

AFTER THE FIRE

It is hoped that this information will assist in reducing your losses and help speed your return to a normal lifestyle.

First, we would like to answer some questions you might have about our fire operations and procedures.

1. Was it really necessary to break the windows and put holes in the roof?

As a fire burns, it moves upward, then outward. Removing windows and cutting holes in the roof, ventilation in firefighting terms, stops that damaging outward movement of smoke and heat and enables us to locate potential victims, and fight the fire more efficiently, resulting in less damage in the long run. This procedure also reduces the risk of serious injury to firefighters.

2. Why did the firefighters put holes in the walls and ceiling?

They had to be absolutely sure there was no "hidden" fire inside the walls, ceilings and partitions.

SALVAGE HINTS

Professional fire and water damage restoration businesses may be a good source of cleaning and restoration of your personal belongings. Companies offering this service can be located in the phone directory.

Clothing

Smoke odor and soot can sometimes be washed from clothing. The following formula will often work for clothing that can be bleached:

- 4-6 teaspoons tri-sodium phosphate (can be purchased in paint stores)
- 1 cup Lysol or any household chlorine bleach
- 1 gallon warm water

Mix well, add clothes, rinse with clean water, dry well.

To remove mildew, wash the fresh stain with soap and water. Then rinse and dry in the sun. If the stain isn't gone, use lemon juice and salt, or a diluted solution of household chlorine bleach.

An effective way to remove mildew from clothing is to wash the fresh stain with soap and warm water, rinse, and then dry in the sun. If the stain has not disappeared, use lemon juice and salt or a diluted solution of household chlorine bleach.

Cooking Utensils

Your pots, pans, flatware, etc., should be washed with soapy 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

Please don't use appliances that have been exposed to water or steam until you have a service representative check them. This is especially true of electrical appliances. In addition, steam can remove the lubricant from some moving parts.

If the fire department turned off your gas or power during the fire, call the electric or gas company to restore these services - do not try to do it yourself. Often a licensed plumber or electrician must make repairs before service can be restored

Rugs and Carpets

Rugs and carpets should be allowed to dry thoroughly. Throw rugs can be cleaned by beating, sweeping, or vacuuming, and then shampooing. Rugs should be dried as quickly as possible - lay them flat and expose them to a circulation of warm, dry air. A fan turned on the rugs will speed drying. Even though the surface seems dry, moisture remaining at the base of the tufts can quickly cause the rug to rot.

For information on cleaning and preserving carpets, call your carpet dealer or installer or a qualified carpet cleaning professional.

Leather and Books

Wipe your leather goods with a damp cloth, then with a dry cloth. Stuff your purses and shoes with newspapers to retain their shape. Leave your 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.

Books can be dried by placing them on end with pages separated. Then they should be piled and pressed to prevent the pages from crinkling. Alternating drying and pressing will help prevent mildew until the books are thoroughly dry. If your books are very damp, sprinkle cornstarch or talc between the pages, leave for several hours, then brush off. A fan turned on the books will help them dry.

Photographs

Preserving damaged photographs is often very important to victims of fires, floods and other disasters. If photographs are not burned they can usually be saved. Never try to peel apart photographs that have stuck together. Always remember that photographs were originally developed in water solutions and then washed.

Soak the photos in clear, clean water and rinse carefully and thoroughly and let stuck photographs separate on their own. If they stay damp they can be damaged by mold. If you have quantities of wet photos, wrap them in plastic wrap and freeze them, then thaw them and wash them a few at a time. After washing the photos, dry them image side up on a smooth hard surface like a glass table or kitchen counter.

Walls, Floors and Furniture

To remove soot and smoke from walls, furniture and floors, use a mild soap or detergent or mix together the following solution:

- 4 to 6 tbsp. Tri-Sodium Phosphate
- 1 cup household cleaner or chlorine bleach
- 1 gallon warm water

Wear rubber gloves when cleaning with this solution. Be sure to rinse your walls and furniture with clear warm water and dry thoroughly after washing them with this solution.

Wash a small area of wall at one time, working from the floor up. Then rinse the wall with clear water immediately. Ceilings should be washed last. If the weather allows, open windows and use a fan to circulate air.

Do not repaint until walls and ceilings are completely dry.

Your wallpaper can also be repaired. Use a commercial paste to repaste a loose edge or section. Contact your wallpaper dealer or installer for information on wallpaper cleaners. Washable wallpaper can be cleansed like any ordinary wall, but care must be taken not to soak the paper. Work from bottom to top to prevent streaking.

