



# **AFTER THE FIRE**

## **THE FIRST 24 HOURS**

Recovery from a fire can be a physically and mentally demanding process. A fire is devastating and the hardest part is knowing where to begin.

The City of Courtenay Fire Department has gathered the following information to assist you in this. We have created this booklet with suggestions on some immediate actions that you may need to take and suggestions for future and ongoing processes. This information is intended to assist and to help you as you begin rebuilding.



## THE FIRST 24 HOURS

### Protecting Yourself, Your Family, and the Fire Site

Considerations for immediately after the fire:

- Temporary housing
- Food
- Medicine
- Clothing
- Other essentials

#### **Contact your insurance agent / company**

It will be necessary for you to contact your insurance agent / company as soon as possible.



Cautions:

- Do not re-enter the structure
- Follow any instructions given by your insurance agent / company or Fire Investigator
- Utility services (natural gas and power) may have to be disconnected to fight the fire in the structure
- Only have these services reconnected if safe to do so.
- Gas reconnection: Fortis Gas 1.888.224.2710
- Power reconnection: BC Hydro 1.800.224.9376
- Telephone Service Telus: 1.888.811.2323
- Water or Sewer
  - City of Courtenay 250.338.1525
  - CVRD 250.334.6000

Structure Security

- In some cases it may be necessary to board up openings in the structure caused by the fire. This is done to keep trespassers out and to protect the scene.
- If you have any questions regarding re-entering the structure contact your insurance company representative.



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Beginning immediately, save any receipts for any money you spend. You may need to show your insurance company what money you have spent related to your fire loss. Each insurance company will have their own procedure related to expenses. Please contact them for clarification.

- If and when it is safe to do so, or you are allowed try to locate the following items:
  1. Identification such as drivers licenses, birth certificates, social insurance cards
  2. Household insurance information
  3. Medication information
  4. Eyeglasses, medications and other supportive devices
  5. Valuables such as credit cards, bank records, cash, jewelry

### **Temporary Relocation Notification List**

Many people and agencies need to be notified if you and your family are relocated for any period of time:

- Your family and friends
- Your insurance company – ensure they know where you are staying and provide contact information, i.e. phone number, cell phone number
- Your child / children's school
- Your bank or mortgage holding company
- Your employer
- The post office in case of absence from your residence after the fire.
- Any delivery services that you may utilize
- The Fire Department and RCMP  
Fire Administration: 250.334.2513  
RCMP Administration Line: 250.338.1321
- Utility Companies:  
Gas/Water/Sewage  
Power Company
- Your cable or satellite provider



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### **IF YOU ARE INSURED**

- Ensure you notify your insurance agent/company as soon as possible
- Ask your insurance agent/company what you should do about immediate needs such as, dwelling requirements, covering doors and windows affected by the fire
- Water removal if any that resulted from fighting the fire
- Immediate food and shelter provisions
- Ask your insurance agent/company what actions are required of you
- If you are unsure about anything be sure to ask your insurance agent/company
- Do not throw anything away until instructed by your insurance company
- Itemize damaged belongings
- Discuss all plans with your insurance company concerning damaged items

### **IF YOU ARE NOT INSURED**

- Contact friends or family immediately
- Contact CV Emergency Support Services. They may be able to help with immediate needs.
- RCMP Victim Services
- Red Cross
- Salvation Army

### **VALUING YOUR PROPERTY**

Personal loss is difficult to value. Some key areas that you should target when assembling a list of items lost in a fire and their respective values:

- Costs when purchased; receipts are very helpful in this situation
- If receipts are not available approaching the store where items were purchased may help determine a value for lost items
- How long have you owned an item; this can assist in valuing the present day replacement costs.
- Fair Market Value; this is the cost you could have sold the item the day before the fire. The cost would reflect fair market cost minus wear and tear essentially the depreciation cost of the item.



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### Restoration and Cleaning Services

Several companies specialize in fire restoration services. Inquire with your insurance agent or adjuster about securing a company as soon as possible.

Be clear on ensuring who will pay for this service. Each insurance policy may differ; ask before contacting any such restoration company. Your insurance company may contact a company for you. Be sure to ask who contacts, and who pays.

Professional Fire Rescue Restoration Companies may be your best option for cleaning and restoring your personal belongings. Consult your insurance company for guidance on this process.

**Know your responsibilities before making decisions.**



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### REPLACEMENT OF VALUABLE DOCUMENTS AND RECORDS

This is a checklist of potential documents that may need to be replaced or destroyed by a fire, and who you will need to contact on the replacement process:

ITEM	CONTACT
Drivers License	Service BC
Bank Records	Your Banking Institution
Insurance Policies	Your Insurance Agent/Company
Passports	1-800-567-6868
Birth, Death and Marriage Certificates	Service BC
Canada Pension Certificates/Cards	Service Canada
Credit Card/Replacement	Call Card Company
Social Insurance Cards	Contact your local Government of Canada Office
Titles and Deeds	BC Land Titles
Stocks and Bonds	Issuing Company or your Stock Broker
Wills	From your Lawyer
Medical Records	From your Doctor
Warranties	From the Company that issued
Income Tax Records	Revenue Canada/Your Accountant
Mortgage Records	Your Bank or Lending Institution



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### SALVAGE TIPS and HINTS

#### **Clothing**

Before you begin, test garments and follow manufacturer's instruction before using any cleaning product. Many cleaning mixtures described herein this section contain a substance called Tri-Sodium Phosphate, also known under the generic name TSP. This substance is caustic and is commonly used as a cleaning agent. Caution should be followed when using this product and any other products.

