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After the fire

Recovering from a fire can be physically and mentally draining process.

When fire strikes, lives are suddenly turned around. Often, the hardest part is when to begin and whom to contact. The Federal Emergency Management Agency's (FEMA) United States Fire Administration (USFA) has gathered the following information to assist you in this time of need. Action on some of the suggestions will need to be taken immediately. Some may be needed in the future while others may be on going. The purpose of this information is to give you the assistance you need as you begin rebuilding your life.

If you are not insured, your recovery from a fire loss most likely will be dependent upon your own resources. Private organizations that can help include the AMERICAN RED CROSS and the SALVATION ARMY. You also could talk with your church or synagogue. Local civic groups such as the Lions or Rotary Club also can be of help.

THE FIRST 24 HOURS

Securing yourself and the site

- Contact your local disaster relief service, such as the **American** Red Cross – South Metro office 770-961-2552 or the Salvation Army of Jonesboro, 770-603-7173, to help with you immediate needs, such as:
 - Temporary Housing
 - Food
 - Medicine
 - Eyeglasses
 - Clothing
 - Other Essential Items
- Contact your insurance agent/company.

Cautions

- Do not enter the damaged site. Fires can rekindle from hidden, smoldering remains.
- Normally, the fire department will see the utilities (water, electricity and natural gas) are either safe to use or are disconnected before they leave the site. **Do not** attempt to turn on utilities yourself.
- Be watchful for structural damage caused by the fire. Roofs and floors may be damaged and subject to collapse.
- Food, beverages and medicine exposed to heat, smoke, soot and water should not be consumed.

Leaving your home

- Contact the Fayetteville Police Department at 770-461-4441 or Fayette County Sheriff Department at (770)461-6353 to let them know the site will be unoccupied.
- In some cases it may be necessary to board up openings to discourage trespassers.
- Beginning immediately, save receipts for any money you spend. These receipts are important in showing the insurance company what money you have spent related to your fire loss and also for verifying losses claimed on your income tax.
- If it is safe to do so, try to locate the following items:
 - Identification, such as driver's licenses and Social Security cards
 - Insurance information
 - Medical information
 - Eyeglasses, hearing aids or other prosthetic devices
 - Valuables, such as credit cards, bank books, cash and jewelry
- There are many people and entities that should be notified of your relocation, including
 - Your insurance agent/company
 - Your mortgage company (also inform them of the fire)
 - Your family and friends
 - Your employer

- Your child's school
 - Your post office and delivery services
 - Your fire and police department
 - Your utility companies
- **Do not** throw away any damaged goods until after an inventory is made. All damages are taken into consideration in developing your insurance claim.
 - If you are considering contracting for inventory or repair services discuss your plans with your insurance agent/company first.

INSURANCE INFORMATION

If You Are Insured

If you are insured, your insurance will be the most important single component in recovering from a fire loss. A number of coverage's are available such as – homeowner's tenant's or condominium owner's insurance policies.

Your insurance policy is a contract between you and 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.

Protect the property from further damage by making sensible or necessary repairs such as covering holes in the roof or walls. Take reasonable precautions against loss, such as draining water lines, in winter if the house will be unheated for some time. The insurance company may refuse to pay losses that occur from not taking such reasonable care.

Make an inventory of damaged personal property showing in detail the quantity, description, original purchase price, purchase date, damage estimate and replacement cost.

Cooperate with the insurer or his/her adjuster by exhibiting the damaged property.

Submit, within a stated time period (usually 30-60 days), a formal statement of loss. Such a statement should include:

- The time and cause of loss
- The names and addresses of those who have an interest in the property. These might include the mortgage holder, a separated or divorced spouse or a lien holder.
- Building plans and specifications of the original home and a detailed estimate for repairs.

Their value to you but is used to separate feelings about the value from objective measures of value. It will be objective measures of value which you, the insurer, and the Internal Revenue Service will use as a common ground.

