

AFTER THE FIRE



*A Guide To Help You Through
The First Few Hours*



AFTER THE FIRE

Date of the Fire: _____

Time of the Fire: _____

Location of the Fire: _____

Fire Incident Report Number: _____

Fire Investigator: _____

Insurance Company: _____

Insurance Company Phone Number: _____

Insurance Policy Number: _____

Vehicle Identification Number (VIN) for Damaged Cars, Trucks, Boats, and Motorcycles:

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WHERE TO START

A fire will change your life in many ways and knowing where to begin and who can help you is important. Fishers Fire Department (FFD) hopes you find this information helpful.

After experiencing a residential fire, you may find yourself emotionally drained and a little scared. The first time you see your home and belongings - possibly damaged by water and smoke - the emotional toll can be significant. Once the smoke clears, the fire engines have left, and the neighbors have gone back inside, the process of recovering from this event will begin.

WHAT HAPPENS NEXT

- Step 1 – Housing**
- Step 2 - Pets**
- Step 3 - Plan For Being Displaced**
- Step 4 - Work With Insurance**
- Step 5 - Securing Your Home**
- Step 6 - Returning Home**
- Fire Operations**
- Fire Investigations**
- Records Request**
- Damaged Documents**
- Finances**
- Notes**

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STEP 1 - HOUSING

If the fire was severe enough to make your residence uninhabitable, one of the first things to consider is finding temporary housing. You will find that things not damaged by the fire may still be ruined by smoke and may have been damaged by water. Anything you want to save, or reuse will need to be carefully and thoroughly cleaned.

FFD can arrange to have the American Red Cross come to your home after the fire and they may assist you with the following needs:

- Temporary Housing
- Food
- Medicine
- Eyeglasses
- Clothing
- Other Essential Items

NOTIFY THESE PEOPLE AS SOON AS POSSIBLE OF YOUR RELOCATION:

- Insurance Agent/Company
- Family and Friends
- Employer
- Children's School
- Post Office
- Delivery Services
- Fire & Police Departments
- Utility Companies

Your home may have suffered extensive smoke and water damage, even if contained to a single room. It is important to understand the risk to your safety and health even after the fire is out. The soot and dirty water from the fire and firefighting operations could contain toxins so be very careful if you go into your home when touching any fire-damaged items. Even if you think it is not that bad, you should consider staying elsewhere until the damage has been repaired and cleaned. Wear a mask and gloves if it is necessary to enter your home.

STEP 2 - PETS

If you have pets, find and comfort them. Handle them carefully, as scared animals may bite or scratch. If you have pets or livestock that require shelter in the event you are unable to stay in your residence, there are resources available.

The Humane Society may provide emergency temporary shelter in cases such as these.

Humane Society of Hamilton County:

**10501 Hague Rd
Fishers, Indiana 46038**

(317) 773-4974

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STEP 3 – PLAN FOR BEING DISPLACED

REMEMBER THE 6 P'S NEEDED FOR TEMPORARY DISPLACEMENT:

1



People and Pets

2



Papers, Phone Numbers, and Important Documents

3



Prescriptions, Medications, and Eyeglasses

4



Pictures and Irreplaceable Memorabilia

5



Personal Computers/Tablets, USB's, Phones, Etc ...

6



Payments, Credit Cards, ATM Cards and Cash

RESOURCES

Emergency	9-1-1	Citizens Energy Group	800-427-4217
Fishers Fire Department	317-595-3200	CenterPoint Energy	800-227-1376
Fishers Police Department	317-595-3300	Red Cross	888-684-1441
Fishers Health Department	317-537-0500	Delaware Township	317-842-8595
Duke Energy	800-521-2232	Fall Creek Township	317-841-3180
NineStar Power	866-326-9848		

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STEP 4 – WORK WITH INSURANCE

IF YOU HAVE HOMEOWNER'S OR RENTER'S INSURANCE:

- Notify your insurance agent immediately.
- Ask your agent what to do about the immediate needs of the dwelling, such as covering doors, windows, other exposed areas, and pumping out water.
- Coordinate with the insurance company before contracting for any service because if you enter into a contract without the knowledge and consent of the insurance company, they may refuse to pay, and you may be left with bills to pay that otherwise might have been covered by the insurer.
- Ask your agent what actions are required of you.
- Take photos of the damage, if possible, without endangering yourself or causing further damage.
- Do not throw away any damaged goods until after an inventory is made and all damages are taken into consideration in developing your insurance claim.
- Beginning immediately, save receipts for any money you spend as these receipts are important for showing the insurance company what money you have spent related to your fire loss and for verifying losses claimed on your income taxes.

