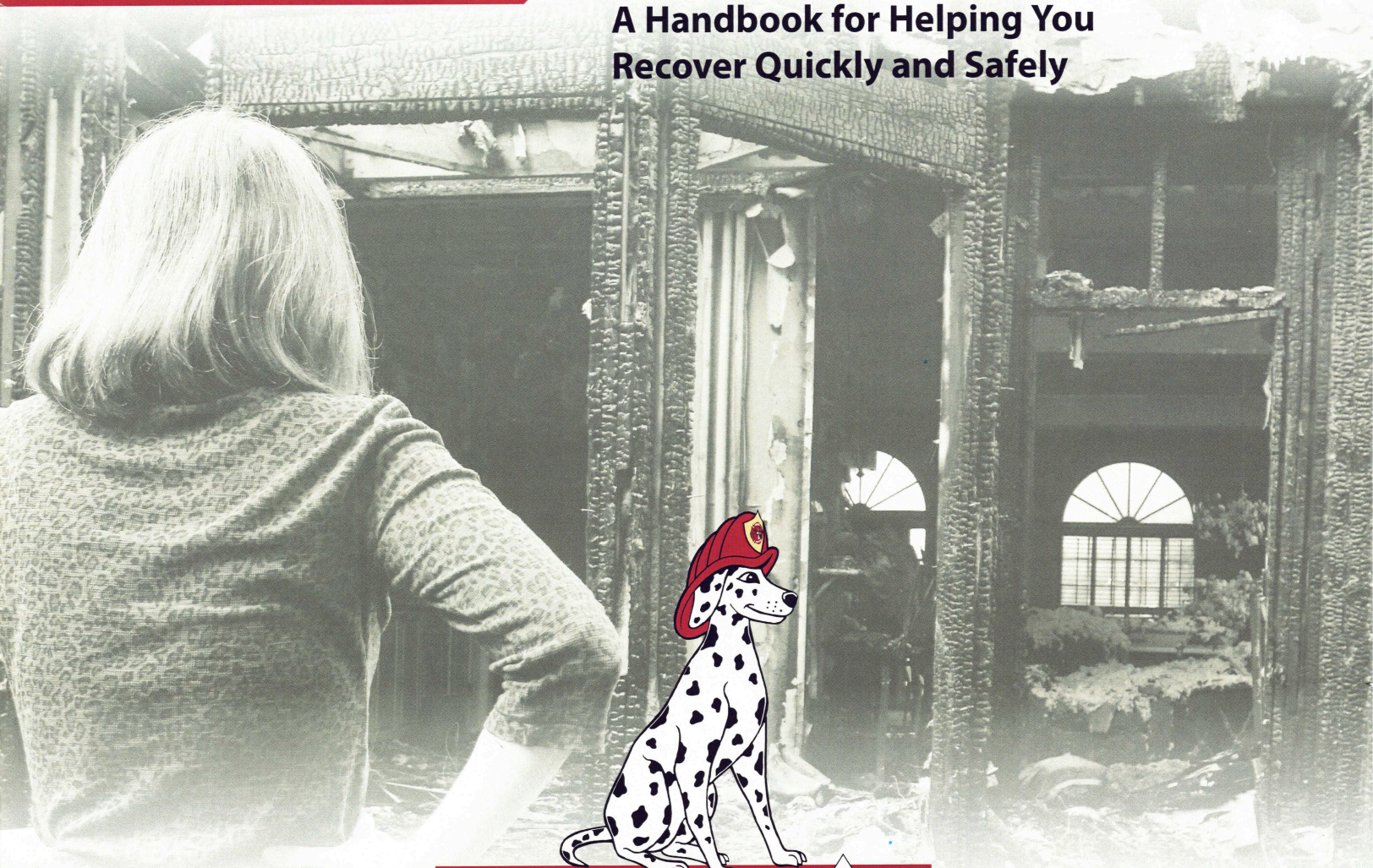


AFTER THE FIRE: RECOVERY GUIDE

1-800-BOARDUP

A Handbook for Helping You
Recover Quickly and Safely



1-800-BOARDUP



1-800-BOARDUP.COM

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Table of Contents

🔥 INTRODUCTION	02
🔥 IN THE IMMEDIATE AFTERMATH	03
🔥 NAVIGATING THE CLAIMS PROCESS	06
🔥 RESTORATION & RECOVERY	09
🔥 RESOURCES	12

