

Fire Incident #:	Date of Incident:
Fire Investigator:	Contact Number:
Insurance Company:	
Insurance Agent:	Phone:
Landlord Name: Phone:	

Contacts...

Name _____ Phone: _____

Organization: _____



Partners in Protection

Bend Fire & Rescue would like to acknowledge the assistance from United States Fire Administration (USFA), Central Oregon Fire Chiefs Association, Deschutes County Rural Fire Protection District #2, as well as a generous grant from Oregon Community Foundation.

AFTER THE FIRE



Bend Fire & Rescue

After the Fire...

This brochure was developed as a resource to give you information you may need in the coming days and to assist you in reducing your losses after the fire is out. In the event you cannot find the help you need, please call Bend Fire & Rescue at 541-322-6300. We will assist you in locating the appropriate individual, agency, or information that can answer your questions.



Recovering from a fire can be a physically and mentally demanding process. When a fire strikes, lives are suddenly turned upside down. Often, the hardest part is knowing where to begin and who to contact.

If you are insured:

Contact your insurance company or agent as soon as possible. If you are renting, you must also contact the property owner or management company. Your insurance agent will be an invaluable resource to you. We also recommend you contact your mortgage lender and auto insurance agent if there was fire damage to your car.

TIP: It is important to track your expenses after the fire. Depending on your insurance policy, you may get reimbursed for these expenditures. We recommend staying as organized as possible by starting a notebook, folder, or binder to keep all your receipts and information in one place.

If you are not insured:

If you are not insured and need assistance, the American Red Cross is available to assist families who have been displaced from their homes. They are available around the clock, every day of the year, with food, clothing, and housing needs. It is also recommended to call a fire damage restoration company or general contractor to assist you post fire clean-up and with home repairs.

Securing your home:

Depending on the extent of the fire, you may need to secure your home. This may include boarding up windows, doors or other openings with plywood or tarps. Your insurance agent may be able to assist you in making immediate repairs or help in securing your home. If you are unable to contact your agent and need professional assistance in securing your home, you may contact a general contractor or a fire damage restoration company (usually listed as Contractors – General or Fire & Water Damage Restoration).

CAUTION: Due to the fire damage, you may not be able to enter your home until a building inspector deems it is safe and structurally sound. A burned structure off-gases toxic fumes for several days. We recommend, for your safety and health, to stay out of your home.

If you must stay elsewhere:

If your home is unlivable, and you cannot find a place to stay with family or friends, consult with your insurance company to see if your policy covers additional living expenses. The Red Cross may be able to provide temporary shelter until you can arrange to rent a place to stay.

If you must leave your home, try to locate the following items to take with you:

- Legal documents
- Identification
- Vital medicines
- Eyeglasses
- Hearing aids
- Valuables
- Credit cards
- Checkbooks
- Insurance policies
- Money
- Jewelry
- Photos

TIP: Fire crews can assist you in getting these from your home, just ask.

Pets:

Smoke can damage the lungs of dogs, cats, or other pets in minutes and sparks can cause painful burns that may stay hidden under your pet's fur. As soon as possible, take your pet to a veterinarian.



Counseling Support:

After a fire, you may experience: anxious feelings, depression, difficulty concentrating, sadness, anger, fatigue, fears, and nightmares. These are common responses to a traumatic event. If you or your family members need support, call the American Red Cross or seek a counselor. Some employers and/or health insurance carriers provide coverage for counseling services.

Change of Address:

There are many entities you should notify if you need to temporarily live somewhere else. Here are a few to consider:

- Insurance agent/companies
- Financial Institutions
- Mortgage company
- Employers
- Children's school
- Post Office
- Credit card companies
- Newspapers/magazines
- Utility companies
- Medical Providers

Remember, if you are receiving benefits, don't forget to also contact Social Security Administration and the Department of Economic Security.

Notes...

Checklist ...

