



## **Recovery After the Fire**

Even though you and your family have taken all the prevention actions possible, unfortunately fire emergencies can happen very unexpectedly.

If you have had a fire in your home or business, you have just gone through one of life's most traumatic experiences. Now that the Fire Department has extinguished the fire, the next few days may be filled with shocks as you try to clean up, repair and replace what you have lost.

You may have questions about what to do next and may simply be confused by all the information you may get from very well-meaning people.

To attempt to offset some of this confusion, this section introduces some of the information you may need in the coming days.

During the fire the firefighters on the scene work very hard to control, suppress and extinguish the fire. They do so with the priority being life safety of the residents, neighbors and of course the firefighters themselves. Frequently holes need to be cut in the roof or windows are broken. This is necessary in many cases to allow the dangerous smoke and gases produced by a fire to escape to prevent a backdraft (an explosion of unvented fire gases) from occurring and to limit the outward spread of the fire. The fire department also must be sure there are no hidden fires burning inside walls or ceilings. This is the reason that holes may be present in these locations or that plaster and /or drywall was removed. Water must be applied in many cases to other surrounding structures to prevent a spread of the fire. In all cases the fire department has been trained in salvage and overhaul techniques and will do their utmost to minimize the damage to your home.

The fire department will also do as much as possible to secure your property after a fire. If you must stay elsewhere, you should remove valuable items. If the cause of the fire is under investigation, a fire officer will accompany you and inventory the property you take with you. If there is suspicion that a crime may have occurred, the officer in charge may secure your premises until the investigation is complete and you may not be allowed to enter or take items from your premises. If this is the case and you require clarification, please ask the officer in charge.

It is your responsibility as an owner, or your representative such as your insurance agent, to make frequent checks of the building to ensure it is secure and safety is maintained.

The following checklist was prepared for public use in 1996 by FEMA in the USA. It has been adapted somewhat for Canadian use. It serves as a quick reference and guide for you to follow after a fire strikes.

- Contact your local disaster relief service, such as the Canadian Red Cross, if you need temporary housing, food, and medicines.
- Contact your insurance company for detailed instructions on protecting the property, conducting inventory, and contacting fire damage restoration companies.
- If you are not insured, try contacting private organizations for aid and assistance.
- Check with the fire department to make sure your residence is safe to enter. Be watchful of any structural damage caused by fire.
- The fire department should see that utilities are either safe to use or are disconnected before they leave the site. DO NOT attempt to reconnect utilities yourself.
- Conduct an inventory of damaged property and items. Do not throw away any damaged goods until after an inventory is made.
- Try to locate valuable documents and records. Refer to information on contacts and the replacement process.
- If you leave your home, contact the local police department to let them know the site will be unoccupied.
- Begin saving receipts for any money you spend related to fire loss. The receipts may be needed later by the insurance company and for verifying losses claimed on income tax.
- Notify your mortgage company of the fire.
- Check with an accountant or Revenue Canada about special benefits for people recovering from fire loss.
- If you are insured, your insurance will be the most important single component in recovering from a fire loss. Contact your agent or insurance company as soon as possible. In most cases this can be done on weekends or evening hours. Quick action by your insurance agent will facilitate the repairs on essential services such as restoring the heating system to service, the electrical power for operation of fridges and freezers, etc. Other inconveniences such as patching the roof or repairing broken windows or doors can also be attended to by an insurance company on short notice.
- In some cases, it may not be possible for you to live in the dwelling until repairs have been completed. Your insurance company may arrange alternate accommodations for you and your family, assuming your policy contains provisions for this contingency.
- If you are not insured, your recovery from a fire loss will be based on your own resources and help from the community. Speak with the Fire Chief, if you need assistance. You will be put in contact with the local representative of the Canadian Red Cross who will be able to provide temporary food, clothing and lodging for you and your family. Remember that you are not alone and there are many volunteers out there willing to assist you in any way they can.

### **Copies of Fire Reports**

It is possible to obtain a copy of the fire report. If you are insured, your insurance company will be requesting one to assist in the processing of your claim. Please contact the local Fire Chief.

### **Important contacts**

There will be many different agencies that you will likely need to contact to replace documents that may have been lost in the fire. Some of the important ones include:

- Emergency Services
- Poison Control
- Doctors
- Insurance Company
- Medical policy number
- Home policy number
- Auto policy number
- Gas/Fuel Company
- Municipality
- Provincial Services
- Federal Services
- Revenue Canada
- Canada Post
- Canadian Red Cross
- Shelter/Assistance
- Disaster Clean up
- Work Numbers

You should consolidate a list of important contacts and keep the list in a secure place other than your home to ensure that it is available in the case an emergency.

**The web links for several of the more important contacts:**

Municipality of the District of Chester <http://www.chester.ca/>

Services Nova Scotia <https://novascotia.ca/sns/>

Nova Scotia Power <https://www.nspower.ca>

Canadian Red Cross (Nova Scotia) <http://www.redcross.ca/>