INTRODUCTION

The Guide

“After The Fire - The 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. This guide was created by a team of experts with decades of experience in property losses and victim assistance, including:

- A Restoration Industry Association (RIA) Certified Restorer (CR) with 25 years of insurance claims and disaster restoration experience
- A Chicago-area Assistant Fire Chief with 25 years of experience in public safety
- Members of the nationwide 1-800-BOARDUP Victim Assistance Team of professionals

Although we have been working in emergency property services and helping others for a long time, it’s important to note that this guide is not intended to be construed or used as claims consulting or legal advice. We are not attorneys or claims adjusters, and this guide should not be relied upon for legal guidance or used for the purpose of claim settlement.

That being said, the 1-800-BOARDUP Victim Assistance Team has assisted thousands of families through the recovery process after fires, floods, tornadoes, hurricanes, explosions, and other calamities. The 1-800-BOARDUP Victim Assistance Team is here to help you recover, one step at a time.



The 1-800-BOARDUP Victim Assistance Team is trained and ready to assist you with these important tasks.

IN THE IMMEDIATE AFTERMATH

First Step – You Must Secure the Site

After a fire, it is both your legal responsibility and your obligation under your insurance policy to secure your property in order to limit onsite hazards and prevent further damage.

- To prevent personal injury, make sure no one has access or easy entry to the site, including friends, family members, neighbors, curious children, thieves, or other trespassers.
- To prevent secondary damage to the building and contents, seal off openings and mitigate exposure to residual soot, water, and natural elements.

1-800-BOARDUP specializes in all of the emergency measures required to stabilize and secure your property. Our team will board-up windows and doors, tarp roof openings, fence off the site, identify and remove items susceptible to soot and moisture, and more. The cost of these services is covered under most homeowners insurance policies.

Notify Your Insurance Company

You are required by the terms of your homeowner's insurance policy to notify your insurance company within a reasonable period of time. If the fire occurs in the middle of the night, notifying them the following day is still considered reasonable, but waiting until the following week is not.



The 1-800-BOARDUP Victim Assistance Team can help contact your insurance company & expedite your claim communications.

Beginning to Recover – Caring for Yourself

Fires 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. Here are a few tips to help care for your health and 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.



The 1-800-BOARDUP Victim Assistance Team can help you locate a professional counselor.

Beginning to Recover - Caring for Children & Pets

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 the 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.

We recommend keeping all 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 fire-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 boarding facility if you need help during the recovery process.



Re-entering a Fire-damaged Building: 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.

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 protective 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

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Once you are able to re-enter your property, try to locate and take the following items with you:
.....

❖ **INSURANCE DOCUMENTS**

❖ **LEGAL IDENTIFICATION**

❖ **CAR KEYS**

❖ **CASH/CREDIT CARDS**

❖ **CELL PHONES**

❖ **JEWELRY**

❖ **MEDICAL INFORMATION**

❖ **PRESCRIPTIONS**

❖ **FIREARMS**

❖ **EYEGLASSES, HEARING AIDS, OR OTHER PROSTHETIC DEVICES**



The 1-800-BOARDUP Victim Assistance Team can provide the necessary PPE and safely escort you through your property when it's time to re-enter.

Special Considerations - Utilities

Before they leave the site, the fire department or city building inspector will typically determine whether utilities are either safe to use or should be disconnected. Do not attempt to reconnect utilities until the building is cleared by a professional and has thoroughly dried.

In the winter, it is important that the water is turned off and the pipes are bled to prevent them from freezing. Frozen pipes can burst, causing significant additional damage to your home and contents.



The 1-800-BOARDUP Victim Assistance Team can help you with building winterization and all other structural stabilization requirements.

Temporary Living Accommodations

Depending on the damage to your home, it may be necessary to leave and temporarily live elsewhere. You will need to find a place to stay that is close to your work and school, and is comfortable enough until long-term accommodations can be found. Suite hotels are recommended. The "additional living expenses" (ALE) related to temporary accommodations are typically reimbursed under most homeowners insurance policies.

