AFTER THE FIRE...

A Public Service of Cherokee County Fire and Emergency Services
150 Chattin Drive
Canton, GA 30115

AFTER THE FIRE...
After The Fire

Recovering from a fire may take a long time and many of the things you have to do will be new to you. The enclosed information package has been put together to assist you start the process of recovering from a fire. This information is not all-inclusive and is only to be used as reference material, not as a completed document.

The Cherokee County Fire & Emergency Services may be able to assist you after a fire, please call [678] 493-4000.

The First 24 Hours

- Contact your local disaster relief service, such as the American Red Cross or the Salvation Army, to help with your immediate needs, such as:
  - temporary housing
  - food
  - medicine
  - clothing
  - other essential items
  - other essential items
  - clothing
  - medicine
  - food
  - temporary housing

- Contact your insurance agent/company: 493-4000.

Cautions

- Do not enter the damaged site alone, a fire department representative will escort you.
- Do not attempt to restore the utilities yourself. The fire department will see that utilities (water, electricity, and gas) are disconnected before you leave the site. Do not attempt to restore the utilities yourself.
- The Cherokee County Fire & Emergency Services do not attend to restoration of the utility.
- When allowed back into the structure be watchful for structural damage caused by the fire, roofs and floors may be damaged and subject to collapse. Be careful not to walk through windows or structural damage. The fire department will see that utilities (water, electricity, and gas) are disconnected before you leave the site.
- Food, beverages and medicine exposed to heat, smoke, soot and water should not be consumed. When allowed back into the structure be watchful for structural damage caused by the fire. Roofs and floors may be damaged and subject to collapse. Be careful not to walk through windows or structural damage. The fire department will see that utilities (water, electricity, and gas) are disconnected before you leave the site.

Leaving Your Home

- In some cases it may be necessary to board up openings to discourage trespassers.
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- Beginning immediately, save receipts for any money you spend. These receipts are important in showing the insurance company how much you have spent. These receipts are important in showing the insurance company how much you have spent.
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Leaving Your Home
Insurance Information

If you are not insured

Your recovery from a fire loss may be based upon your own resources and help from your community. Private organizations that may be sources of aid or information:

- Salvation Army
- Religious organizations
- Department of social services
- Non-profit counseling centers

If you are insured

Your insurance will be the most important single component in recovering from a fire loss. A number of coverages are available such as homeowner's, tenant's or condominium owners' insurance policies. Your insurance policy is a contract between you and the insurer. The insurer promises to do certain things for you. In turn, you have certain obligations. Among your duties after a fire loss would be to give immediate notice of the loss to the insurance company or the insurer's agent. You may refuse to pay losses that occur from not taking such reasonable care. Theruise rill e be umeated for some ime. The insurance company may refuse to pay losses that are against loss such as draining water lines in winter. If the house is unheated for some time, there may be reasonable precautions such as covering holes sensible or necessary. Keepers such as covering holes

Do not throw away any damaged goods until after an inventory is made. All damages are taken into consideration in developing your insurance claim.

Protect the property from further damage by making sensible or necessary repairs such as covering holes. Take reasonable precautions to do certain things.

Make an inventory of damaged personal property showing in detail the quantity, description, original value and insurance coverage on each item. The insurance company will be entitled to the detailed information of any items that have been insured. Your insurance agent or company will provide a copy of your insurance policy if you request one. The policy is a contract between you and the insurer. The insurer promises to do certain things for you. In turn, you have certain obligations. Among your duties after a fire loss would be to give immediate notice of the loss to the insurer or the insurer's agent.

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Adjusting the Loss

Insurance company and its representatives.

The cost to replace the item with a like, but not necessarily identical, item is the replacement cost. The cost of an item to express its value is its "salvage value." The value after the fire is sometimes called the "actual cash value." Fair market value before the fire is the cost price.

Receipts will help verify the cost price.

The cost when purchased is an important common ground.

The Internal Revenue Service will use as a measure of value which you, the insurer, and objective measures of value if the insurer feels about the value from the insurance company.

Some terms used are listed below:

· Your "personal valuation" is your attachment to a fire. Personal items have a certain sentimental value. This term is not meant to belittle their value to you but is used to separate feelings about the value from objective measures of value.

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· "Cost when purchased" is an important common ground.

· "Actual cash value" is what you could have gotten for the item if you had sold it the day before the fire. Its price would be the cost price.

· "Salvage value" is the cost of an item to express its value.

· "Replacement cost" is the cost to replace the item with a like, but not necessarily identical, item.

Valuing Your Property

A pre-fire inventory along with a videotape of all your property could prove to be a valuable record when making your claim.

