

## **What to do When the Firefighters Leave**

### **Get Your Family Settled:**

If the house is untenable, and if you cannot find a place to stay with family or friends (keeping in mind that it may be for several weeks to several months), arrange to rent living space. Alert your insurance agent to your new address and telephone number so that your adjuster knows where to find you. Some insurance policies pay additional living expenses up to a specific dollar amount. Consult with the adjuster and always keep accurate records for insurance and income tax purposes.

### **Protect Your Property:**

You must take “reasonable care” to protect your remaining property in order for your insurance policy to remain in effect. Have the windows (and perhaps doors) boarded up if broken, and cover holes in the roof with plywood, tarps or a piece of plastic. If the weather is cold, have the water shut off and drain all plumbing fixtures. Contact a heating contractor to check your hot water heater, furnace and range for proper operation. Contact a reputable electrician and have all affected electrical equipment and wiring checked for safety and serviceability before re-energizing. If your electrical meter has been removed or if your electric service wires to your home have been cut, you or your electrician must contact PECO to have the service restored. If you are charged for any of these services; save your receipts for proof at time of reimbursement from your insurance company.

### **Make A Damage Inventory:**

Itemize everything that has been damaged, room by room, and submit it as part of your “Proof of Loss” requirement. List even the most insignificant items. Do not throw anything out until you have agreed on a settlement. You are not bound to accept the insurance company adjuster’s evaluation. Be as detailed and accurate as you can with your inventory. Cite when you bought the item; what it cost, and what it will cost to replace. Contents are subject to depreciation unless there is a replacement/cost endorsement. Under many homeowner policies, you are entitled to full replacement for structural damage up to the coverage of your policy, provided your policy was for at least 80% of the replacement value of your home. The company will send a contractor to estimate the repair costs of your home. It would be advisable to have some damage idea before you receive the insurance company’s final settlement figure.

### **What if You Disagree With the Company’s Offer?**

First, discuss the matter in detail with the adjuster and your agent. If you still disagree, turn the offer down and submit the loss to “appraisal”. The cost will be borne by both you and the company. Most companies accept the appraiser’s decision as binding. If you still are not satisfied, you can take legal action.

**How about a Public Adjuster?**

The public adjuster will charge you a predetermined percent of your settlement, which includes the insurance payments for your living expenses while you're out of your home. Use a public adjuster if you don't want to do all the inventory and other research on your own, or if you feel you need an independent expert to follow up with the insurance company.

**How About a Mortgage?**

Be sure to keep up your mortgage payments after the fire unless the lender agrees (in writing) to some other arrangement. If you are a renter, check on your lease agreement to determine the landlord's obligation to provide you with living space.

**How About Payment?**

The insurance company will send you a check once you have agreed upon the amount and signed the agreement offer. If extensive home repairs must be made, the insurance company may withhold a portion of the settlement until the specific construction is completed. If your home is mortgaged, the settlement check for the structural repairs may be made out to both you and the lender. Often the lender will sign the check over to you outright, but be sure to consult with the lender about this.

**What About Taxes?**

If you are under insured, or your final settlement was less than your actual loss, you may claim the difference minus \$100.00 as a deduction on your income tax return. Make sure you have the evidence to back up your claim in case of an audit.

**What About Cash or Negotiables?**

If burned, handle with extreme care and as little as possible. Attempt to encase each crisp sheet in a plastic wrap in order to salvage as much as possible. Take everything to your bank for advise regarding replacement.

**What About Perishables?**

Any food, beverages and/or medicines exposed to heat or smoke should not be consumed. If the materials were in tightly closed or sealed containers, or in airtight refrigerators or freezers, they may be salvageable. Consult with the Montgomery County Health Department at (610)278-5117 for additional information. Just remember it is cheaper to replace the material than to jeopardize your health by taking a chance.

**What About Odors?**

After a small fire there sometimes is a residual "burnt" odor that is very annoying. Often, placing small saucers of household vanilla, wine vinegar, or activated charcoal around your home will help to absorb these odors. Commercially available household deodorants will also help in some cases. For larger problems, look in the yellow pages of the telephone book under "Smoke odor Counteracting Services".

**What About the Firefighters?**

If you have been pleased by their helpfulness and professionalism, or if you just want to say “thanks”, by all means do so, especially in writing. Many times a letter to the local editor of the Times Herald or the Philadelphia Inquire is worth its weight in gold. A letter to the Fire Chief, Thomas O’Donnell, or the Municipal Administrator would also be appreciated.