- *The “cost when purchased”* is an important element in establishing an item’s final value. Receipts will help verify the cost price.
- *“Fair market value before the fire”* also is the “cost when purchased” is expressed as “Actual cash value.” This is what you could have gotten for the item if you has sold it the day before the fire. Its price would reflect its cost at purchase and the wear it had sustained since then. Depreciation is the formal term to express the amount of value an item loses over a period of time.
- *“Value after the fire”* is sometimes called the item’s “salvage value.”
- *“Cost to replace items,”* is the replacement cost, but not necessarily identical.

Adjusting the Lost

“Loss adjustment” is the process of establishing the value of the damaged property. This is the result of a joint effort among a number of parties. Basic parties to the process are the owner or occupant and the insurance company and its representatives.

The owner or occupant is required by the insurance contract to prepare and inventory and cooperate in the loss valuation process. An insurance agent may act as the adjuster if the loss is small. The insurer may send an adjuster who is a permanent member of the insurer’s staff, or the company may hire and independent adjuster to act in its behalf. It is the insurance adjuster’s job, as a representative of the insurance company, to monitor and assist in the loss valuation process and to bring the loss to a just and equitable settlement.

Either **you** or the **insurer may hire** a company that specializes’ in the restoration of fire damaged structures. Be sure to request an estimate of cost for the work. Before any company is hired check its references. 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
- ✓ Packing, transportation, and storage of household items
- ✓ Securing appropriate cleaning or repair subcontractors
- ✓ Storing repaired items until needed

It is important to coordinate with the insurance adjuster before contracting for 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 by the insurer.

Replacement of Valuable Documents and Records

<u>ITEM</u>	<u>WHO TO CONTACT</u>
Driver's License	Local Department of Motor Vehicles
Bank Books	Your Bank, as soon as possible
Insurance Policies	Your Insurance Agent
Military discharge papers	Local Veterans Administration
Passports	Local Passport Office
Birth, Death, Marriage Certificates	State Bureau of Records in The State of Birth, Death or Marriage
Divorce Papers	Circuit Court where Decree are issued
Social Security or Medicare Cards	Local Social Security Office
Credit Cards	The Issuing Companies, as soon as possible
Titles to deeds	Records Department of City of Fayetteville or Fayette County
Stocks and Bond	Issuing Company or Your Broker
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 Title	Department of Motor Vehicles
Citizenship Papers	The U.S. Immigration and Naturalization Service
Prepaid Burial Contracts	Issuing Company
Animal Registration Papers	Humane Society
Mortgage papers	Lending Institution

Community Service Guide

Public Safety

Fayetteville Police Department (non-emergency)	770-461-4441
Fayetteville Fire Department (non-emergency)	770-461-4548
Fayette County Sheriff (non-emergency)	770-461-6353
Fayette County Emergency Services (non-emergency)	770-305-5414

SERVICE AND UTILITIES

ELECTRICITY

Coweta-Fayette EMC	770-502-0226
Georgia Power Company	888-660-5890

GAS

Atlanta Gas Light	770-994-1946
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WATER & SEWER SYSTEMS

Fayette County Water System	770-461-1146
City of Fayetteville Water /Sewer	770-460-4237

PUBLIC WORKS

City of Fayetteville	770-460-4230
Fayette County	770-461-3142

TELEPHONE

AT&T (Business)	888-944-0447
AT&T (Home Phone)	800-288-2020

INTERNET SERVICE

AT&T (Internet/U-Verse)	800-288-2020
Comcast	404-266-2278
Newnan Utilities	770-683-5516
Earth link	800-327-8454

TELEVISION – CABLE

Comcast 404-266-2278
Newnan Utilities 770-683-5516

SATELLITE SERVICE

Dish Network 866-266-1292
Direct TV 800-288-2020

SANITATION

CLM Sanitation 770-716-1899
Waste Industries 770-719-1590
All South Robertson 678-432-1670
EPI Environmental Partners 770-487-2650
Fayetteville Municipal 770-461-6029