Wood Furniture

- Do not dry your furniture in the sun. The wood will warp and twist out of shape.
- Clear off mud and dirt.
- Remove drawers. Let them dry thoroughly so there will be no sticking when you replace them.
- Scrub wood furniture or fixtures with a stiff brush and a cleaning solution.
- Wet wood can decay and mold, so dry thoroughly. Open doors and windows for good 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 1/2 cup household ammonia and 1/2 cup water. Then wipe the surface dry and polish with wax or rub the surface with a cloth soaked in a solution of 1/2 cup turpentine and 1/2 cup linseed oil. Be careful - turpentine is combustible. Please remember, oily rags can start fires by spontaneous combustion. You do not want another fire. Put all used rags in an airtight metal container like a paint can and place outside away from your home.

You can also rub the wood surface with a fine grade steel wool pad dripped in liquid polishing wax, clean the area with a soft cloth and then buff.

DOCUMENTS

Documents are very important to your well-being and can be damaged or destroyed as a result of a fire or other disaster. The following documents should be located if at all possible.

- Birth Certificate
- Credit Cards
- Driver's Licenses
- Title to Deeds
- Bank Book
- Stocks and Bonds
- Insurance Policies
- Wills
- Military Discharge Papers
- Medical Records
- Passports
- Death Certificate
- Payment Books
- Social Security Cards
- Warranties
- Marriage Papers
- Income Tax Records
- Divorce Decree
- Auto Registration
- Citizenship Papers
- Title Cards
- Animal Registration Papers
- Prepaid Burial Contract

A good investment is a fire-proof safe that is UL rated for a minimum of 1 hour @ 1700°F. This is usually enough time for firefighters to extinguish a blaze. You will then be able to recover your preserved documents when it is deemed safe.

MONEY REPLACEMENT

If your U.S. Savings Bonds have been mutilated or destroyed, write to:

U.S. Treasury Department
Bureau of Loans and Currency
537 W. Clark Street
Chicago, Illinois 60605
ATTN: Bond Consultant

Include name(s) and address(s) on bonds, approximate date or time period when purchased, denominations and approximate number of each.

Mutilated currency can be mailed or personally delivered to the Bureau of Engraving and Printing. A letter should accompany the submitted currency and give the estimated value of the currency and explain how the currency was mutilated. All mutilated currency should be sent by "Registered Mail, Return Receipt Requested" to: Department of the Treasury, Bureau of Engraving and Printing, Office of Currency Standards, P.O. Box 37048, Washington, D.C. 20013. Insuring the shipment is the responsibility of the sender.

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The Bureau's special currency examiners are usually able to determine the value of mutilated currency when it has been carefully packed and boxed as described below:

- Regardless of the condition of the currency, DO NOT disturb the fragments any more than is absolutely necessary.
- If the currency is brittle or inclined to fall apart, pack it carefully in plastic without disturbing the fragments, and place the package in a secure container.
- If the currency was mutilated in a purse, box, or other container, it should be left in the container to protect the fragments from further damage.
- If it is absolutely necessary to remove the fragments from the container, send the container along with the currency and any other contents that may have currency fragments attached.
- If the currency was flat when mutilated, do not roll or fold the notes.
- If the currency was in a roll when mutilated, do not attempt to unroll or straighten it out.

If coin or any other metal is mixed with the currency, carefully remove it. Any fused, melted, or otherwise mutilated coins should be sent for evaluation to the: Superintendent, U.S. Mint, P. O. Box 400, Philadelphia, PA 19105.

The amount of time needed to process each case varies with its complexity and the case workload of the examiner. For cases that are expected to take longer than four weeks to process, BEP will issue a written confirmation of receipt.

- Birth Certificate
- Credit Cards
- Driver's Licenses
- Title to Deeds
- Bank Book
- Stocks and Bonds
- Insurance Policies
- Wills
- Military Discharge Papers
- Medical Records
- Passports
- Death Certificate
- Payment Books
- Social Security Cards
- Warranties
- Marriage Papers
- Income Tax Records
- Divorce Decree
- Auto Registration
- Citizenship Papers
- Title Cards
- Animal Registration Papers
- Prepaid Burial Contract

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FOOD

Wash your canned goods in detergent and water. Do the same for food in jars. If the labels come off, be sure you mark the contents on the can or jar with a grease pencil. Don't use canned goods when cans have bulged or are dented or rusted.

If your home freezer has stopped running, you can still save the frozen food:

- Keep the freezer closed. Your freezer has enough insulation to keep food frozen for a least one day - perhaps as many as two or three days.
- Move your food to a neighbor's freezer or commercial freezer firm
- wrap the frozen food in newspapers and blankets, or use insulated boxes.

If your food has thawed, observe the following procedures:

- Fruits can be refrozen if they still taste and smell good. Otherwise, if the fruits are not spoiled, they can be eaten at once.
- Do not refreeze vegetables if they have thawed completely. Refreeze only if there are ice crystals in the vegetables.
- If your vegetables have thawed and cannot be used soon, throw them out. If you have any doubts whether your vegetables are spoiling, throw them out
- Meats may be refrozen (if ice crystals remain) but cook thoroughly before eating.