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

- Your local police to let them know the property will be unoccupied
- Your post office to have your mail forwarded; remember to pause any newspaper delivery as well
- Your phone, cable, and internet companies to have services forwarded or paused



The 1-800-BOARDUP Victim Assistance Team can help you secure temporary living arrangements.

The Purpose of Fire Investigators

You may be concerned about the presence of fire investigators on your property, also called "cause and origin investigators" or "arson investigators." When investigators show up, many people worry they are being scrutinized for criminal activity. However, it is important to know that any time the cause cannot be clearly determined, the fire will be thoroughly investigated by these officials.

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.



NAVIGATING THE CLAIMS PROCESS

Understanding Your Insurance Policy

It is important to understand 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.

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Read your policy carefully and consult your agent and/or adjuster (see next section) about your coverages.
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SPECIAL NOTE: REPLACEMENT COST VALUE VS. ACTUAL CASH VALUE

When it comes to personal property, it is important to know whether you have Replacement Cost Value (RCV) coverage or Actual Cash Value (ACV) coverage.

- Replacement Cost Value coverage will replace your property with current “like kind and quality” up to the limits of your policy.
 - For example, if you paid \$2,000 for carpeting eight years ago and a similar quality carpet now costs \$4,000 to replace today, then you would be entitled to \$4,000 for the damaged carpet.
- Actual Cash Value policies take depreciation and wear and tear into consideration and will pay a depreciated amount of the agreed replacement cost.
 - For instance, assume the cost to replace your carpet is \$5,000. If the carpet is five years old with an assumed life span of 10 years, the insurance company may offer to pay half of its value, or \$2,500.

Who's Who? Insurance Agents, Insurance Brokers, & Claims Adjusters

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.

STAFF ADJUSTER VS. INDEPENDENT ADJUSTER

- 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.

SPECIAL NOTE: PUBLIC ADJUSTERS

A public adjuster (PA) does not work for an insurance company. A public adjuster is a consultant hired by you, as the insured, to represent you in the property insurance 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."**

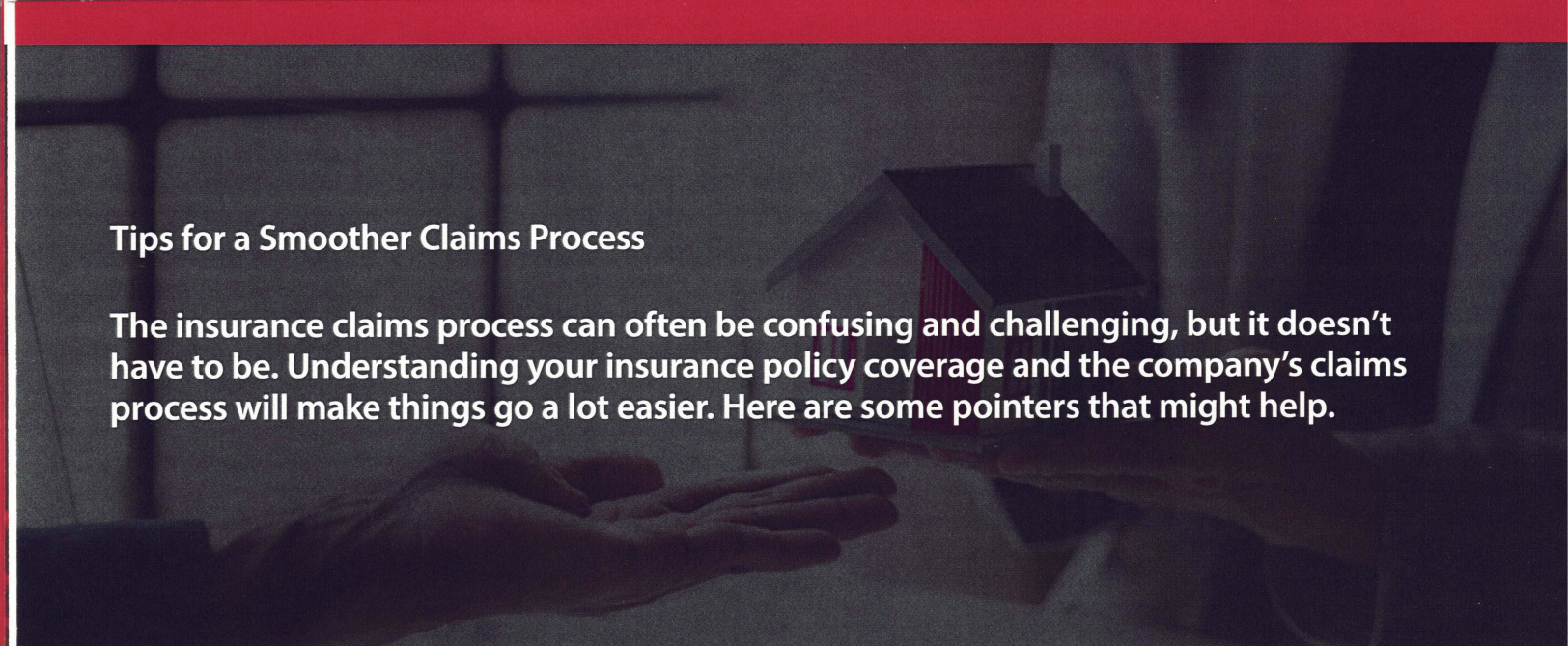
A public adjuster will first analyze the loss, and then prepare and file all of the required documents, reports, and damage repair estimates with the insurance company. If you have been unsuccessful in the settlement of your homeowners insurance claim, a reputable public adjuster might be useful.