- Contact Red Cross for temporary housing, food, clothing, medicines, etc. or arrange to stay with friends/family.
- If you are insured, contact your insurance company for detailed instructions on protecting your property, conducting inventory and contacting fire damage restoration companies.
- Check with the fire department to make sure your home is safe to enter. Be watchful of structural damage.
- Conduct an inventory of damaged property and items prior to throwing them away.
- Try to locate important documents and records such as a driver's license, social security cards, bank records, insurance policy, etc.
- Save all receipts related to the fire loss. They may be needed later by the insurance company or the IRS for losses claimed.
- Notify your mortgage company of the fire.
- If your vehicle has been damaged, contact your auto insurance agent
- Notify others of your temporary situation including family, friends, schools, employers, post office, and utility companies.

Document Replacement...



Here is a list of valuable documents that may need to be replaced if destroyed and who to contact for the information on the replacement process:

- Driver License: Department of Motor Vehicles
- Bank Books (checking/savings): Your bank
- Credit Cards: The issuing companies
- Insurance Policies: Your agent
- Military Discharge Papers: Department of Veterans Affairs
- Passports: Post office & Deschutes County Clerk
- Birth, Death & Marriage Certificates: Bureau of Records in the appropriate state, or local Department of Health
- Divorce Papers: Circuit Court where decree was issued
- Mortgage Papers: Your mortgage company
- Social Security/ Medicare Papers: Local Social Security office
- Titles to Deeds: Records department of the locality in which the property is located.
- Stocks and Bonds: The issuing company or your broker
- Wills: Your lawyer
- Medical Records: Your doctor
- Warranties: Issuing company
- Income Tax Returns: IRS centers where you filed
- Citizenship Papers: US Immigration & Naturalization Service
- Animal Registration Papers: Humane Society or Vet

Utilities...



- Your utilities may be disconnected to protect you and the firefighters from the dangers of natural gas or electricity. If temperatures are below freezing, it will be important to protect water pipes by restoring heat or by draining the plumbing.
- If your homes' electrical or gas systems have been damaged, it may not be possible to reconnect these services.
- If the fire department has turned off any of your utility services during the fire, call the utility company to restore the service. NEVER try to restore the service yourself.
- ONLY the utility company may restore your service. The Bend Fire Department WILL NOT turn your utilities back on.
- Your mechanical, electrical, and gas systems may need to be checked by a professional, even if they don't appear to be damaged before any utilities are turned back on.

Power

- Pacific Power 1-800-221-7070
- Central Electric Co-Op 541-548-2144

Natural Gas

- Cascade Natural Gas 1-866-412-8829

Water and Sewer

- City of Bend water/ sewer 541-388-5515
- Avion Water Company 541-382-5342
- Agate Water Company 541-382-2855
- Roats Water 541-382-3029
- Laidlaw Water 541-389-1255

Cable and Internet

- Bend Broadband 541-382-555
- DIRECTV 800-531-5000
- Dish Network 877-243-5878

Garbage

- Bend Garbage & Recycling 541-382-2263
- Cascade Disposal 541-382-6660

Telephone

- Century Link 541- 636-0936

Vehicle fires...

- Contact your insurance company as soon as possible after a vehicle fire to start a claim.
 - What's covered by your policy?
 - Which policy is it covered by?
(homeowners/renters/car/someone else's insurance)
- Other insurance considerations to discuss with your agent:
 - Other policies that may provide additional coverage, such as homeowner's and/or renters insurance policies.
 - The insurance company may provide a loaner vehicle while your claim is processed.
- Contact your vehicle finance company and ask them to contact insurance directly.
- Ensure that the vehicle is removed from the street and taken to a secure lot.
 - You can recover any surviving possessions later.
 - If your vehicle is towed, you may need to pay that bill before recovering your possessions.
- Most vehicle fires are considered complete losses, as the heat and smoke are concentrated and confined within a small area. This is also true for the vehicle contents.

If you don't have insurance, here are some considerations:

Without insurance you may have to pay out of pocket for damage to other property (streets, buildings, other vehicles, etc.).

Food and Medicine...

