

AFTER THE FIRE



MOUNT PROSPECT FIRE DEPARTMENT
112 E. NORTHWEST HIGHWAY
MOUNT PROSPECT, ILLINOIS 60056

FIRE PREVENTION BUREAU:
847-818-5253



After the Fire

Recovering from a fire can be an emotionally and physically exhausting experience for you and your family. Multiple steps need to be taken to ensure a full recovery from the fire, which is why the Mount Prospect Fire Department has developed *After the Fire*. This book is designed as a guide to help you through the aftermath of a fire. The hardest part is not knowing where to start or what task to try to get done first. Many steps listed in this guide need to be taken immediately, while others will need to be taken in the near future. All of the information and steps are designed to help you in your time of need and provide assistance as you begin rebuilding your life.

Residential fires not only lead to significant emotional damage, but can possibly lead to physical injuries. Losing your home in a fire not only means you have lost your place of residence, but everything of value inside as well. Photo albums, treasured objects and important documents typically get damaged during a fire and are often irreplaceable. Most importantly, your home is your sacred place of security, safety and comfort. After a fire, these senses of comfort and security can also be lost and disrupt the normality of your daily life.

At the Mount Prospect Fire Department, we want to make sure that your safety is not jeopardized in any way and that you can start recovering from a fire as smoothly as possible. *After the Fire* is your stepping stone to the road to recovery and can provide you with helpful tips during this challenging process.

Securing Your Property

After a fire, your property needs to be protected from further damage caused by weather, theft or vandalism.

- Do not enter a damaged home or apartment unless the Fire Department says it is safe to go inside.
- The Fire Department will see that utilities, such as water, natural gas and electricity are either safe to use or are disconnected before they leave the property. Do not attempt to turn on/off the utilities yourself.
- Contact your insurance agent to report any loss. If you cannot reach your agent, contact the nearest agent.
- If you are a **property owner**, you must ensure that all openings are covered up against rain/snow and doors are to be locked and/or secured. There are board-up companies available, but it is recommended to speak with your insurance agent before hiring any outside company.
- If you are a **tenant**, contact your resident manager or owner. It is the owner's responsibility to prevent further loss to the site.
- 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.





If You Leave Your Home

Depending on the extent of damage to your property, it may be necessary to leave your residence and temporarily stay elsewhere. The decision to leave your home may be made by you. It could also be based on the Fire Department or building inspector's judgement that conditions are unsafe to reside in the occupancy.

- If you have concerns about property security, contact the **Mount Prospect Police Department** at (847) 870-5656.
- 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.
- Notify the following parties of your relocation:
 - Mortgage Company.
 - Insurance Agent or Company.
 - Employer.
 - Family and Friends.
 - Children's School.
 - Delivery services.
 - Utility companies including telephone, gas, electric, water and trash.
 - The U.S. Post Office of Mount Prospect
 - Request to have the mail placed on hold or provide a change of address.
- If possible, take the following items with you:
 - Identification.
 - Vital medicines such as Insulin or blood pressure regulation drugs.
 - Eyeglasses, hearing aids, prosthetic devices, etc.
 - Valuables, such as credit cards, checkbooks, insurance policies, savings accounts books, money, jewelry, etc.

Often times, fires destroy or damage valuable documents that are beneficial to the recovery process. Here is a check list of documents that you will need to replace if they have been destroyed, and who to contact for information on the replacement process.

ITEM	WHO TO CONTACT
Driver's License, Auto Registration	Department of Motor Vehicles
Bank Books (checking, savings, etc.)	Your bank - as soon as possible
Insurance Policies	Your Insurance Agent
Military Discharge Papers	Department of Veterans Affairs
Passports	Passport Service
Birth, Death and Marriage Certificates	Bureau of Records in Illinois
Divorce Papers	Circuit Court where decree was issued
Social Security or Medicare Cards	Mount Prospect Social Security Office
Credit Cards	The issuing companies - as soon as possible
Titles to Deeds	Records department within the location of the property
Stocks and Bonds	Issuing Company or your broker
Wills	Your lawyer
Medical Records	Your Doctor
Warranties	Issuing Company
Income Tax Records	The IRS Center where filed or your accountant
Citizenship Papers	U.S. Immigration and Naturalization Service
Prepaid Burial Contract	Issuing Company
Pet Registration Papers	Humane Society
Mortgage Papers	Lending Institution





The Insurance Claims Process

Often times, the insurance claims process can be difficult and confusing. Understanding your insurance company's claims process, as well as being informed, is the best way to ensure things will go a lot easier. **Be sure to read your insurance policy.** If your policy was lost amongst the fire, request a certified copy from your insurance company.

Although the claims adjuster will typically take steps to assist you on assessing the loss, it is actually your responsibility to document the loss and to prove the value of your possessions to your insurance company.