It is worth noting, however, that engaging a public adjuster can come with a few risks and costs:

- Many public adjusters attempt to settle insurance claims by taking a strong position against the insurance company. This can create a cold or 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 the funds necessary to complete all the repairs.
- Many reputable and qualified restoration contractors (see Page 9) will not work with a potential client who is using a public adjuster. The public adjuster will offer you their "recommended" contractor, who has paid the public adjuster for the referral. This can lead to cut-rate work as the contractor attempts to make up the referral fee through your settlement dollars.



Before signing with a public adjuster, the experts at 1-800-BOARDUP will be happy to discuss whether a public adjuster is the right choice for your circumstances.



Tips for a Smoother Claims Process

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. Here are some pointers that might help.

- It is always 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 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 the 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 compiling 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.

RESTORATION & RECOVERY

Finding a Qualified Restoration Contractor

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



The 1-800-BOARDUP Victim Assistance Team can help you find a qualified restoration contractor through our local, regional, and national partnerships.



Ensuring the Job is Done Right

It is important to monitor the restoration progress and communicate with your contractor should problems arise. If you do not reach a satisfying resolution with your on-site project manager, let the general manager or owner of the restoration company know that issues are not being addressed. Be polite but firm. Make sure everyone involved knows how to reach you for decisions and updates.

Personal Property Recovery & Contents Restoration

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

When these 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.

Valuing Your Possessions

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.

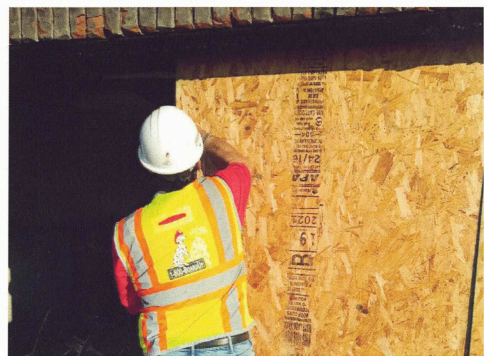
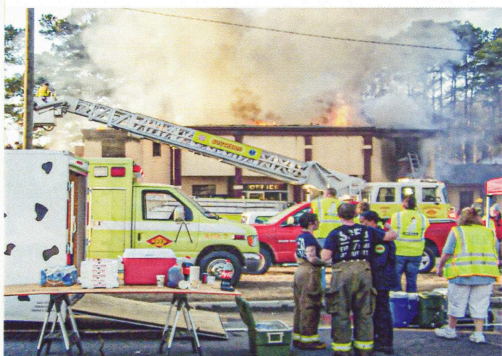
RESTORE VS. REPLACE

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 \$1,200 to replace, the item should be restored.
- Non-restorable items cost less to replace with a new item than to 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