Your insurance agent can be of great assistance after you experience property loss or damage and will provide detailed instructions on protecting the property, conducting an inventory, and contacting fire restoration companies. Some policy holders may be required to make an inventory of damaged personal property showing in detail the quantity, description, purchase date and purchase price for the items.

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STEP 4 – WORK WITH INSURANCE

IF YOU DO NOT HAVE INSURANCE:

If you are not insured, try contacting private organizations for aid and assistance. Renters are not usually covered by their landlord's policy and renters are usually responsible for providing insurance coverage for their own personal belongings. Make sure to vet any door-to-door contractors that offer their services. Double check that they are licensed and insured and consider checking with the Better Business Bureau before signing any contracts.

Renter's insurance policies are available from most insurance companies. If you are a student renter and you are still considered a dependent, you may be covered by your parents' insurance policy.

Your recovery from a fire loss may be based upon your own resources and help from your community. If you are a member of a religious organization, reach out to your religious leaders as they may be able to provide some assistance.

ADDITIONAL RESOURCES

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STEP 5 – SECURING YOUR HOME

Make sure your property is secure, and your residence is protected from the elements, the threat of robbery, or vandalism. Be cautious once it is safe to enter the damaged site. A fire scene contains many hazards that you may not see. Roofs, floors, and ceilings may have sustained more damage than they appear and could collapse after the fire is extinguished.

The fire department will see that utilities (water, electricity, gas) are either safe to use or disconnected before they leave the site. If your residence is uninhabitable, or you must relocate for any reason (either temporarily or for an extended period), please remove your valuables if possible. Protect salvageable items from further damage from the weather or theft.

If you are the owner of the property involved in the fire, board broken windows and doors or any other possible means of entry from outside. Search for "Fire and Water Damage Restoration" companies in the Hamilton County area that specialize in fire clean-up and building security. Some insurance policies cover the cost of emergency or temporary repairs to protect your property from further damage and theft. The Fishers Fire Investigation Team will make sure your home is secured before they leave the scene. Make sure you are in contact with the investigator for your fire to know when the best time to return to your residence for items will be.

IF IT IS SAFE TO DO SO, LOCATE:

- Driver's License
- Social Security Cards
- Passports and Other Identification
- Credit Cards
- Important Financial Documents
- Insurance Information
- Medications, Eyeglasses, Hearing Aids
- Valuables, Cash, Jewelry, Heirlooms, Photos

IMPORTANT NOTICE:

If the utilities were turned off, do **NOT** attempt to turn them on yourself. Contact the proper utility company to have this done safely.

Any food, beverage, and medicine that were exposed to heat, smoke, soot, and water should be disposed of.

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STEP 5 – SECURING YOUR HOME (continued)

Professional fire and water damage restoration businesses may be the best source for cleaning and restoring your personal belongings. Companies offering this service can be found through an internet search.

CLOTHING

Test garments before using any treatment and follow the manufacturer's instructions. Tri-Sodium Phosphate (TSP) is a caustic substance commonly 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 and read the label for further information. Smoke odor and soot sometimes can be washed from clothing. The following formula may work for clothing that can be bleached.

⇒ 4 to 6 Tablespoons TSP

⇒ 1 cup chlorine bleach

⇒ 1 gallon of warm water

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

An effective way to remove mildew from clothing is to wash 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.

ELECTRICAL APPLIANCES

Do not use appliances that have been exposed to water or steam until you have them serviced by a professional.

RUGS AND CARPETS

Rugs and carpets should be allowed to dry thoroughly. Throw rugs 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 warm, circulating, dry air.