- Make detailed lists of damaged and/or destroyed items to file your claim.
- Photographing or videotaping damaged and/or destroyed items is highly recommended.
- Keep receipts for any transactions that you spend after the event. Money spent could be applied towards your deductible.
- Do not throw out damaged and/or destroyed items until you meet with your insurance adjuster and agree on the quantity and value.
- Keep copies of any paperwork your insurance company gives you and record the names and phone numbers of everyone you speak to regarding the recovery of your loss.

A magnifying glass with a wooden handle is positioned over a document. The document has the words "HOME INSURANCE" printed in large, bold, black letters. Below this, the text "1. Policy holder details" is visible. The background is slightly blurred, focusing attention on the magnifying glass and the document text.

HOME INSURANCE
1. Policy holder details

IF YOU DO NOT HAVE INSURANCE

If you do not have insurance, you should still inventory damaged and/or destroyed items for income tax purposes. You may be able to deduct the losses on your tax return.

These public and private organizations may offer some assistance or information:

American Red Cross (847) 255-0703

544 W. Northwest Hwy | Arlington Heights

Salvation Army (847) 981-9111

609 W. Dempster St | Des Plaines

1000 Pratt Blvd | Elk Grove Village

State or Municipal Emergency Services Offices

Religious Organizations or Institutes

Civic Organizations

Non-profit Crisis Counseling Centers

What is a Public Adjuster?

A public adjuster does not work for your insurance company. Public adjusters, sometimes called private adjusters, represent only the interests of the insured. The public adjuster will analyze the loss, then prepare and file with the insurance company all of the required documents, reports and damage repair estimates, typically for a substantial commission. 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.

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 www.insurance.illinois.gov.



Restoring Your Home and Property

If you intend to rebuild, you will need to find a qualified and reliable restoration contractor. Some restorers are “full-service”, offering building and contents restorations; while others are not. A qualified restoration contractor will provide a complete and itemized damage appraisal to help you facilitate a fast and accurate claim settlement.

It can be challenging to find a restoration contractor that is both reliable and qualified, and some victims come across scams and fake contractors. A professional, reliable, and qualified contractor will typically have these goals in mind:

- To get your claim settled quickly so your restoration project can start as soon as possible.
- To provide you with all of the information that you will need to help you and your adjuster arrive at a fair and reasonable settlement amount.
- To complete your project as successfully and quickly as possible so you can move your family back into your home. Never hire a company that is not a professional, experienced, dedicated fire damage restoration contractor.





Many contracting companies that are unqualified to restore your residence will try to disguise themselves as fire damage restoration companies; however, they lack the knowledge, training and skills that are required to restore your property. Advanced fire restoration experience is critically important for the success of a fire restoration project.

A professional and experienced fire damage restoration company will:

- Provide their customers with accurate repair estimates and all of the required claim documentation.
- Make sure the settlement is accurate and complete before major repairs begin.
- Wait for final payment until after all repairs are completed.
- Guarantee all repairs in writing prior to the job starting.
- Guarantee that no smoke odor will return when the restoration is complete.
- Apply for all necessary building permits.



THINGS TO CONSIDER WHEN HIRING A RESTORATION CONTRACTOR

There are many important things to consider when you begin the process of hiring a restoration contractor. When hiring a restoration contractor, keep these tips in mind:

- Hiring a restoration contractor without workers compensation and liability insurance could cause your family an enormous financial burden. Do not hire a company that cannot prove they have workers compensation and liability insurance. All professional restoration contractors carry it.
- Confirm that the contractor holds all required state, county and municipal licensing requirements. This license is a valuable asset to the professional restorer and the licensing board provides a place for you to seek redress if there is a problem.
- Check to see that the contractor has all required permits. This cost is covered by your policy; do not try to avoid this. If the contractor takes shortcuts, you would be responsible for all fines, fees, costs and penalties to obtain the permits, make necessary compliance changes to the already completed work, and get final approval from your local building department for all repairs completed.
 - A Certificate of Completion and Certificate of Occupancy from the local building department should be provided to you by the restoration contractor prior to making your final payment.
- A certified restoration professional will use the appropriate drying methods to remove water damage to prevent significant health hazards and damage to your property. Removing standing water is the first stage in drying; removing moisture from the air is the second.

Salvage Hints

The amount of water and fire damage that occurs can be frightening and some families are not able to salvage much of their personal property. Professional fire and water damage restoration contractors may be the best choice for cleaning your personal belongings. Here are some hints when it comes to salvaging your personal belongings:

CLOTHING

Smoke odor and soot can sometimes be washed from clothing. The following formula may work for clothing that can be bleached:

1 cup household cleaner or chlorine bleach

1 gallon warm water

Mix well, add clothes, and rinse with clear water. Dry thoroughly.

An effective way to remove mildew from clothing is to wash the fresh stain with soap and warm water, rinse, and then 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-powder cleaner. You can polish copper and brass with special polish, sprinkle salt on a piece of lemon or on a cloth saturated with vinegar.