Keep out of children's reach and avoid using around family pets. Wear rubber gloves for maximum protection especially if you have sensitive skin. PLEASE ALWAYS READ THE LABEL BEFORE USING.

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

- 4 to 6 tbsp Tri-Sodium Phosphate
- 1 cup household cleaner or chlorine bleach
- 1 gallon warm water

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

An effective way to remove mildew from clothing is to wash the fresh stains 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 on stain.

#### **Cooking Utensils**

Pots, pans, flatware, etc. should be washed with soapy water, rinsed and then polished with a fine-powdered cleaner. Copper and brass can be polished with special polish called Brasso, or salt sprinkled on a piece of lemon, or salt sprinkled on a cloth saturated with vinegar.



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### Electrical Appliances

**DO NOT USE** electrical appliances that have been exposed to steam and water from firefighting crews. Have each appliance affected inspected and certified by an electrician or appliance repair company prior to using. Steam and water can remove lubricant from internal moving parts and can pose a shock hazard as well.

### Food

Canned foods can be washed with detergent and water. Do the same for food in jars. Food containers that have been exposed to heat from the fire should be discarded. Cans that have been exposed to heat from a fire may bulge out or be discolored. Inspect each can individually before cleaning.

Do not re-freeze food that has been thawed due to fire.

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. Baking soda in an open container or a piece of charcoal also can be placed in the refrigerator or freezer to absorb odor.

### Rugs and Carpets

Carpets and rugs should be allowed to dry thoroughly, and then vacuumed to collect all loose debris. Cleaning should be accomplished by a company that specializes in carpet cleaning.



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### Leather and Books

Wipe leather products with a damp cloth, and then dry with a dry cloth. Purses and shoes can be stuffed with newspaper to help retain the original shape of the item. Leather goods should be dried away from a heat source or the sun, allow them to dry naturally. For leather clothing, consult with a dry cleaning company to seek advice on care and restorative processes for these types of items.

When leather goods have been dried naturally, you can clean them with saddle soap.

Wet books need to have your immediate attention. The best method to save wet books is to freeze them in a vacuum freezer. This special freezer will remove the moisture without damaging the pages. Finding a vacuum type freezer may be difficult, consult with your insurance adjuster about this process, perhaps they can assist in locating this item. In the meantime, place wet books in a normal freezer until a vacuum freezer can be located.

### Locks and Hinges

Locks and hinges affected by water from firefighting operations may begin to rust and ultimately seize and not be usable. Oiling and cleaning the hinges and locks will help prevent rusting. By doing this it may help reduce future costs associated with replacement.

### Walls, Floors, and Furniture

Soot can be removed from walls, floors, and furniture by using a mild soap or detergent solution. Additionally, the following solution has proven effective in soot removal:

- 4 to 6 tbsp Tri-Sodium Phosphate
- 1 cup household cleaner or chlorine bleach
- 1-gallon warm water

Please wear rubber gloves when using any caustic cleaning solution, especially if you have sensitive skin. Be sure to rinse your walls and furniture with clean water and dry thoroughly after washing.

Start small; work a small area first. This process will demonstrate the effectiveness of the cleaning solution. You may have to adjust the strength of the solution or change to a different product depending on the results of the area cleaned. Always rinse with clean water and wash ceilings last.

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



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### **Wood Furniture**

- Avoid drying your wood furniture in the sun. This process can cause the wood to warp and twist.
- Clear off any mud and dirt thus allowing for complete consistent drying to take place.
- Scrub wood furniture with a stiff brush and cleaning solution.
- Remove drawers; let them dry thoroughly so there will be no sticking when you re-insert them.
- Wood will decay and mold if not allowed to dry thoroughly. Assist in ensuring adequate ventilation is present, open windows and doors allowing for increased air flow. Turn on your furnace or air conditioner if necessary.
- If mold should form, a solution of borax dissolved in water should be used to wipe down the affected areas. If mold forms, consider discarding the furniture. If you do not wish to discard the affected piece, contact your local Health Inspector and seek advice on completely eliminating the mold.

### **Money Replacement**

- If paper money is damaged, a local banking institution may replace some damaged bills.
- Avoid handling damaged paper money as much as possible.
- The degree of damage may dictate if each institution will replace it or not. Please consult your banking institution for clarification.
- Ensure that both serial numbers are present on the bill.

**Further information can be obtained by contacting the Courtenay Fire Department**

**250.334.2513**