



AFTER THE FIRE

**WHAT DO YOU
DO?**

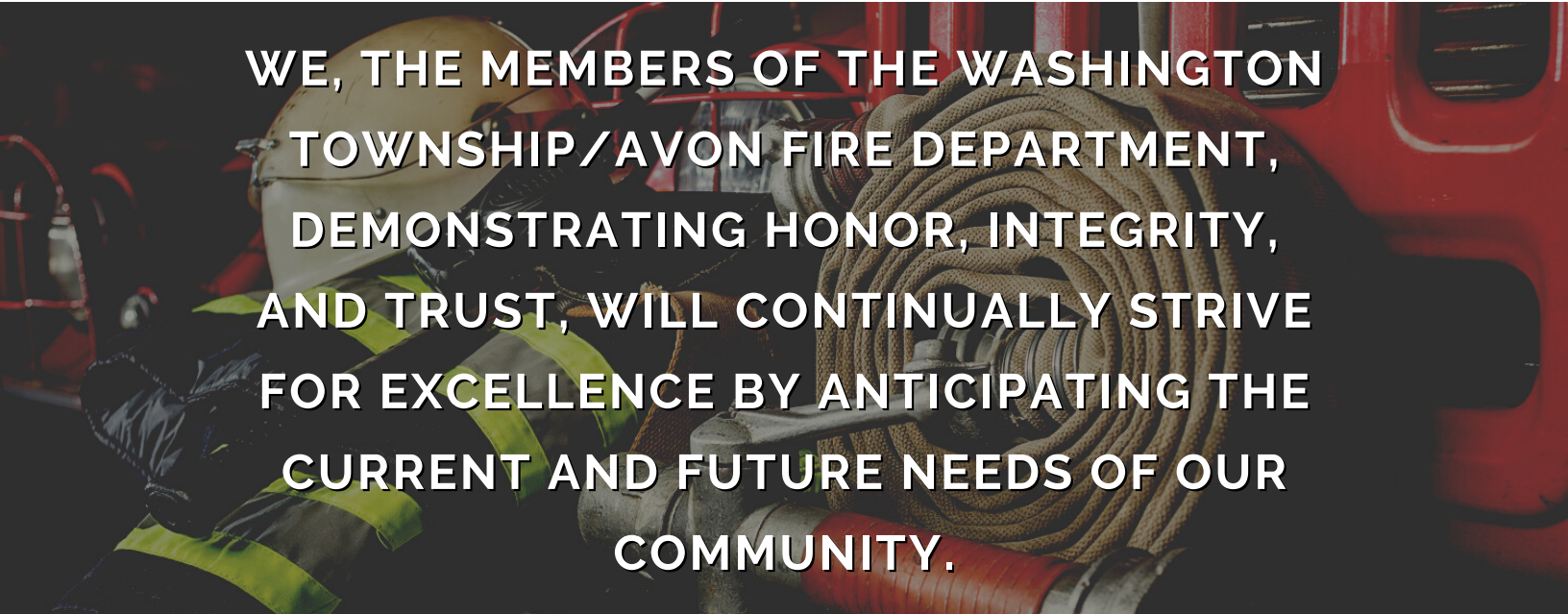
**PREPARED BY
THE WASHINGTON
TOWNSHIP AVON FIRE
DEPARTMENT**

USING THIS RESOURCE

Often, the hardest part is knowing where to begin and who to contact.

Being a victim of fire can be a traumatic and devastating experience. Having the right assistance and advice when you need it will help you through this difficult time. The advice given here should help you begin the recovery process.

The Washington Township/Avon Fire Department has gathered the following information to assist you in this time of need. Action on some of the suggestions will need to be taken immediately. Some actions may be needed in the future. Our purpose is to give you the assistance needed to help you begin rebuilding your life.



**WE, THE MEMBERS OF THE WASHINGTON
TOWNSHIP/AVON FIRE DEPARTMENT,
DEMONSTRATING HONOR, INTEGRITY,
AND TRUST, WILL CONTINUALLY STRIVE
FOR EXCELLENCE BY ANTICIPATING THE
CURRENT AND FUTURE NEEDS OF OUR
COMMUNITY.**

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IMPORTANT NOTE:

This packet does not imply endorsement by the Washington Township/Avon Fire Department of the services provided. Information is contained in this document on how to locate other service providers. As individual circumstances and damage conditions vary, the guidance given in this book must be considered general advice only. Professional opinion should be sought before proceeding with decisions and any work. The Washington Township/Avon Fire Department will not be held responsible for the consequences of following advice contained in this guide.