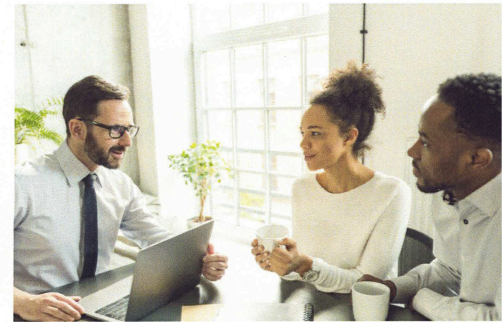
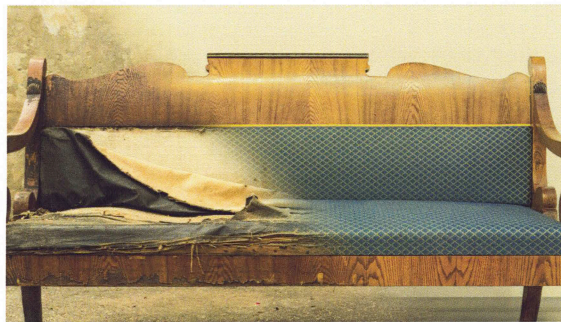
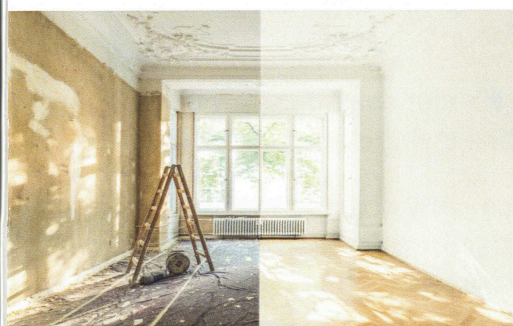
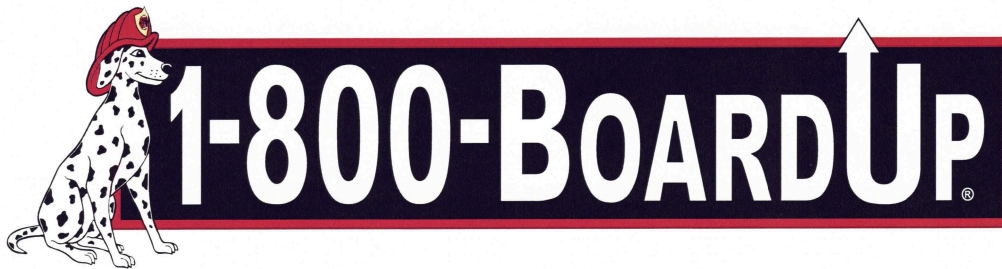
Often, an area of disagreement between the insured and the insurance company relates to old items such as heirlooms and collectibles. These items have significant sentimental value, but may not have any real commercial value, which is the only consideration when determining replacement cost or actual 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.



Working Together for a Successful Recovery

A successful claims settlement process is best achieved when there's teamwork and cooperation between the insured, the adjuster, and the restoration contractor. 1-800-BOARDUP works hard to build and foster this kind of relationship on every job.

We work well with claims adjusters who have a fair and reasonable claim settlement as their primary objective for the insured, and most share our team-oriented philosophy. We also have close partnerships with some of the best restoration contractors in the industry, and we work together on a daily basis. This streamlines the restoration process and helps us guarantee the quality, service, and care you'll receive to help you recover as quickly and safely as possible.





**1-800-BOARDUP is proud to be an IAFC 5 Bugle, NFFF,
FCSN & F.O.O.L.S. Corporate Partner**

**The information in "After The Fire - The Recovery Guide" is provided
to you for free by your local 1-800-BOARDUP office in partnership with
your local fire department.**

1-800-BOARDUP has hundreds of trained disaster recovery experts located throughout North America to serve you. Please see our website, 1-800-BOARDUP.com, for our service area map. If you have a question about your recovery plan or any of the topics in this guide, please call us for assistance. There is no cost to ask questions and there is never any obligation to hire us. We simply value the opportunity to be of service to our community.



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Dial 1-800-BOARDUP (1-800-262-7387) for assistance in your local community.

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