

STEP 4: Asking Further Questions

The Mount Prospect Fire Department, your insurance agent & disaster relief service case worker, will help you with many questions you will have in the coming days. In the meantime:

- Do not throw away any damaged goods until after an inventory has been completed.
- Do not contract for estimating, inventorying or repair services without first consulting with your insurance agent or adjuster.
- If approached by a public adjuster please be aware that they do not represent your insurance company. Contact your insurance company before entering into any outside agreements.

What is a public adjuster?

Your insurance company provides an adjuster at no charge to you. Adjusters who have no relationship with your insurance company and charge a fee for their services also may contact you. These are known as public adjusters. You may use a public adjuster to help you in settling your claim.

Public adjusters may charge you as much as 15 percent of the total value of your settlement for their services. The fee isn't covered by your insurance policy. Sometimes after a disaster, your state's insurance department sets the percentage that public adjusters may charge.

If you decide to use a public adjuster, first check his or her qualifications by contacting the Illinois Department of Insurance at (217) 782-4515 or <http://insurance.illinois.gov>

Any questions, please contact the Fire Prevention Bureau at
(847) 818-5253

Fire Prevention Bureau Contact Names:

Bryan Loomis
Fire Marshal

Jim Miller
Fire and Life Safety Educator
Investigator

Cory Pikora
Fire Inspector/Investigator

Andrew Skic
Fire Inspector/Investigator

Village of Mount Prospect Contact Numbers:

Village Hall
(847) 392-6000
www.mountprospect.org

Building Department:
(847) 870-5675

Human Services Department:
(847) 870-5680

Environmental Health Division:
(847) 870-5668

Note: Police & Fire incidents reports can be obtained at the Police and Fire Headquarters:
112 E. Northwest Highway

After The Fire *The First 24-Hours*



John J. Malcolm
Fire Chief

Mount Prospect Fire Department
112 E. Northwest Highway
Mount Prospect, IL 60056

847-818-5253 (Fire Prevention)
847-870-5660 (Administration)

We are very sorry for your loss and would like to provide you with this checklist to help with the process:

STEP 1: Secure the Site

After the incident, the property needs to be protected from further damage by weather, theft or vandalism.

- If you are the property owner, you must see that openings are covered against rain and doors are to be locked or secured. Board-up companies are also available. Speak with your insurance agent before hiring any outside company.
- Contact your insurance agent to report a loss. If you cannot reach your agent contact the nearest agent.
- If you leave the site, try to remove any remaining valuables from the building. The fire department will provide a limited amount of boxes if necessary.
- If you are a tenant, contact your resident manager or owner. The owner's responsibility is to prevent further loss to the site.
- Secure your personal belongings within the building or by moving them to another location, such as the home of a relative or friend.
- If you are in need of temporary housing, food, eyeglasses or medicines the fire department can contact the American Red Cross, the Salvation Army or local ministries. The fire department can provide a chaplain if needed.

STEP 2:

Precautions After the Incident

- Fire can rekindle from hidden, smoldering remains. Be watchful for signs of heat or smoke. Call 9-1-1 if this occurs.
- Household wiring which may have been water damaged should be checked by an electrician before the current is turned back on.
- Plumbing fixtures may need to be winterized.
- Be watchful for structural damage caused by the fire. Roofs and floors may be weakened.
- Beverages, medicines and food exposed to heat, smoke or soot should be discarded.
- Freezers or refrigerators left unopened will hold their temperature for a short time.
- If you have a safe in your home DO NOT attempt to open it. A safe involved in a fire may hold the intense heat for several hours.
- The fire department will see that utilities (water, electricity, heat or gas) are either safe to use or are disconnected. If a utility is disconnected, contact the utility company or authorized service representative to have the appliance(s) checked for proper working order and make necessary repairs. Do not attempt to reconnect utilities yourself.
- Get receipts for any money you spend. Money spent could be applied towards your deductible.

STEP 3: If You Leave Your Home

This may be your decision or based on the fire department or building inspector's judgment that the residence is unsafe.

- Contact the Mount Prospect Police Department at (847) 870-5656. They will keep an eye on the property during your absence
- Temporary housing relief services, such as the American Red Cross and the Salvation Army are able to assist you with temporary housing. If you are insured under a package homeowners or tenants policy, a section of your coverage may pay for the extra costs associated with temporary housing, such as a hotel.
- If possible take the following items with you:
 - Identification
 - Vital medicines such as insulin or blood pressure regulating drugs
 - Eyeglasses, hearing aids, prosthetic devices, etc.
 - Valuables such as credit cards, checkbooks, insurance policies, savings account books, money, jewelry, etc.
- Notify the following parties of your relocation:
 - Mortgage Company
 - Insurance Agent or company
 - Employer
 - Family and Friends
 - Children's Schools
 - Fire and/or Police Department, if the fire is under investigation
 - Delivery services
 - Utility companies including telephone, gas, electric, water and trash collection.
 - Your local post office. Have them either hold your mail or relocate it.