When adjusting your fire loss or in claiming a casualty loss on your Federal income tax, you will have to deal with various viewpoints on the value of your property. Some terms used are listed below:

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· "Replacement cost" is the cost to replace the item with a like, but not necessarily identical, item.
The owner or occupant is required by the insurance contract to prepare an inventory and cooperate in the loss valuation process. An insurance agent may act as the adjuster before contacting any services. If you invade the insurer's responsibility area by contracting without its knowledge or consent, you may be left with bills to pay that otherwise would have been covered. It is important to coordinate with the insurance adjuster before contracting for any services.

Either you or the insurer may hire the services of a fire damage restoration firm or fire damage service company. These firms provide a range of services that may include some or all of the following:

- Securing the site against further damage
- Estimating structural damage
- Repairing structural damage
- Estimating the cost to repair or renew items of personal property
- Securing appropriate cleaning or repair subcontractors
- Packing, transportation, and storage of household items
- Pecating, transportation, and storage of personal property
- Estimating the cost to repair or renew items of Securing the site against further damage
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Replacement of Valuable Documents and Records

Many times documents and records will be destroyed or damaged in a fire and will need to be replaced. The following is a checklist of important documents and records. It is important to note that some of these items may be covered by your insurance policy.

<table>
<thead>
<tr>
<th>Item</th>
<th>Who to Contact</th>
</tr>
</thead>
<tbody>
<tr>
<td>Driver's license</td>
<td>Local department of motor vehicle authority</td>
</tr>
<tr>
<td>Bank books</td>
<td>Your bank, as soon as possible</td>
</tr>
<tr>
<td>Insurance policies</td>
<td>Your insurance agent</td>
</tr>
<tr>
<td>Military discharge papers</td>
<td>Local Veterans Administration</td>
</tr>
<tr>
<td>Passport office</td>
<td>Local passport office</td>
</tr>
<tr>
<td>Divorce papers</td>
<td>Circuit Court where divorce was issued</td>
</tr>
<tr>
<td>Birth certificates</td>
<td>State Bureau of Vital Statistics</td>
</tr>
<tr>
<td>Death certificates</td>
<td>Local office of vital statistics of the county in which death occurred</td>
</tr>
<tr>
<td>Social security cards</td>
<td>Social Security Administration</td>
</tr>
<tr>
<td>Divorce papers</td>
<td>Circuit Court where divorce was issued</td>
</tr>
<tr>
<td>Stock certificates</td>
<td>Issuing company or your broker</td>
</tr>
<tr>
<td>Drivers' license</td>
<td>Local department of motor vehicle authority</td>
</tr>
</tbody>
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Salvage Hints

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

4-6 tbsp. of Tri-Sodium Phosphate
1 cup Lysol or any household chlorine bleach
1 gallon warm water

Mix well, add clothes, THESE WITH CLEAR WATER

Be aware that Tri-Sodium Phosphate is a caustic substance used as a cleaning agent. It should be used with care and stored out of reach of children and pets. Wear rubber gloves when using it. Read the label carefully.

- To remove mildew, wash the fresh stain with a 10% 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, brass, and bronze with a fine-powdered cleanser. A small amount of oil or waxes on a cloth will leave a shine. Do not use harsh detergents.

Electrical Appliances - Appliances that have been exposed to water or steam should not be used until you have a service representative check them. This is especially true of electrical appliances. In addition, steam can remove the insulation from some moving parts. If the appliance is not damaged, you can use a hair dryer on cool to remove the water. If the appliance is damaged, you may need to replace the insulation. If the appliance is damaged, you may need to replace the insulation. If the appliance is damaged, you may need to replace the insulation.

Food
- Wash your canned goods in warm water with detergent and water. Do the same for food in deformed cans. Do not use canned goods when the contents on the can can be seen through the lid. If the lid is not deformed, do not use the food.

Wills Your lawyer
Medical records Your doctor
Warranties Issuing company
Income tax records The Internal Revenue Service Center where filed or your accountant
Auto registration Department of Motor Vehicles
Citizenship papers The U.S. Immigration and Naturalization Service
Prepaid burial contracts Issuing company
Animal registration papers Society of registry
Mortgage papers Lending institution

- Move your frozen foods to a neighbor's freezer. Wrap the frozen foods in newspaper. Store them in the freezer at about 0°F. Move the food to a neighbor's freezer.

- Your home freezer has stopped running.

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Food in newspapers and blankets or use insulated boxes. Do not re-freeze food that has thawed. 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. The mixture should be applied to the inside of the refrigerator or freezer. The drain pan should be drained and the refrigerator or freezer should then be sprayed with a baking soda solution or one cup of vinegar or household ammonia. 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. The mixture should be applied to the inside of the refrigerator or freezer. The drain pan should be drained and the refrigerator or freezer should then be sprayed with a baking soda solution or one cup of vinegar or household ammonia. Rugs should be dried by brushing, sweeping or vacuuming. Rugs can be cleaned by baking soda. Some baking soda in an open container, or a piece of charcoal can be placed in the refrigerator or freezer to absorb odor.

