



# AFTER THE FIRE

*Service***MASTER**  
*Restore*

Brought to you by:  
Your local fire department  
&  
**SERVICEMASTER RECOVERY SERVICES**

[www.smrecover.com](http://www.smrecover.com) | 800-559-9070

## PREFACE AND DISCLAIMER

The purpose of this brochure is to help victims of fire damage protect their assets and return to “life as usual” as soon as possible after a fire disaster, however large or small.

NOTHING HEREIN IS INTENDED TO IMPLY AN ENDORSEMENT BY YOUR LOCAL FIRE DEPARTMENT, OR GOVERNMENT OFFICIALS AT ANY LEVEL, OF SERVICEMASTER DISASTER RESTORATION SERVICES OR ANY OTHER DISASTER RESTORATION CONTRACTOR NAMED IN THIS BROCHURE.

You are advised, however, to seek and obtain the services of a qualified professional contractor in a disaster restoration and protection of your property, performed, where required, according to federal, state, and local safety and building codes.



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## AFTER THE FIRE!

### Returning to Normal

Recovering from a fire can be a physically and mentally draining process. When fire strikes, lives are suddenly turned around. Often, the hardest part is knowing where to begin and who to contact. Your local fire department 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 actions may be needed in the future while others will be ongoing. The purpose of this information is to give you the assistance needed to assist you as you begin rebuilding your life.

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# The First 24 Hours

## Securing Yourself and the Site

As the victim of a fire, plan on staying with friends or relatives one day or more, depending on the extent of the smoke and fire damage. The fire department can help you by:

- Contacting your insurance company to determine a plan of action. Your insurance company will assist you with:
- Contact your agent to review what type of coverage you have and how much.
- temporary housing
- food
- medicine
- eyeglasses
- clothing
- other essential items lost in the fire

## Cautions

- You must be careful when entering the damaged site. Fires can rekindle from hidden; smoldering remains.
- Normally, the fire department will see utilities (water, electricity, and natural gas) are safe to use or are disconnected before they leave the site, do not attempt to turn on utilities.
- You should 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

- First, make sure you contact your local fire department to let it know the site will be unoccupied.
- Have your neighbors keep a watchful eye on the property in case of vandalism and forced entry.
- 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 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
  - medication information
  - eyeglasses, hearing aids or other prosthetic devices
  - valuables, such as credit cards, bank books, cash, and jewelry
- There are many people/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
  - your delivery services
  - your fire and police departments
  - your utility companies
- Do not throw away damaged goods until 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, your insurance will be the most important component in recovering from a fire loss. Several coverages are available such as homeowner's, tenant's, or condominium owner's insurance policies. Your insurance policy is a contract between you and the 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 boarding up/securing, winterizing, water extraction and drying out the home. Take reasonable precautions against loss, such as draining water lines in winter if the house will be unoccupied for some time. Work with your insurance company to make an inventory of damaged personal property showing in detail the quantity, description, original purchase price, purchase date, damage estimate and replacement cost. Your insurance company will provide you with its inventory paperwork.

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Cooperate with the insurer or his/her adjuster by exhibiting the damaged property. Submit, within the time required by your insurance company, a formal statement of loss.

Such a statement should include:

- The time and cause of loss, if known
- 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.
- The damage inventory mentioned above.
- Receipts for additional living expenses and loss of use claims.

Keep in mind the contracts you sign with Restoration Companies are between you and the company. Once you sign up with a company you are financially responsible for all cost in restoring your home. A good practice is to have a written scope of work that will be performed by the contractor before starting the rebuilding process. Always get financial details upfront and approved before any major services are performed. Your insurance adjuster will be a source of important information in reviewing both the scope of work and the insurance coverage available to you before you enter restoration contracts.

## If You Are Not Insured

Your recovery from a fire loss may be based upon your own resources and help from your community.

- Private organizations that may be sources of aid or information:
- American Red Cross
- Salvation Army
- Religious organizations
- Department of social services
- Civic organizations
- State or municipal emergency services office
- Non-profit crisis counseling centers

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## Valuing 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 valuation" is your attachment to, and personal evaluation of property lost in a fire. Personal items have a certain sentimental value. This term is not meant to belittle the value of the items 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 "Replacement Cost Value" is an important element in establishing an item's final value and receipts will help verify the cost price.
- "Fair Market Value" before the fire also is expressed as "actual cash value." This is what you could have gotten for the item if you had sold it the day before the fire. Its price would reflect its cost at purchase and the wear and tear it sustained since then. Insurance companies have a pre-determined list of values based on age and condition. Depreciation is the formal term to express the amount of value an item loses over a period.
- "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."