Refrigerators and freezers

To remove odor from your refrigerator or freezer, wash the inside with a solution of baking soda and water or use one 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 refrigerator to absorb odor.

CAUTION:

When cleaning or discarding any refrigerator or freezer **BE SURE THE DOORS ARE REMOVED OR SECURED AGAINST CLOSING ON A YOUNG CHILD!**

INSURANCE CONTACTS

Notify your insurance agent as soon as possible. If you are unable to reach your agent or insurance company, most policies require you to have your home secured against vandalism and looting, and allow advanced funds for your family to find lodging. Keep all receipts, in order to be reimbursed by your insurance company. If possible, do not disturb or remove any items before the insurance adjuster arrives.

Some insurance policies provide for additional living expenses until you are able to move back home. You must keep receipts for all expenditures.

If you are a tenant, contact the resident manager, the owner or the owner's insurance agent. It is the owner's responsibility to prevent further loss to the site. See that your personal belongings are secure either within the building or by moving them to another location, such as the home of a relative or friend. Contact your own insurance agent to report the loss. The property owner's insurance, in most cases, will not cover the loss of your personal belongings.

Insurance and Other Assistance:

- Contact your insurance company as soon as possible
- If you are renting, contact the property owner or the owner's insurance company.
- If you are not insured, contact your lawyer or the IRS for directions.
- Contact the **American Red Cross** for disaster relief services.

Company	Main claims number
AIG Insurance Co.	Personal: (800) 562-2208 Business: (877) 366-8423
Allied Mutual Insurance Co.	(800) 282-9445
Allstate Insurance Co.	(800) 386-6126
Amco Insurance Co.	(800) 282-9445
American Casualty Co.	(800) 437-8854
American Economy Insurance Co.	(888) 557-5010
American Employers Insurance Co.	In Mass.: (800) 284-6730 Outside Mass.: (508) 549-9147
American Family Mutual Insurance Co.	(800) 374-1111
American Home Assurance Co.	Personal: (800) 562-2208 Business: (877) 366-8423
American International Ins Co.	(800) 562-2208
American States Insurance Co.	(888) 557-5010
Anthem Casualty Insurance Co.	(800) 537-5568

Arbella Mutual Insurance Co.	(617) 328-2428
Arkwright Mutual Insurance Co.	(781) 890-9300 ext. 2502
Atlanta Casualty Co.	(770) 447-8930
Atlantic Mutual Insurance Co.	(800) 945-7461
Auto Club of Southern California Interinsurance Exchange	24-hour, toll-free claims hotline
Auto-Owners Insurance Co.	(517) 323-1365
Berkshire Mutual Insurance Co.	(800) 892-8877
Birmingham Fire Insurance of PA	(877) 366-8423
Buckeye Union Insurance Co.	(312) 822-5000
California State Auto Assn. Inter-Ins	(800) 922-8228
Camden Fire Insurance Assn.	(888) 421-2111
CIGNA Property & Casualty Ins Co.	(215) 761-1000
Cincinnati Insurance Co.	Call your agent
Citizens Insurance Co. of America	(800) 628-0250
Colonial Penn Insurance Co.	(800) 523-4040
Commerce & Industry Insurance Co.	(877) 366-8423
Commerce Insurance Co.	(800) 221-1605
Commercial Union Insurance Co.	In Mass.: (800) 284-6730 Outside of Mass.: (508) 549-9147
Continental Casualty Co.	(312) 822-5000
Continental Insurance Co.	(312) 822-5000
Coregis Insurance Co.	(312) 849-5000
Country Companies Insurance Group	(800) 846-0100
CUMIS Insurance Society Inc	(800) 637-2676
Dairyland Insurance Co.	(715) 346-9200
Deerbrook Insurance Co.	(800) 253-6611
Explorer Insurance Co.	(858) 350-2400
Farmers Insurance Group of Cos.	(888) 516-5656
Fidelity & Deposit Co. of MD	(800) 854-6011
Fire Insurance Exchange	(323) 964-8911
Firemens Insurance Co. of Newark NJ	(312) 822-5000
Foremost Insurance Co.	(800) 527-3907
Fortune Insurance Co.	(800) 933-8585
GEICO Indemnity Co.	(800) 841-3000
General Accident Ins. Co. of America (CGU)	(888) 421-2111
General Casualty of WI	(888) 737-8256
General Insurance Co. of America	(206) 545-5841
Georgia Farm Bureau Mutual Insurance Co.	(912) 474-8411
Government Employees Insurance Co.	(800) 841-3000
Grange Mutual Casualty Co.	(800) 445-3030
Great American Insurance Co.	(800) 724-7722
Great West Casualty Co.	(800) 228-8040

