove you bought things you may want to claim on your income tax forms.

AFTER A FIRE CHECKLIST:

- » Contact your local disaster relief service, such as the Red Cross. They can assist with temporary housing, food, medicines and other personal effects.
- » If you have insurance, contact your insurance company. Ask what you should do to keep your home safe until it is repaired. Find out how they want you to make a list of things that were lost or damaged in the fire. Ask who you should talk to about cleaning up the mess. If you are not insured, try contacting community groups for aid and assistance. Some home insurance policies allow for temporary housing for you and your family and pets. Ask your agent how this works with your policy.
- » Check with the fire department to make sure your home is safe to enter. Be very careful when you go inside. Floors and walls may not be as safe as they look.
- » The fire department will tell you if your utilities (water, electricity and gas) are safe to use. If not, they will shut these off before they leave. **Do not** try to turn them back on by yourself. This could be very dangerous.
- » Try to find valuable documents and records. Read the information included in this brochure about how to get new copies if you need them.
- » If you leave your home, call the local police department to let them know the site will be vacant.
- » Check with an accountant or the Internal Revenue Service (IRS) about special benefits for people recovering from fire loss.

BOARD UP, CLEAN UP & RESTORE:

*These companies are not exclusively recommended by the Chanhassen Fire Department for their services. They are local contractors that the department is aware of that provide such services.

- » **Grady Restoration LLC – Minnetrista**
Phone: 952.472.1570
- » **Giertsen Co. – Golden Valley**
Phone: 763.546.1300
- » **Lindstrom Restoration – Plymouth**
Phone: 763.544.8761
- » **Restorations by Highmark – Savage**
Phone: 952.882.8904
- » **SERVPRO Fire Damage Restoration – Minneapolis**
Phone: 952.479.8107

POST FIRE RECOVERY:

After a fire, it is common for people to encounter sights, sounds, smells, sensations and feelings that remind them of the fire and their losses.

Reminders of the fire can include such things as images of fire in the media, fire trucks and sirens, sights and smells of ash or smoke, hot dry wind, a visit to the site of the fire and conversations about the fire. All of these can lead to recurring and distressing images and thoughts about the disaster.

The physical and emotional recovery process following a fire can be lengthy. Children and families who experience residential fires may have these common emotional reactions:

- » Continued worry about another fire
- » Increased worry about the safety of loved ones, friends, classmates, teachers and neighbors
- » Feelings of distress and anxiety when reminded about the fire
- » Having trouble separating
- » Changes in behavior:
 - » Children are irritable and disruptive, with more temper tantrums
 - » Adolescents are angrier and/or more withdrawn
 - » Parents have increased marital conflict
 - » Physical complaints (not due to smoke and ash) including headaches and stomachaches
 - » Poorer school and work performance
 - » Reduced interest in pleasurable activities
 - » Increased sadness and depression

IMPORTANT LOCAL CONTACTS:

- » **Red Cross Disaster Services**
Phone: 1.800.733.2767
- » **Carver County Sheriff's Office**
Phone: 952.361.1231

CITY OF CHANHASSEN:

- » **Assistant Fire Chief/Fire Marshal—Don Nutter**
Phone: 952.227.1151
- » **Fire Chief—Andrew Heger**
Phone: 952.227.1152

LOCAL CHANHASSEN HOTEL:

- » **Holiday Inn—7855 Century Boulevard, Chanhassen**
Phone: 952.401.8850
- » **AmericInn—570 Pond Promenade, Chanhassen**
Phone: 612.293.6930

A RESOURCE PROVIDED BY THE CHANHASSEN FIRE DEPARTMENT



MISSION

To enhance the safety and wellness of our customers, the Chanhassen Fire Department is committed to serving the public. We accomplish this through delivering professional emergency services and effective community risk reduction programs.

