

## FAQ – What to do After a Loss

Need Help?

Contact us

### Emergency Tips for Fire and Smoke

**“Timely action can be a great help in any damage situation, however, incorrect or delayed action can jeopardize or severely impair satisfactory restorations.”** *(From the National Institute of Fire Restoration)*

#### TO DO - First 24 hours:

- Secure cell phones and phone/address books.
- Secure all personal valuables - Medication, eyeglasses, hearing aids, jewelry & guns.
- Remove pets to clean & safe environments (secure their food & meds)
- Call insurance company or agency – open claim & get a claim number.
- Lodging – secure temporary hotel/lodging for a few nights – preferably close to home – check for pet friendly hotels if you have pets.
- Board-up/secure/lock your house and make temporary emergency repairs if necessary.

American Red Cross – Sierra-Delta Chapter  
1656 Exposition Blvd  
Sacramento, CA 95815  
Phone: 916-993-7070  
[www.redcross.org](http://www.redcross.org)

#### **Don't have your insurance carrier's phone number?**

Call toll-free directory assistance at (800) 555-1212 for the toll-free number to your insurance company.

#### TO DO – Next Few Days:

- Meet insurance adjuster – Talk about long term housing and money for immediate expenses – Save any and all receipts to pass on to your adjuster – Food/housing/clothing/etc....
- Start a folder/notebook – Track phone calls, notes and everything related to the fire. Track all expenses. No expense is too small. Remember to include dates & times for all entries.
- Alert the following about the fire and your temporary address: Post Office, utilities, delivery services (water & newspaper), bank, credit card companies, insurance company, employers, schools, neighbors (at least one of them).
- Photos – did you lose your photos in the fire? Contact relatives/friends – they may have photos from holidays/events hosted in your home. Ask for copies to show your agent/contractor.
- Hold Everything! Do not throw away any damaged goods until an inventory is made. All damages are taken into consideration in developing your claim.

#### TO DO – House Repairs:

- Contents – Determine whether your personal contents need to be handled by the professionals? Seek references from your adjuster & contractor.
- Determine if asbestos or lead testing is needed? Testing is needed for homes built pre-1978.
- Seek advice of a professional – Only an experienced/qualified reconstruction contractor can provide important information and services specific to the treatment of fire damage buildings.