Hanover Insurance Co.	(508) 855-8000
Harleysville Insurance Cos.	(800) 892-8877
Hartford Accident & Indemnity Co.	Personal: (800) 243-5860 Business: 1-800-327-3636
Hartford Casualty Insurance Co.	Personal: (800) 243-5860 Business: 1-800-327-3636
Hartford Fire Insurance Co.	Personal: (800) 243-5860 Business: 1-800-327-3636
Horace Mann Insurance Co.	(800) 999-1030
Infinity Southern Insurance Co.	(800) 334-1661
Indiana Farm Bureau Insurance	(888) 392-5246
Insurance Co. of North America	(215) 761-1000
Insurance Co. of the State of PA	Personal: (800) 562-2208 Business: (877) 366-8423
Integon National Insurance Co.	(800) 468-3466
Interinsurance Exchange Auto Club So.	(714) 850-5111
John Deere Insurance Co.	(800) 635-3377
Kemper Auto and Home	1-888-216-6066
Kemper Insurance Co.	Call your agent
Kentucky Farm Bureau Mutual Ins. Co.	Call your agent
Lexington Insurance Co.	(877) 366-8423
Liberty Insurance Corp.	(800) 526-1547
Liberty Mutual Fire Insurance Co.	(800) 526-1547
Liberty Mutual Insurance Co.	(800) 526-1547
Lumbermens Mutual Casualty Co.	Call your agent
Medical Liability Mutual Ins Co.	(212) 576-9850
Metropolitan Property & Casualty Co.	(800) 854-6011
Mid-Century Insurance Co.	(323) 964-8911
Motors Insurance Corp.	(313) 556-4632
National Fire Ins. Co. of Hartford	(312) 822-5000
National Indemnity Co	(402) 536-3000
National Union Fire Ins. Pittsburgh	Personal: (800) 562-2208 Business: (877) 366-8423
Nationwide Mutual Fire Insurance Co.	(800) 421-3535
Nationwide Mutual Insurance Co.	(800) 421-3535
New Hampshire Insurance Co.	(877) 366-8423
New Jersey Manufacturers Ins. Co.	(609) 883-1300
New York Casualty Insurance Co.	(800) 892-8877
North Carolina Farm Bureau Mutual Ins.	(919) 782-1705 ext. 8693
North River Insurance Co.	In Mass.: (800) 284-6730 Outside of Mass.: (508) 549-9147
Northern Assurance Co. of America	(617) 725-7033
Occidental Fire & Casualty Insurance Co.	(800) 525-7486

Ohio Casualty Insurance Co.	(513) 867-3000
Oklahoma Farmers Union Mutual Insurance Co.	(800) 364-1511
Omni Insurance Co.	(800) 727-OMNI (6664)
Pacific Employers Insurance Co.	(215) 761-1000
Phoenix Insurance Co.	(800) 252-4633
Preferred Risk Mutual Insurance Co.	(515) 267-5299
Progressive Casualty Insurance Co.	(800) 274-4499
Progressive Northern Insurance Co.	(800) 274-4499
Progressive Northwestern Ins. Co.	(800) 274-4499
Progressive Specialty Insurance Co.	(800) 274-4499
Protection Mutual Insurance Co.	(847) 825-4474
Reliance Insurance Co.	(215) 761-1000
Republic Underwriters Insurance Co.	(214) 559-1270
Rockingham Mutual Insurance Co.	(800) 662-5246
Royal Insurance Co. of America	(800) 847-6925
Safeco Insurance Co. of America	(888) 557-5010
Scottsdale Insurance Co.	(480) 948-0505
Selective Insurance Co. of America	(973) 948-2900
Sentry Insurance a Mutual Co.	(715) 346-9200
Shelter Mutual Insurance Co.	(800) SHELTER
Southern United Fire Insurance Co.	(800) 851-9476
Standard Fire Insurance Co.	(800) 252-4633
State Farm Fire & Casualty Co.	Call your agent
State Farm Indemnity Co.	Call your agent
State Farm Lloyds	Call your agent
State Farm Mutual Automobile Ins. Co.	Call your agent
Travelers	(860) 277-0111
Trinity Universal Insurance Co.	(214) 360-8039
Twentieth Century Insurance Co.	(800) 211-7283
United Services Automobile Assn.	(800) 531-8222
United States Fire Insurance Co.	(800) 690-5520
USAA Casualty Insurance Co.	(800) 531-8222
Utica Mutual Insurance Co.	(800) 695-1914
Vesta Fire Insurance Corp.	(800) 444-3928
Westfield Insurance Co.	(800) 443-3311
Windsor Group	(800) 852-8220
Worcester Insurance Co.	(800) 892-8877
Zenith Insurance Co.	(800) 440-5020