FOOD ALL OPEN FOOD SHOULD BE DISCARDED

Wash canned and jarred goods in detergent and water. If labels come off, be sure to mark the contents on the can or jar with a grease pencil or marker. Do not use canned goods that are bulged or rusted. Do not refreeze food that has thawed. If food has been exposed to heat or if there are concerns about its safety, please discard the food in question.

To remove odor from your refrigerator or freezer, place baking soda in an open container or a piece of charcoal inside to absorb odors.

COOKING UTENSILS

Your pots, pans, flatware, etc. should be washed with hot, 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 saturate with vinegar.

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FIRE OPERATIONS

FFD's mission is to provide professional service and compassionate care from our family to yours. An additional mission of all fire services is to save lives and protect property. Firefighting can be a messy job and FFD does our best to minimize damage where we can.

Checking for extension - Fire crews open walls by removing drywall to look for hidden fire. Fire can commonly spread within wall spaces, so crews take this step to ensure the fire is fully extinguished to the best of their ability.

Ventilation - Fire crews work to remove smoke and heat from the building to improve safety and allow them to do their job effectively. This may involve breaking windows or cutting a hole in the roof. While it can look damaging, ventilation improves air quality and visibility and can actually reduce smoke and heat damage inside the home.

Smoke, Fire, Water Damage - Crews do their best to reduce the amount of damage caused by smoke, fire and water where we can. The reality is fire and smoke travels through the house, especially when doors are left open and can cause significant damage even before firefighters arrive. Fire crews work to minimize the damage as best as they can by using the water in calculated ways and sometimes, they are able to use tarps to protect personal belongings.

When we are done and the fire is out, we work hard to leave your home in the best condition possible. It may not always look like that to you, but we can assure you that we constantly strive to create the best possible outcome in a terrible and tragic situation.

RECORDS REQUEST

All requests for a copy of the incident report for your fire must be made by completing a [Public Records Request](#). Scan the QR code to access the form.

All requests must contain the following information:

- Date and time of incident
- Address of incident
- Full name of the property owner



If you have any questions or need assistance, please call the Fire Prevention Bureau at **317-595-3222**.

FIRE INVESTIGATIONS

In accordance with City of Fishers statutes and city codes, Fishers Fire Department is authorized and responsible for the investigation and determination of the origin, cause, and circumstances of all fires that occur within the City of Fishers boundaries. This investigation by FFD personnel may begin even before the

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fire has been completely extinguished.

Investigating a fire can be a laborious task that may require digging through debris, conducting numerous interviews, and thorough documentation of the scene. Fire investigators may contact you several times during the course of their investigation. When the investigation of the scene is complete, the investigator will attempt to notify the property owners and occupants.

However, if you have any questions or wish to speak to an investigator, please call FFD at **317-595-3222**

IMPORTANT NOTICE:

Your insurance provider may have their own fire investigator involved. **These investigators do not represent FFD, and we cannot guarantee their level of service.** Please work with your insurance provider if you have any questions or concerns.

NOTES:

DAMAGED DOCUMENTS

DOCUMENT REPLACEMENT CONTACT INFORMATION

Copies Of Birth and Death Certificates	Social Security Administration	
	Military Paperwork	

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FINANCES

KEEP PAYING YOUR MORTGAGE:

Even if you have moved out of your home during repairs and you are paying to live elsewhere, you are still responsible for paying your mortgage. Many banks and mortgage companies will insist that you stay current on your mortgage while some may offer you a deferment. Do not count on a deferment and be prepared to continue making your regular payments.

TAXES:

Check with an accountant or the Internal Revenue Service about special benefits for people recovering from fire loss. Also seek professional advice and make sure to keep all your receipts.

TAX CONTACT INFORMATION

Hamilton County Assessor: **317-776-9617**
Indiana Department of Revenue: **317-232-2240**
U.S. Internal Revenue Service (**IRS**)
Individual: **800-829-1040**
Businesses: **800-829-4933**

NOTES:

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FISHERS FIRE DEPARTMENT

2 MUNICIPAL DRIVE

FISHERS, IN 46038

317-595-3200