ELECTRICAL APPLIANCES

Don't use appliances that have been exposed to water or steam until you have a service representative check them. This is especially important for 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 those 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. Do not use canned goods when the cans have bulged or rusted. Do not refreeze frozen 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. An open container of baking soda or a piece of charcoal can also be placed in the refrigerator or freezer to absorb odor.

RUGS AND CARPETS

Rugs and carpets should be allowed to dry thoroughly. Throw rugs can be cleaned by first 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. Using a fan and facing it towards the rugs will help speed up the drying process.

Even though the surface may seem dry, moisture remaining at the base of the tufts can quickly cause the rug to rot. It is important to make sure the rugs are dried thoroughly. Contact the nearest carpet dealer/installer or a qualified carpet cleaning professional for information on cleaning and preserving carpets.

WALLS, FLOORS AND FURNITURE

To remove soot and smoke from walls, furniture and floors, use a mild soap/detergent or mix together the following solution:

- 1 cup household cleaner or chlorine bleach
- 1 gallon warm water

Be sure to rinse your walls and furniture with clear warm water and dry thoroughly after

washing them with this solution. Wash one small area at a time, working from the floor up. Rinse the wall with clear water immediately after washing. Ceilings should be washed last.

Do not repaint walls and ceilings until they are completely dry.

Your wallpaper can also be repaired. Use a commercial paste to re-paste a loose edge or section. Contact your wallpaper dealer or installer for information on wallpaper cleaners. Washable wallpaper can be cleaned like any regular wall, but care must be taken not to soak the paper. Work from the bottom to the top to prevent streaking.

WOOD FURNITURE

- Do not dry wood furniture in the sun as it will warp the wood and twist it out of shape.
- Clear off all mud and dirt.
- Remove drawers. Let them dry thoroughly so there will be no sticking when replaced.
- Scrub wood furniture and fixtures with a stiff brush and a cleaning solution.
- Wet wood can decay and mold, so dry thoroughly. Open doors and windows for good ventilation. If necessary, turn on your furnace or air conditioner.
- If mold forms, wipe the wood with a cloth soaked in a mixture of borax and hot water.
- To remove white spots or film, rub the wood surface with a cloth soaked in a solution of ½ cup household ammonia and ½ cup water.
- Once cleaned, wipe the surface dry and polish with wax or rub the surface with a cloth soaked in a solution of ½ cup turpentine and ½ cup linseed oil. Be careful – turpentine is combustible.

You can also rub the wood surface with a fine grade steel wool pad dipped in liquid polishing wax. Once you have finished waxing, clean the area with a soft cloth and then buff.





Helping Your Pets

If you have pets, you should find them and comfort them as soon as possible. Each animal is going to react differently, and will need to be handled with special care. If your pet is scared, they may react by biting and scratching. Approach your pets cautiously, gently and calmly. For a short time after the fire, try not to leave them alone. If you are visiting or cleaning your damaged home; try to leave your pets with a nearby family member, friend or veterinarian. Keep your pets out of your property until the cleanup is completely finished to keep them safe. If you are unable to return to your home right away, contact your local emergency management office, animal shelter or animal control office to get advice and information. If you need to board your pet, keep in mind that most boarding kennels, veterinarians and animal shelters require your pet's medical records to make sure all vaccinations are current.





Replacing Medicine After a Fire

Medications may not be safe to consume after a fire. The effectiveness of some drugs can be altered by high temperatures associated with fires. If there is a possibility that any medications were exposed to excessive heat, they should be replaced. However, if it is a lifesaving medication and the container looks normal or untouched to you, the medication may be used until you are able to replace it.

If drugs (pills, oral liquids, inhalers, drugs for injections, skin medications) are not damaged by the fire, there is a chance they could have suffered from water damage. If any type of medication appears to have water damage, it should be properly thrown away.

If you or your family members have any medications that require refrigeration, such as insulin, the medication should be thrown away if the electricity has been off for a long period of time. However, if the drug is absolutely necessary as a lifesaving drug at any time, it may be used only until a new supply is available.

Contact the Fire Prevention Bureau with any questions at (847) 818-5253

or

Contact the Fire Department Administration Office at (847)-870-5660

Police and Fire incident reports can be obtained at the Police and Fire Headquarters at 112 E. Northwest Highway Mount Prospect, IL 60056

Village of Mount Prospect
Contact Numbers:

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

Mount Prospect Police Department:
(847) 870-5656

Building Department:
(847) 870-5675

Human Services Department:
(847) 870-5680

Environmental Health Division:
(847) 870-5668

Other Resources:
American Red Cross
Elms Shopping Center
544 W Northwest Hwy
Arlington Heights, IL 60004
(847) 255-0703

Salvation Army
609 W Dempster Street
Des Plaines, IL 60016
(847) 981-9111
or
1000 Pratt Blvd.
Elk Grove Village, IL 60007
(847) 709-6700

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