

What to Do After a Fire

Assessing 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:

- Your "personal value" is the subjective or sentimental value of property lost in a fire. This term is not meant to undermine the value that you attach to things, but rather to separate feelings about the value from objective measures of value. It will be objective measures of value which you, the insurer, and the Canada Revenue Agency 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 expressed as "actual cash value." This is what you would have received for the item, if you had 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."
- The cost to replace the item with a like, but not necessarily identical, item is the "replacement cost."

Adjusting the Loss

"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 an 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 an independent adjuster to act on 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 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

- Packing, transportation, and storage of household items
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- 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.

Salvage Hints

Clothing

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

- 4-6 tbsp. of trisodium phosphate
- 1 cup Lysol or any household chlorine bleach
- 1 gallon warm water

Mix well, add clothes, rinse with clear water, and dry well.

Be aware that trisodium 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 soap and warm water. Then rinse and dry in 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

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 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.

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 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 at least one day - perhaps for as many as two or three days. Move your food to a neighbour's freezer or a rented locker. Wrap the frozen food in newspapers and blankets or use insulated boxes. Do not re-freeze food that has thawed.

To remove odour 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 or freezer to absorb odour.

Flooring and Rugs

When water gets underneath linoleum, it can cause odours and warp the wood floor below it. 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 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, and expose them to a 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 about cleaning and preserving carpets, call your carpet dealer or installer or a 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 odour out of pillows. The feathers and foam retain the odour.

Leather and Books

Wipe leather goods with a damp cloth, then a dry cloth. Stuff purses and shoes with newspapers to retain 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 to freeze them in a vacuum freezer. This special freezer will remove the moisture without damaging the pages.

If there will be a delay in locating such a freezer, place them in a normal freezer until a vacuum freezer can be located.

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 distribute the oil. Hinges also should be thoroughly cleaned and oiled.

Walls and Furniture

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

- 4 to 6 tbsp. trisodium 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 can be repaired. Use a commercial paste to re-paste loose edges or sections. Contact 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 streaking.

Do not dry your furniture in the sun. The wood will warp and twist out of shape. Clear off the mud and dirt by scrubbing with a stiff brush and a cleaning solution. You can also rub the wood surface with a 4/0 steel wool pad dipped in liquid polishing wax, wipe with a soft cloth and then buff. Remove the drawers and let them dry thoroughly so there will be no sticking when you replace them. Wet wood can decay and mould, so allow it to dry thoroughly. Open doors and windows for good ventilation. Turn on your furnace or air conditioner, if necessary. If mould 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 half a cup of turpentine and half a cup of linseed oil. Be careful because turpentine is combustible.