Your property becomes your responsibility when the fire department leaves. You will want to secure your site.

You should contact your insurance agent/company.



If we have not done so already, contact the American Red Cross or Salvation Army to help you with your immediate needs such as:

Food Clothing Medicine
Eyeglasses Temporary Housing
Other Essential Items

LEAVING YOUR PROPERTY UNATTENDED?

1. Contact your local police department to make them aware your property will be unoccupied.
2. Close all windows and doors, if it is safe to do so--this will discourage trespassers. Should windows or doors require boarding up, a contractor should be contacted.
3. Beginning immediately, save receipts for any money you spend. These receipts are important in showing the insurance company what money you have spent related to your fire loss. They will also help verify losses claimed on your income tax.
4. If it is safe to do so, try to locate the following items:
 - **Driver's Licenses and Social Security Cards**
 - **Insurance Information**
 - **Medication**
 - **Eyeglasses and Hearing Aids**
 - **Valuables, such as Credit Cards, Cash, and Jewelry**
5. There are many people/entities that should be notified of your relocation, including: insurance company, mortgage company, family and friends, employer, your child's school, post office, and utility companies.
6. Do not throw away any damaged goods until you have taken an inventory. All damages will be taken into account in developing your insurance claim.
7. If you are considering hiring a contractor for inventory or repair services, discuss your plans with your insurance agent/company first.

IF YOU ARE INSURED

- Give notice of the loss to the insurance company
- Ask your insurance company what to do about your immediate needs such as covering doors, windows, other exposed areas, and standing water removal
- Some policy holders may be required to make an inventory of damaged personal property

IF YOU ARE NOT INSURED

- Your recovery from a fire loss may depend on your own resources and help from the community
- See the list of local organizations on page 9 that may be able to provide assistance to you

IF YOU ARE A TENANT

- Contact the building owner, your landlord, or their agent. It is often their responsibility to arrange any repair work necessary to your gas, electricity, and water supplies. They may also be responsible for re-securing the property
- Check with your building owner or landlord before arranging any work to be done

GET ADVICE BEFORE RECONNECTING

Gas, electricity, and water services may have been turned off or disconnected. Under no circumstances should you attempt to reconnect or turn on utilities yourself. Contact the gas and electricity companies to arrange reconnection.

WHO DOES THE EMERGENCY WORK?

Your insurance policy should entitle you to have assistance, so you should be sure that you receive the services you have prepaid for in your premiums. Some insurance companies now send national contractors to complete restoration work. However, as a customer, you do not have to accept your insurer's choice and can choose a company yourself.

WHO PAYS FOR THE EMERGENCY WORK?

The cost of immediate damage work is usually covered by your insurance, provided that you are insured. Be sure to request an estimate of cost for the work. Once chosen, stay in contact with your restoration company throughout the process to ensure that the work being done remains within your policy coverage.

WHAT TYPE OF WORK DO THEY DO?

Restoration companies provide a wide range of services. They may include some or all of the following:

PACKING, TRANSPORTATION, & STORAGE OF HOUSEHOLD ITEMS

SECURING THE SITE AGAINST FURTHER DAMAGE

STORING REPAIRED ITEMS UNTIL NEEDED

ESTIMATING STRUCTURAL DAMAGE

REPARING DAMAGE

WHAT SHOULD YOU DO?

Your insurance company expects you to take prompt action after the firefighters have left to limit further damage. Your chosen restoration company can help you by taking action to prevent further damage.

PREPARE YOUR CLAIM

TAKE PHOTOS
Take pictures of items that have been damaged.

Make a detailed list of all the damaged items with replacement costs, if possible. Your chosen restoration company may be able to assist you by reporting on damage conditions and/or arranging for inspections. You will want to provide this information to your insurance company. Remember to keep copies of all correspondence, invoices, and receipts.



STAY IN CONTACT WITH YOUR INSURANCE PROVIDER TO ENSURE THAT THE WORK BEING DONE IS COVERED IN YOUR POLICY.

VALUING YOUR PROPERTY

You may want to know the following terms to help you understand the process of determining the value of your fire loss:

PERSONAL VALUATION

Personal items have sentimental value to you; however, it is an objective measure of value. You will use this as a common ground for discussion.