POST OFFICE

Fayetteville 800-275-8777

HOSPITAL

Piedmont Fayette Hospital 770-719-7000
Southern Regional Medical Center, Riverdale 770-991-8000
Piedmont Atlanta Hospital, 404-605-5000
Piedmont Newnan Hospital, Newnan 770-400-1000
Piedmont Henry Hospital 678-604-1000
Grady Hospital 404-616-1000
Spalding Regional Medical Center, Griffin 770-228-2721
Atlanta Medical Center 404-265-4000
Emory Downtown Hospital 404-712-2000

Salvage Hints

Professional fire and water damage restoration businesses may be the best source of cleaning and restoring your personal belongings. Companies offering this service can be located in the phone directory listed under fire & water damage restoration.

◆ CLOTHING

A word of caution before you begin: TEST GARMENTS before using any treatment, and follow the Manufacturer's instructions. Several of the cleaning mixtures described in this section contain the substance TRI-Sodium Phosphate. This substance can be purchased under the generic name TSP.

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, rinse with clear water and dry thoroughly.

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.

To remove mildew, wash the fresh stain with soap and warm water. Then rinse and 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 powered 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

Appliances that have been exposed to water or steam should not be used until you have a service representative check them out. 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 your electric or gas company to restore these services – **DO NOT TRY TO DO IT YOURSELF.**

◆ **Food**

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

If your home freezer has stopped running, you still can save the frozen food by keeping the freezer closed. Your freezer has enough insulation to keep food frozen for a least one day. You can also wrap the frozen food in newspapers and blankets or use insulated boxes. **DO NOT** refreeze food that has thawed.

To remove odor from your refrigerator or freezer, wash the inside with a solution o baking soda and water, or use one cup of vinegar or household ammonia to one gallon of water. You can also use 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 brittle, a heat lamp will soften it so it can be rolled up without breaking. If carefully removed, it can be re-cemented after the floor has completely dried. Small blisters in linoleum can be punctured with a nail and re-cemented if you are careful. Dilute regular linoleum paste thin enough to go through a hand syringe and shoot adhesive through the nail hole. Weigh down the linoleum with bricks or boards. It usually is possible to cement loose tiles of any type. Wait until the floor is completely dry before beginning.

Rugs and carpets also should be allowed to dry thoroughly. Throw rugs then can be cleaned, by beating, sweeping or vacuuming and then shampooing. Rugs should be dried as quickly as possible. Lay them flat, exposing to circulation of warm dry air. A fan turned on the rugs will speed drying. Make sure the rugs are thoroughly dry. Even though the surface seems dry, moisture remaining at the base of the tufts can quickly rot a rug. For information on cleaning and preserving carpets, call your carpet dealer or installer or qualified carpet cleaning professional.

◆ **Mattresses and Pillows**

Reconditioning an innerspring mattress at home is very difficult, if not impossible. Your mattress may be able to be renovated by a company that builds or repairs mattresses. If you must use your mattress temporarily, put it out into the sun to dry. Then cover it with rubber or plastic sheeting. It is almost impossible to get smoke odor out of pillows. The feathers and foam retain the odor.

◆ **Leather and Books**

Wipe leather goods with a damp cloth, then a dry cloth. For purses and shoes stuff them with newspapers to retain the shape. Leave 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.

Wet books must be taken care of as soon as possible. The best method to save wet books, is by freezing them in a vacuum freezer. This special freezer will remove the moisture without damaging the pages.

If there is a delay in locating such a freezer, then place them in a normal freezer until a vacuum freezer can be located. Your local librarian can also be a good resource.

◆ **Locks and Hinges**

Locks (especially iron locks) should be taken apart, wiped with oil. If locks cannot be removed, squirt machine oil through a bolt opening or keyhole, and work the knob to distribute the oil. Hinges also should be thoroughly cleaned and oiled.

◆ **Walls**

To remove soot and smoke from walls, furniture and floors mix together:

- 4 to 6 tbsp. Tri-Sodium Phosphate
- 1 cup Lysol or any chloride bleach
- 1 gallon warm water

Wear rubber gloves when cleaning. After washing the article, rinse with clear warm water and dry thoroughly.