Flooring and Rugs
- When water gets underneath linoleum, it can cause odors and warp the wood floor. If this happens, remove the entire sheet. If the linoleum is damaged, it must be replaced. The rubber or plastic sheeting base is almost impossible to get smoke odor out of. Paint can be removed with solvents and adhesives. Leather and suede jackets in cold weather. Rinse wool or suede brush on suede. Rinses clean with saddle soap. You can also steam clean leather goods and then dry away from heat and sun. Leather and suede goods should be dried away from heat and sun. When leather goods are dry, retain their shape. Leave them flat to dry. Wipe leather goods with a damp cloth when dry. Stains can be removed with a damp cloth or newspaper. Wet books must be taken care of as soon as possible. The best method is to freeze the books in a vacuum freezer to remove moisture without damaging the pages.

Leather and Suede - When water gets

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Mattresses and Pillows - Reconditioning
- Reconditioning an innerspring mattress at home is very difficult. It is almost impossible to get smoke odor out of pillows. In most cases, it is best to replace or remove the mattress. If you rent your mattress, your renter will probably care for it. An inner spring mattress at home is very difficult to recondition. If you have a professional to recondition it, your mattress may be able to be reconditioned by a company that builds or repairs mattresses. If you need the services of a professional, call your carpet dealer or installer.

Locks and Hinges
- Locks (especially iron locks) should be taken apart, wiped with kerosene and oiled. If locks cannot be removed, squirt machine oil through a bolt opening or keyhole, and work the knob to open it. Locks should be taken apart, wiped with kerosene and oiled. If locks cannot be removed, squirt machine oil through a bolt opening or keyhole, and work the knob to open it. If these will be a delay in locating such a machine oil, try to use a solution of baking soda and water, or use one cup of vinegar or household ammonia to one gallon of water. The mixture should be applied to the inside of the refrigerator or freezer. The drain pan should be drained and the refrigerator or freezer should then be sprayed with a baking soda solution or one cup of vinegar or household ammonia. Rugs should be dried by brushing, sweeping or vacuuming. Rugs can be cleaned by baking soda. Some baking soda in an open container, or a piece of charcoal can be placed in the refrigerator or freezer to absorb odor.
Money Replacement: Handle burned money as little as possible. Attempt to encase each bill or portion of a bill in plastic wrap for preservation. If money is only partly burned, wrap the portion of the bill in plastic wrap and mail the sandwich to the Federal Reserve Bank. If the bill is completely burned, it cannot be replaced.

1. New York, NY 10005
2. 32 Old Slip
3. Superintendent U.S. Assay Office
4. First Class Registered Mail:
5. The Federal Reserve Bank of New York.
6. The walls and furniture should be thoroughly cleaned and oiled. Hinges should be cleaned and oiled.
7. Tri-Sodium Phosphate
8. 1 cup Lysol or any chloride bleach
9. 1 gallon warm water
10. 4 to 6 tbsp. 1-T sodium phosphate
11. Together:
12. 1 gallon warm water
13. 1 cup Lysol or any chloride bleach
14. 4 to 6 tbsp. 1-T sodium phosphate
15. Liquid polishing wax. Wipe with a soft cloth and a cleaning solution. You can also rub the wood surface with a steel brush and a cleaning solution. Walls and furniture should be thoroughly cleaned and oiled.
16. Rubber gloves when cleaning.
17. Walls and Furniture - To remove soot and dirt. By scrubbing with a stiff brush and a cleaning solution. Clear off the walls and twist out of shape. Clean off the wood.
If your U.S. Savings Bonds have been mutilated or destroyed, write to:

U.S. Treasury Department
Bureau of Public Debt
Division of Loans and Currency
537 South Clark St.
Chicago, IL 60605
Attn: Bond Consultant

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

Yes, a copy of a fire report is available at the

GET:

Is it possible to obtain a copy of the fire

place?

There is no fire inside the walls or other hidden
absolutely sure the fire is completely out, and that
This is done so that the fire department is

why are holes in the walls?

structure in the long run. The result of this action is less damaging to the
interferes with the action of the fire and serves
that obscures the actual fire and stops the
outward movement, helps remove binding smoke
roof (called ventilation) slows the damaging
breaking the windows and/or cutting holes in the
As a fire burns, it moves upward then outward.

why are windows broken or holes cut in the

roof?

Common Questions

For people with limited financial needs after a fire loss,
check with an accountant, tax consultant or the
Internal Revenue Service (IRS) about special benefits.

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