

2015

Fire Victim Resource Guide



United Public Adjusters

1/1/2015



Fire Victim Resource Guide

Dear Homeowner,

The Operation Fire Safety team would like to express its sympathy for your property loss because of the fire at your residence. The emotional trauma of a fire is something you never forget. In the days, weeks, and months to come, you face the difficult task of recovering as much of your loss as possible; cleaning, repairing and rebuilding your property; and attempting to get your life back to normal. The following information will help you through this difficult period.

Chances are you have already been approached by Public Adjusters and restoration contractors immediately after your fire. Unfortunately, there are people who prey on victims when they are most vulnerable, such as when their home and property have been destroyed by fire. We urge you not to sign any contract that you feel you have been rushed into or pay any money to any individual who says he can "expedite" your insurance claim or provide any other special restoration service.

In the state of Pennsylvania, it is illegal for a Public Adjuster to solicit business from a fire victim within 24 hours after the fire has been put out. Any Public Adjuster who is willing to break the law has questionable honesty and integrity.

If you are approached by anyone offering these services, please contact us at **1-855-944-FIRE** before signing any agreement. Also do not allow any "inspectors" or "investigators" onto your property unless they have proper identification. The Fire Department normally does its investigating immediately after the fire is out. If they must do a follow-up investigation, the Fire Department usually will do this during normal business hours. Anyone from your local Fire Department investigating a fire will arrive at the scene in a department vehicle. Please ask for their identification.

Again, if you have any questions about anyone posing as an inspector or investigator, call **1-855-944-FIRE**.

Sincerely,



Donnie the Dalmatian
And the Operation Fire Safety Team



Fire Victim Resource Guide

1. Immediate Aid

If you need temporary shelter, food, clothing, or other services, we can contact the Red Cross for you. Call **1-855-944-FIRE** for assistance.

Red Cross of Southeastern PA

4000 Powelton Ave.
Philadelphia, PA 19104
215-405-8800
1-800-733-2767

The Salvation Army provides assistance for disaster victims. For help contacting the right Salvation Army, call **1-855-944-FIRE**.

Salvation Army Store Locations:

671 Bethlehem Pk.
Colmar, PA 18915

191 Lincoln Highway
Fairless Hills, PA 19030

8724 New Falls Rd.
Levittown, PA 19054

147 W. Main St.
Norristown, PA 19401

6432 Rising Sun Ave.
Philadelphia, PA 19111

6427 Torresdale Ave.
Philadelphia, PA 19135

477 N. West End Blvd.
Quakertown, PA 18951

Salvation Army Store Phone Number:

1-800-SA-TRUCK

Salvation Army Corps Contact Info:

Levittown Corps
215 Appletree Dr.
Levittown, PA 19055
215-945-0717

Norristown Corps
533 Swede Rd.
Norristown, PA 19401
610-275-4183

Philadelphia Citadel
5830 Rising Sun Ave.
Philadelphia, PA 19120
215-722-5447

Philadelphia Roxborough Corps
6730 Ridge Ave.
Philadelphia, PA 19128
215-482-5911

Philadelphia Tabernacle Corps
3150 N. Mascher St. 19133
Philadelphia, PA
215-423-9300



Fire Victim Resource Guide

2. Insurance

1) Document the Evidence

Photograph, video tape, and document anything you feel may be important in negotiating a settlement from your insurance company. Be aware that insurance companies won't always view your claim the same way you do, and be prepared to fight. Below is an excerpt from a *Wall Street Journal* article titled "Why Insurance Mediators Help When Disaster Strikes," written by Terri Cullen:

"In the wake of a disaster, homeowners' natural response is to grab their policy and call their insurance agent pronto. But spend a few moments perusing consumer Web sites like Allstateinsurancesucks.com and StateFarmSucks.com (are you noticing a trend here?) and you'll quickly see that plenty of homeowners who have gone that route have lived to regret it.

"The reason? Most homeowners, it turns out, have only a vague idea of what their homeowners insurance actually covers. Once a claim is filed, the insurance company will send over an independent adjuster to evaluate the claim. But these independent adjusters aren't so independent. Their job is to represent the insurance company's interests first, and yours second. After all, the insurance company is paying the independent adjuster."

2) Seek Third Party Assistance

Professional Public Adjusters who are licensed by the State of Pennsylvania can negotiate your claim to make sure you get receive the settlement you are entitled to. The same *Wall Street Journal* article continues to explain why hiring a Public Adjuster is often a necessary step in getting the maximum settlement:

"When a customer files a claim it's not uncommon for independent adjuster to tell the homeowner that certain claims aren't valid due to certain clauses or omissions in their insurance coverage. And homeowners, already distraught due to the disaster, don't have the desire to argue with the insurance company representatives' estimate of their loss.

"So when disaster strikes, it may very well be worth hiring a professional public adjuster as your advocate in an insurance claim. These adjusters specialize in combing over your damaged property and your homeowners policy, and they make sure the insurer doesn't snake away from a valid claim. Public adjusters many times are veteran insurance company claims adjusters who know how insurance companies operate and have expertise in negotiating property claims to make sure you get the most out of your policy."