- Medicines- dispose of all medicines, cosmetics, and toiletries that have been exposed to smoke or extreme heat. Medicines, especially, can change strength by exposure to heat. Contact your doctor or pharmacy to replace your medications.
- Food- dispose of any food item that has been exposed to smoke or heat. This includes all food items in the refrigerator or freezer. All boxed food should also be thrown away.
- Jars, cans, and bottled drinks- dispose of all these items. The seal on these products may have been damaged by the heat.

TIP: It is cheaper to replace food and medicines than to jeopardize your health by keeping these items.
When in doubt, throw it out!

Money Replacement ...

Handle burnt money as little as possible. Attempt to encase each bill or portion of a bill in plastic wrap for preservation. All burnt money and coins should be taken to your bank. The bank will assist you in getting the money replaced or direct you to the local Federal Reserve Bank. If your US Savings Bonds have been destroyed, you must obtain Department of Treasury Form PDF 1048 (I) from your bank or www.ustreas.gov and mail to:

Department of Treasury
Savings Bonds Operations
PO Box 1328
Parkersburg, WV 26106-1328



Cleaning up...

If you are insured, contact your insurance company. Your policy may cover house cleaning by a restoration specialist. As you go through your possessions, keep all damaged items for insurance purposes.

TIP: We highly recommend you take pictures or videos of all your damaged personal items as you sort through them.

Smoke, soot, and odors:

Sometimes there is a residual smoke odor from a small fire that can linger. Household items often take several cleanings to rid them of smoke odors, soot and stains. In some cases, they will never come clean or stop smelling of smoke. To help reduce the smoke smell, you can place small saucers of household vanilla, vinegar, or activated charcoal around your home to help absorb these odors. Remember that the smoke odor is also inside the heating and cooling ducts and you get a fresh blast every time the air system activates.

If insured, consult your insurance company for assistance. If the odor does not go away in about a week, you may want to contact a cleaning service specializing in restoration of fire damaged property. They have the equipment to scrub out the duct work and deodorize everything in the house.



Cleaning tips:

- Vacuum all surfaces.
- Change and clean air conditioner/heater filters.
- Seal off the room in which you are working with plastic wrap to keep soot from moving from one room to another. Try to keep windows closed.
- Consult a professional painter for advice on how to clean your walls. You may need to re-paint with a specially formulated paint. If your walls are wallpapered, usually the wallpaper cannot be restored.
- Wood furniture: Do not use chemicals on furniture. A very inexpensive product called FLAX SOAP (readily available in hardware stores) is a most efficient product to use on wood, including kitchen cabinets.
- Cloth furniture: Remove residual mud, soot and soil from the furniture and dry it off. Steam clean, shampoo and repeat. You may have to replace furniture entirely if it has been severely damaged by fire.
- Floors: Use FLAX SOAP on wood and linoleum floors. It will take 4 or 5 applications. Then strip and re-wax.
- Carpeting and rugs:
 - Steam clean, shampoo, and repeat steam cleaning.
 - 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 a circulation of warm, dry air.
 - Even though the surface seems dry, moisture remaining at the base of the tufts can quickly cause the rug to rot.
 - For information on cleaning and preserving carpets, call a qualified carpet cleaning professional.

- Mattresses: Mattresses and pillows are usually not worth saving because it is almost impossible to get smoke odor out of these items. If you must use the mattress temporarily, let it dry in the sun and then cover it with plastic sheeting.
- 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 should also be thoroughly cleaned and oiled.

WARNING: Do not use gasoline for cleaning!

- Mildew: To remove mildew, wash stain with soap and water. Rinse well and dry. If stain remains, use lemon juice and salt, or a solution of household bleach and warm water.
- Clothes: Scrape all heavy dirt from clothes, rinse and wash several times with detergent and dry immediately to prevent mold from forming. Take wool, silk, or rayon garments to dry cleaner as soon as possible. Restoration companies are also a great resource for getting smoke odor out of clothing.
- 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 true for electrical appliances.
- Cooking utensils: Your pots, pans, flatware, etc. should be washed with soapy water, rinsed 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 in vinegar.