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## 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 several 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 evaluation process. 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 in its behalf. It is the insurance adjuster's job, as a representative of the insurance company, to monitor and assist in the loss evaluation process and to bring the loss to pre-loss condition.

Ultimately, the choice of which damage restoration company to hire is yours. These firms provide a range of services that may include some or all 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 both the insurance adjuster and contracting company for services to be estimated. In every policy it is the customer's responsibility to mitigate your losses to prevent further damage to your home, this could include having your home boarded up/secured, winterizing the home, water extraction and drying services. These services would be considered Emergency Services only.

Expectations from a restoration contractor are to prevent further damage to the home and are expected once signing the contract. Review the contractors' references relating to losses like yours to verify that immediate services can be met.



# Replacement of Valuable Documents and Records

Here is a checklist of documents 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 & marriage certificates	Bureau of Records in the appropriate state
Divorce papers	Circuit court where decree was 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 the locality in which the property is located
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
Prepaid burial contract	Issuing company
Animal registration papers	Humane Society, local city clerk
Citizenship papers	U.S. Immigration and Naturalization Service
Mortgage papers	Lending institution



# Salvage Hints

**NOTE:** These “salvage hints” may or may not work for you. If you have any questions or doubts as to whether these hints fit your specific situation, ask your damage restoration professional before you attempt them.

**Clothing** – Smoke odor and soot sometimes can be washed from clothing. Restoration drycleaners are available to assist in determining if clothing is salvageable or unsalvageable. Many restoration drycleaners offer emergency services to return necessary clothing to a pre-loss condition in short period of time.

*\* Restoration contractors do not recommend cleaning any items of value after a fire due to the many components associated with a fire. Many items can be damaged once touched are unable to be restored to a usable condition. If hiring a contractor, the benefits are that they will handle all items appropriately and not cause any additional damage. These next recommendations are not necessarily the view of the restoration contractor.*

**Cooking Utensils** – Most cooking utensils consisting of metal can be cleaned normally and polished accordingly. Items that contain wood or plastic should be evaluated with the restoration contractor for salvageability

**Rugs and Carpet** – Wet floor coverings/throw rugs must be handled properly to prevent further damage to the structure and to the item. Most wet carpeting and padding will be handled in the emergency services. Many area rugs will have to be inventoried, cleaned, and deodorized offsite by your chosen contractor.

**Walls and Ceilings** – Wall and ceiling cleaning can be difficult after a petroleum-based fire. This soot is generally oily, and most wall and ceiling surfaces are not salvageable after cleaning. Generally, a shellac-based primer is needed to seal in odor and stains. Complex based fires offer different challenges such as: degree of soot, sheen of paint, and type of texture. These surfaces can be cleaned to a pre-loss condition, but not without appropriate cleaning agents by a restoration contractor.

**Wallpaper** – Wallpaper can be repaired by using a commercial paste to re-paste loose edges or sections. You can buy a like paste by contacting your wallpaper dealer or installer for information on wallpaper cleaners. Washable wallpaper can be washed like an ordinary wall.

**Furniture** – 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. When you clean your drawers, remove them, and let dry thoroughly so there will be no sticking when replaced. Wet wood can decay and mold, so allow it to dry thoroughly. To provide adequate ventilation, you can open doors and windows.



**Leather and Books** – Most leather items affected by water should be brought to a professional that handles these items to prevent further damage. These items are generally of high value and need the attention of a qualified professional. Please consult your restoration contractor for a name of a service that can handle these items. Most restoration dry cleaners have resources to handle these items.

**Locks and Hinges** – Through the process of emergency pre-cleaning these items can be addressed at that time. You can notify the restoration contractor of any hinges or locks that require special attention. These are cleaned to prevent corrosion from the soot.

**Electrical Appliances** – Appliances exposed to water or steam should not be used until you have a service representative check them, 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.** Many times, the fire department will not restore utilities until inspected and approved by the city building inspector.

Many appliances affected by smoke and water will be deemed unsalvageable due to warranty specifications by the manufacturer. These items will require an inspection by a restoration electronics professional or manufacturer's service technician to determine salvageability

**Food** – Restoration contractors in many instances do not recommend the consumption of any foods or medications that withstood a fire. You should work with your insurer to prepare a comprehensive inventory ensuring all food/medications are accounted for. All fires are going to need the input of the insurance company and the contractor to come to decisions regarding these items.

**Flooring** – When water gets underneath linoleum; it can cause odors and warp the sub-floor. If this happens, the linoleum can be attempted to be removed with a floor scraper. Glue residues can be scraped or removed chemically. This method is not recommended for the homeowner. A local contractor may have to test the flooring or the glue to determine if it is safe to remove or must be remediated.