3) Public Adjusters Contact Information

United Public Adjusters
Non-Profit Organization
1302 W. Hamilton St.
Allentown, PA 18102
1-855-944-FIRE
www.unitedpublicadjusters.org

ACI Adjustment Group
Licensed Public Adjusters
4459 W. Swamp Rd.
Doylestown, PA 18901
1-800-809-4302
www.aciadjustment.com



Fire Victim Resource Guide

3. Cash & Securities Replacement

1) Damaged or Melted Coins

Damaged or melted coins must be returned to the U.S. Mint. Contact 215-597-4983 for details.

2) Damaged Currency

Damaged currency must be taken to the nearest Federal Reserve Bank. Currency that is at least 50% or more intact is automatically replaced. The Reserve Bank decides if currency that is more than 50% damaged will be replaced. If your currency is more than 50% damaged, please contact the Fire Department to obtain a copy of the fire report for your property before you go to the Reserve Bank. Usually, the Reserve Bank does not replace currency that is more than 50% damaged, but an exception might be made if there is supporting evidence for the cause of the loss.

Federal Reserve Bank of Philadelphia

10 N. Independence Mall West
Philadelphia, PA 19106
215-574-6000

3) Damaged U.S. Savings Bonds

Go to any bank that sells Savings Bonds and request Public Debt Form 1048(I). Complete and mail the form to the address indicated. It normally takes two to three months to replace savings bonds. If you have any questions, call 1-800-553-2663.

4) Stocks & Bonds

For information about replacing stock certificates and bonds, contact either the broker that sold the stocks or bonds to you or the company which issued the certificates.

5) Personal Documents

If you receive AFDC or welfare benefits, notify your case worker if your ID cards were destroyed in the fire. For other personal documents (birth certificates, marriage license, death certificates, etc.), contact the Court Clerk or County Clerk in the county where the birth, marriage, death, etc. occurred.



Fire Victim Resource Guide

4. Property Repair/Restoration

1) Clothing

Smoke damage requires special cleaning techniques. Improper cleaning will set the stains and odor, making them impossible to remove. Check with your insurance company for a recommendation about a dry cleaner. When you take the clothing to a dry cleaner, make sure to explain that the items are smoke damaged and make sure the cleaner is experienced in treating smoke damaged clothing. If the clothes can be washed, the smoke stain and odor can often be removed by pre-treating.

If the clothing can be bleached, a good mix for removing smoke odor is: 4 to 6 tablespoons of tri-sodium phosphate (Available from any hardware store, home center or paint supply store. As a substitute, 2 tablespoons of sodium hypochlorite can be used.), 1 cup of Lysol or household bleach, 1 gallon of water. Mix the tri-sodium, Lysol or bleach, and water. Soak the clothes in the mix. Remove the clothing, rinse well with clear water and dry. Spot test colored garments before treating.

2) Mildew

To prevent mildew, remove wet or damp objects from the house as soon as possible and allow to dry, preferably in the open air and sunshine. To remove mildew, wash the stain with warm, soapy water, rinse well and allow to dry in the sun. If the stain is difficult to remove, try washing with lemon juice or one-tablespoon of perborate bleach in 1 pint of lukewarm water, or a diluted solution of chlorine bleach.

3) Walls & Ceilings

Allow soot to dry untouched for at least 24 hours. Trying to remove soot before it has dried will only spread the stain and make it permanent. After soot has dried, clean walls or ceilings with the same tri-sodium phosphate and Lysol mix described above for cleaning clothes. Wear rubber gloves and old clothing when washing with this mix. After washing, rinse with clear water and allow to dry. Commercial cleaning products, available from paint and wall paper dealers, can be used. Some commercial cleaners are very powerful. Always follow the recommended directions exactly. Washable wallpaper can be cleaned the same as walls and ceilings, but do not soak the paper. To avoid streaking, start at the base of the wall and work your way up. Finally, wash the ceilings last. After you've washed the walls allow ample time for surfaces to dry before repainting.

4) Wood Furniture & Fixtures

Clear off all mud and dirt. Remove drawers and allow to dry thoroughly. Scrub with a stiff brush and cleaning solution. Wet wood decays and molds easily. Try to ventilate the room or, if serviceable, run the air conditioner to dry the room. If the furniture can be removed from the room, you can dry it outside, but only in a shaded area. Never place furniture in direct sunlight.



Fire Victim Resource Guide

Mold on furniture can be removed with a cloth soaked in a mixture of water and kerosene or water and borax. To remove white spots or other stains from wood furniture, rub the area with 4/0 steel wool polishing pads dipped in liquid furniture wax. Then wipe and buff the area with a soft cloth. Many commercial products for cleaning and restoring wood are flammable and exposure to the fumes may be harmful to your health. Read and follow all directions and cautions carefully.