COST WHEN PURCHASED

This is important when valuing an item's value. Any receipts that you have kept will help verify the cost.

ACTUAL CASH VALUE

This is what you could have received for the item if you had sold it the day before your fire.

VALUE AFTER THE FIRE

This is also known as the item's salvage value.

HERE IS A CHECKLIST OF DOCUMENTS YOU WILL NEED TO REPLACE IF THEY HAVE BEEN DESTROYED

ITEM	WHO TO CONTACT	CONTACT INFORMATION
DRIVER'S LICENSE & VEHICLE RECORDS	Your local BMV	http://www.in.gov/bmv/index.htm 888-692-6841
BANKING INFORMATION	Your bank, as soon as possible	
MORTGAGE DOCUMENTS	Your bank or lending institution	
INSURANCE POLICY	Your insurance agent	
PASSPORTS	The U.S. Department of State	travel.state.gov 877-487-2778
BIRTH, MARRIAGE, OR DEATH CERTIFICATES	Indiana State Department of Health (ISDH)	www.state.in.us/isdh 317-233-1325
DIVORCE DECREE	Court where decree was issued	
SOCIAL SECURITY OR MEDICARE CARDS	Social Security Administration	http://www.sse.gov 1-800-772-1213
CREDIT CARDS	Credit company, as soon as possible	
STOCKS & BONDS	Issuing company or your broker	
WILL	Your lawyer	
MEDICAL RECORDS	Your doctor's office	
WARRANTIES	Issuing company	
INCOME TAX RECORDS	IRS	www.irs.gov 317-685-7500
CITIZENSHIP PAPERS	U.S Immigration and Naturalization Service	www.uscitizenship.info

SERVICE	WHO TO CONTACT	CONTACT INFORMATION
HOME RESTORATION	360 Restoration	317-603-3899
	1-800-BoardUp	1-800-262-7387
	Servpro	317-243-3149
	Moore Restoration	317-791-3862
RED CROSS	American Red Cross of Greater Indianapolis	PHONE: 317-684-1441 TOLL-FREE: 888-684-1441
SALVATION ARMY	Plainfield Police Department	317-839-8700
	Hendricks county Sherriff's Office	317-745-6269
STORAGE	Avon Self-Storage	317-272-01601
	Storage Express	317-855-0433
	Infinite Self Storage - Brownsburg	317-852-6688
	Main Street Self Storage - Brownsburg	317-852-0003
	Brownsburg East Self Storage	317-852-0061

If your utilities have been disconnected, you will need to contact your local utility company to turn them back on.

DO NOT ATTEMPT TO TURN UTILITIES BACK ON YOURSELF.

UTILITY COMPANY	CONTACT INFORMATION
VECTREN	800-777-2060
HENDRICKS POWER	317-745-5473
DUKE ENERGY	800-343-3525
CITIZENS WATER	317-924-3311
PLAINFIELD WATER	317-837-0000

NON-EMERGENCY NUMBERS	
AVON POLICE DEPARTMENT	272-4485
HENDRICKS COUNTY SHERRIFF	745-6269
WASHINGTON TOWNSHIP AVON FIRE DEPARTMENT	272-2155

FIRE IS DANGEROUS

Do not underestimate the danger of fire. You can be proactive to prevent it from happening. Think about what you could have done to prevent it or warn you of the fire.

THINK OF FIRE SAFETY IN YOUR HOME

The experience you have been through may have been traumatic and possibly costly.

A few minutes of your time taken to implement a number of simple fire safety measures will give you valuable protection and peace of mind. Homeowners and businesses can obtain advice about fire prevention, types of smoke alarms and extinguishers from the Washington Township/Avon Fire Department. Please call us at 317-272-2155 if you would like some more information.

SIMPLE STEPS TO MINIMIZE RISK

- Make an escape plan. Make sure to involve everybody.
- Plan and discuss escape routes and plan what to do if trapped upstairs.
- Try out your plan with your family. Make sure everyone knows what they must do.
- Turn off and unplug electrical appliances that are not in use.
- Close interior doors at night.
- Put out candles and cigarettes properly.
- Keep keys for windows readily available in each room--especially upstairs.
- Inform guests about your escape plan.
- Install and/or regularly test the operation of smoke alarms once a month.
- Never take out smoke alarm batteries to use in toys, remotes, etc.
- Change your smoke alarm batteries at least once a year.
- You are more likely to be injured during the night--get used to check your home before you go to bed.