Walls may be washed down while wet. Use a mild soap or detergent. Wash a small area at one time, working from the floor up. Then rinse the wall with clear water immediately. Ceilings should be washed last. **Do not repaint until the walls and ceilings are completely dry.**

Wallpaper also can be repaired. Use a commercial paste to re-paste loose edges or sections. Contract your wallpaper dealer or installer for information on wallpaper cleaners. Washable wallpaper can be washed like an ordinary wall, but care must be taken not to soak the paper. Work from bottom to top to prevent paper from streaking.

◆ Furniture

Do not dry your furniture in the sun. This will cause the wood to warp and twist out of shape.

Clear off mud and dirt, by scrubbing with a stiff brush and a cleaning solution. You can also use a 4/0 steel wool pad to rub the wood surface with a liquid polishing wax. Wipe with a soft cloth and then buff.

Remove drawers and let them dry thoroughly so there will be no sticking when you replace them. Wet wood can decay and mold, so allow it to dry thoroughly. For good ventilation, open windows and doors. 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 a half-cup of household ammonia and a half-cup of water. Wipe dry and polish with wax, or rub the surface with a cloth soaked in a solution of a half-cup turpentine and half cup of linseed oil. Be careful because turpentine is combustible.

◆ 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 half-burned or less and intact, you can take the remainder to your local Federal Reserve Bank for replacement. Ask your personal bank for the nearest one. Or you can mail the burned or torn money via FIRST CLASS REGISTERED MAIL to:

U.S. Treasury Department
Main Treasury Building, Room 1123
Washington, D.C. 20220

Mutilated or melted coins can be taken to the Federal Reserve Bank, or Mailed via FIRST CLASS REGISTERED MAIL to:

Superintendent, U.S. Assay Office
32 Old Slip
New York, NY 10005

If you U.S. Saving 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.

◆ **Tax Information**

Check with a accountant, tax consultant or IRS about special benefits for people with limited financial needs after a fire lost.

A WORD ABOUT FIRE DEPARTMENT OPERATIONS

COMMON QUESTIONS ASKED

Q. Why are windows broken or holes cut in the roof?

As a fire burns, it moves upward then outward. Breaking the windows and/or cutting holes in the roof (called Ventilation) slows the damaging outward movement, helps remove blinding smoke that obscures the actual fire, and enables firefighters to fight the fire more efficiently. The result of this action is less damage to the structure in the long run.

Q. Why are holes cut in walls?

This is done so the fire department is absolutely sure that the fire is completely out and that there is no fire inside the walls or other hidden places.

Q. Is it possible to obtain a copy of the fire report?

Yes, the City of Fayetteville Fire Marshal can help you at 770-461-4548.

Q. Is there a fee for this report?

Yes, the cost is \$4.00 for a copy of a fire report.

City of Fayetteville Fire Department

95 Johnson Avenue
Fayetteville, Georgia 30214
Phone: (770)461-4548
Fax: (770)460-4245

Fayette County Fire & Emergency Services

Stonewall Administrative Complex
140 Stonewall Avenue, West
Fayetteville, Georgia 30214

The following checklist serves as quick reference and guide for you to follow after fire strikes.

- 1) Contact your local disaster relief service, such as The Red Cross, if you need temporary housing, food and medicines.**
- 2) If you are insured, 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.**
- 3) Check with the fire department to make sure your residence is safe to enter. Be watchful of any structural damage caused by the fire.**
- 4) 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.**
- 5) Conduct an inventory of damaged property and items. Do not throw away any damaged goods until after an inventory is made.**
- 6) Try to locate valuable documents and records. Refer to information on Contacts and Replacement process inside this brochure.**
- 7) If you leave your home, contact the local police department to let them know the site will be unoccupied.**
- 8) 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.**
- 9) Notify your mortgage company of the fire.**
- 10) Check with an accountant or the IRS about special benefits for people with limited financial needs.**