5) Food

Discard any food items exposed to fire, smoke or heat. Even canned goods which have been exposed to heat may be unsafe.

6) Prescription Medications

Do not use any medication until you consult your doctor and/or pharmacist.

7) Miscellaneous

- a. If your furnace still works, change the filter immediately. You may have to change the filter again after a few days because of air born soot, dirt and other contaminants.
- b. Clean and protect chrome trim with Vaseline or other light oil.
- c. Wash plants with clear water. Take care to clean both sides of the leaves and the stem.
- d. Do not operate any VCR, video equipment, TV, stereo, computer or electrical appliance until it has been checked and cleaned. If a dry powder fire extinguisher was used and there is a film on any electrical or electronic unit, vacuum the powder off as soon as possible. Prolonged contact with the dry powder chemical can ruin electrical equipment.
- e. If your electrical power was turned off for more than a few hours, discard all the contents of your refrigerator and freezer. Until the power is restored, use a roll of paper towels or a wad of newspapers to keep the refrigerator and/or freezer doors open and allow air to circulate. If the doors are shut and the units are not operating, permanent odors will set inside the units.
- f. If the weather is below freezing and you cannot heat your house, pour anti-freeze into toilet bowls, sinks and tubs. Also drain the entire water system in the house. If you have hot water heating, have a plumber drain the system as soon as possible.
- g. If your pets have been exposed to smoke, fire, or heat, have them examined by a veterinarian.

8) Water Damage

- a. Remove as much excess water as possible by mopping, pumping, vacuuming with a wet-vac, etc.
- b. Remove and elevate wet upholstery cushions to allow even drying on all surfaces.
- c. Place aluminum foil, saucers or wood blocks between furniture legs and carpets.



Fire Victim Resource Guide

- d. Linoleum must be treated delicately. If water gets under linoleum, it can cause odors and warp the sub-floor. Check with an experienced flooring dealer for assistance on treating your linoleum.
- e. Rugs should be removed, cleaned and dried. Carpets should be vacuumed with a wet-vac to remove as much moisture as possible, then clean and dry the carpets. If there is an odor after the carpets have been cleaned and dried, the carpets probably have to be pulled and the padding replaced.
- f. In the summer, if you have air conditioning run the A/C as much as possible to promote drying. In the winter, open the windows.
- g. Remove paintings and other artwork and store them in a safe place until all repair/restoration work is completed.
- h. Open suitcases and other luggage to dry, place in the sunlight if possible.
- i. Do not go into any room where the ceiling is sagging.

9) Don'ts

- a. Don't leave wet fabrics in place. Dry them as soon as possible. Hang furs and leather goods separately at room temperatures. If fur or leather goods have serious smoke damage, consult an expert on the best way to clean and remove the damage
- b. Don't leave books, magazines or other colored items on wet carpets or floors.
- c. Don't use a household vacuum to pick up water, only use a shop-vac or a wet-vac.
- d. Don't operate any electrical equipment when you are standing on a wet surface.

10) Vandalism & Theft

Have your Public Adjuster request for your insurance company to have your home boarded up as quickly as possible. If your insurance company doesn't have a board-up service, we can recommend contractors for this service. Remove valuables to a safe location. If possible, ask your neighbors to keep an eye on your property until you can move back.



Fire Victim Resource Guide

5. Fire Department Activity

Some of your property damage was caused by the Fire Department breaking out windows and cutting holes in the walls and roof. When a fire burns inside a building, it creates a large mass of very hot gases and smoke. By opening the windows and roof, we "vent" the smoke and gases out of your house. This cools the fire and makes it easier for us to put it out in less time. Firefighters are trained in proper ventilation techniques and they will never cut more openings than are necessary.

You may also see openings cut in interior walls. Firefighters made these openings to inspect inside the walls. Firefighters have to be sure that there is no fire behind your drywall or plaster. Fire hidden in the walls can smolder for hours and then suddenly erupt; destroying whatever is left of your home.

After the fire is out, Firefighters will do what they can to secure your property, primarily basic cleaning and water removal. However, as soon as your fire is out, their top priority is getting their men and equipment back to the station so we can prepare to respond to another call. While they are on the scene, Firefighters will do what they can to remove any valuables. You'll be asked to sign a receipt for any items brought out from the fire scene.

Often, people want to go back into their home immediately after a fire, even if it is just to look around. Usually, it is unsafe to do this and the Firefighters must prevent you from going in. However, if in their opinion it is safe to enter your building, they will escort you inside.

If your smoke detectors alerted you, we at Operation Fire Safety commend you for having these life saving devices. If your smoke detectors didn't work, please tell us. We want to find out why they didn't work. If you didn't have smoke detectors, we must remind you that state law now requires smoke detectors in every residence because these inexpensive devices are proven to save lives and reduce property loss.

Again, we are sorry that you suffered the devastation of a fire. If you have any questions or if there is anything else we can do to help, please call us at **1-855-944-FIRE**. We'll do whatever we can to help you.