## Money Replacement

You should be cautious with burned money and handle as little as possible. Attempt to encase each bill or portion of a bill in plastic wrap for preservation. Should your money be only half-burned or less (if half or more is still intact), you can take the remainder to your regional Federal Reserve Bank for replacement. Ask your bank for the nearest one. Or you can mail the burned or torn money by "registered mail, return receipt requested" to:

Department of the Treasury  
Bureau of Engraving and Printing  
Office of Currency Standards  
P. O. Box 37048  
Washington, DC 20013

Mutilated or melted coins can be taken to your regional Federal Reserve Bank or mailed by "registered mail, return receipt requested" to:

Superintendent  
U.S. Mint  
P. O. Box 400  
Philadelphia, PA 19105

If your U.S. Savings Bonds have been destroyed or mutilated, you must obtain Department of Treasury Form PD F 1048 (I) from your bank or [www.ustreas.gov](http://www.ustreas.gov) and mail to:

Department of the Treasury  
Bureau of Public Debt  
Saving Bonds Operations  
P. O. Box 1328  
Parkersburg, WV 26106-1328

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## Tax Information

Check with an accountant, tax consultant or the Internal Revenue Service (IRS) about special benefits for people with limited financial needs after a fire loss.

Department of Revenue (State) – (414) 227-4000  
IRS (Federal) 271-3780

## Common Questions

### A Word About Fire Department Operations

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 that the fire department is 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. A fire report is a public document and is available at your local fire department, usually subject to the cost of duplicating the report.

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# IMPORTANT PHONE NUMBERS

## EMERGENCY NEEDS (Fuel, Shelter, Food)

Emergency Services	911
Health and Human Services Information	211
Non-emergency Police Questions/Problems/etc	311
Milwaukee County Human Services (assistance)	(414) 278-4143
Waukesha County Human Services (assistance)	(262) 548-7212
Racine County Human Services (assistance)	(262) 638-6754
Ozaukee County Human Services (assistance)	(262) 284-8200
Sheboygan County Human Services (assistance)	(920) 459-3151
Manitowoc County Human Services (assistance)	(920) 683-4230
Washington County Human Services (assistance)	(262) 335-4600
Marinette County Human Services (assistance)	(715) 732-7700
Walworth County Human Services (assistance)	(262) 741-3200
Racine County Human Services (assistance)	(262) 638-6353
Kenosha County Human Services (assistance)	(262) 697-4500
Mental Health Emergency Services	(414) 289-6874
American Red Cross	(414) 342-8680
United Way of Greater Milwaukee	(414) 263-8100
Salvation Army	(414) 462-5226
First Call for Help	(414) 276-8747
Travelers Aid (Community Advocates)	(414) 449-4777
St. Benedicts Community Meal	(414) 271-0135
Shelter Hotline	(414) 276-0764
American Red Cross Southeastern Wisconsin	(414) 342-8680
American Red Cross Northeastern Wisconsin	(920) 231-3590
American Red Cross Southwestern Wisconsin	(877) 618-6628
Kenosha County Emergency Management	(262) 605-7900
The Salvation Army Kenosha	(262) 564-0286
WE Energies 24-Hour to report electrical outages	(800) 662-4797
WE Energies 24-Hour to report Gas Leaks / Emergencies	(800) 261-5325
Milwaukee County Emergency Management	(414) 257-4709

## DOCUMENTS (Birth certificate, driver's license, social security card, etc.)

Wisconsin Department of Transportation	(608) 266-2353
Social Security Administration (toll free)	(800) 772-1213
Veterans Affairs -Regional Office (	(800) 827-1000
Wisconsin Department of Records	(414) 278-4002
Post Office (passports)	(414) 270-2000

## RESTORATION COMPANIES

ServiceMaster - Kenosha County	(262) 782-3335
ServiceMaster - Racine County	(262) 763-8228
ServiceMaster - Walworth County	(262) 348-9070
ServiceMaster - Rock County	(608) 752-6717
ServiceMaster - Green County	(608) 328-2111
ServiceMaster - Oconomowoc	(262) 569-9070
ServiceMaster - Menomonee Falls	(262) 251-7590
ServiceMaster - Greater Waukesha	(262) 542-9555
ServiceMaster - Southwest Milwaukee County	(414) 421-4940
ServiceMaster - West Allis / Wauwatosa / New Berlin	(262) 782-3335
ServiceMaster - Disaster Restoration	(262) 782-3933
ServiceMaster - Sheboygan County	(920) 783-2233
ServiceMaster - Manitowoc County	(920) 682-8668
ServiceMaster - Marinette, Menominee, Marquette	(715) 735-5422

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