

Having a house fire can be a very traumatic experience. Depending on the level of damage caused there can be a lot of things you need to consider before you can return and start living as normal in your property.

### **What Do I Do First?**

When the fire and rescue service leaves, the building becomes your responsibility. If you cannot occupy it, remove all valuables and secure all doors, windows and other areas against unauthorised entry.

Should boarding up be necessary a contractor may be contacted through Fire Control via the Officer-in-Charge on the fire appliance.

If you are a council tenant contact your Housing Department who will do this for you. When it is necessary for the fire and rescue service to cover a roof with tarpaulins they are on loan for six days. After this a charge, per day, is made so you should make arrangements to have them replaced.

It is impossible for us to state whether such expenses are covered by your insurance policy; telephone your agent or broker as soon as possible.

If the premises are to be left unoccupied, contact your local Police Station and inform them.

### **Health**

If you suffer from any respiratory problems and you have inhaled smoke or you feel unwell after a fire seek immediate medical assistance from your GP or go to your nearest Hospital Accident and Emergency Department. Try to get someone to go with you.

### **Accommodation**

If your accommodation is not habitable and you cannot stay with friends or relatives it may be necessary to make alternative arrangements. Contact the Housing Department of your Local Authority who may be able to assist. Otherwise your insurance policy may cover the cost of bed and breakfast or hotel accommodation. This should be checked with your insurance company and arrangements made accordingly.

### **Is The Building Safe After a Fire?**

After a fire has been extinguished it will take many hours for the building to cool down. During this time noises may be heard coming from the area involved. Due to the expansion and contraction of different areas of the building, parts of it may become dislodged and fall. If you have to enter make sure you protect yourself with a hard hat. Often walls must be opened by firefighters to ensure that no 'hidden' fires still burn. Consequently after the fire, damage may appear excessive but we must ensure that there is no possibility of further risk from fire.

### **Can I Use My Gas, Electric and Water?**

It is likely that the fire and rescue service will have isolated gas, electric and water supplies. DO NOT attempt to reconnect these until checked by a competent gas engineer, electrician or plumber.

Failure to do so may result in a fire or flood.

### **Insurance Issues**

If you are insured your insurance will be the single most important component in recovering from a fire loss. It is extremely important to contact your insurance representative as soon as possible after a fire. They may wish to inspect your property or contents before anything is moved or disposed of. If you do incur expenses - keep receipts

You may have two separate policies, one for the building and one for the contents which may be issued with different companies. Ensure you contact them both. There may be a couple of things your insurer may want you to do, for example: Protect the property from further damage by making reasonable repairs such as covering holes in the roof or walls. Take reasonable precautions against loss, such as draining water pipes in the winter if the house will be unheated for some time. Make an inventory of damaged personal property showing in detail the quantity, description, what you paid for the items when purchased, how long you have had the items, the amount of damage they sustained, and how much it would cost to replace them. Include with the inventory any bills or documents which can help establish the items' value.

Besides your obligations to the insurer, you also have a responsibility to inform your mortgage company (where applicable) of the fire and to keep them informed of activities to restore the property.

### **How Do I Get Copies of Lost Documents?**

Bank and building society books: Your Bank or Building Society can issue statements or duplicate books.

Birth, marriage and death certificates: Contact the original Office of Registration, they will provide duplicates.

Divorce decree: Contact the Court Office where the decree was made, they will assist in providing duplicates.

Deeds: Contact your Solicitor.

Driving licence and vehicle documents: All types of driving licences may be replaced by the DVLC, Swansea, SA99 1AT. Your Insurance Company will provide a duplicate vehicle Insurance Certificate. You will need to contact the garage which issued your MOT certificate for a replacement.

Income tax records: Your employer will know which Tax Office to contact.

Payment books: Contact the organisation you are paying.

Pension book and benefit books: Contact your local Department of Health and Social Security Office or call free on 0800 666555 for advice.

If you receive a Company pension, contact your last employer.

Travel documents: Contact the Travel Agents who made your original booking.

Passports: Contact your relevant passport office.

Warranties: Contact the manufacturer. The address may be obtained from the shop where you bought the items or from a Reference Library.

### **What Should We Do With Food and Cooking Utensils?**

Wash your canned goods in detergent and water. Do the same for food in jars. If labels come off, be sure you mark the contents on the can or jar with a grease pencil.

Food sealed in glass jars or undamaged tins should be OK if not subjected to heat.

Do not use canned goods when cans have bulged, dented or rusted.

If your home freezer has stopped running, you may still be able to save the frozen food: Keep the freezer closed. Your freezer may have enough insulation to keep food frozen for at least one day, perhaps for as many as two or three days.

Move your food to a neighbour's freezer or rented locker.

Wrap the frozen food in newspapers and blankets or use insulated boxes. Do not refreeze food that has thawed.

To remove odour 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. Place baking soda or a piece of charcoal in an open container in the refrigerator or freezer to absorb odour. Your contents insurance may cover the loss of frozen food.

Your pots, pans, etc., should be washed with soapy water, rinsed, and 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 with vinegar.

### **Can We Use Electrical Appliances?**

Do not use machines that have been exposed to water or steam until you have a service representative check them.

This is especially true of electrical appliances. In addition, steam can remove the lubricant from some moving parts. If the Fire Service turned off your gas or power during the fire, call the electric or gas Company to restore these services. Do not try to yourself.

### **What Do We Do With Our Furniture?**

If your premises are not habitable then furniture may need storing.

Upholstered furniture may be soiled, stained and wet. Contact specialist cleaners under 'Carpet, Curtain and Upholstery Cleaners' in the Yellow Pages. Other furniture should be moved from wet or damp areas and allowed to dry in a well-ventilated place after removing drawers and stored items. Advice can be sought from 'Furniture Repair and Restoration' companies in the Yellow Pages.

Wood furniture or fixtures can be treated in the following way:

Do not dry your furniture in the sun. The wood will warp and twist out of shape.

Clear off mud or dirt.

Remove drawers. Let them dry thoroughly so there will be no sticking when you replace them.

Scrub with stiff brush and a cleaning solution.

Wet wood can decay and mould, so dry thoroughly. Open doors and windows for good ventilation.

If mould forms, wipe the wood with a cloth soaked in mixture of borax dissolved in hot water.

To remove white spots or film, rub the wood surface with a cloth soaked in a solution of ½ cup household ammonia and ½ cup water. Then wipe dry and polish with wax, or rub the surface with a cloth soaked in a solution of ½ cup turpentine and ½ cup linseed oil. Be careful, turpentine is combustible (will burn).

You can also rub the wood surface with a steel wool pad dipped in liquid polishing wax, wipe with a soft cloth and then buff.

Do not use LPG (Liquefied Petroleum Gas) heaters as they create additional water vapour.

De-humidifiers which will remove water from the atmosphere.

### **Rugs, Flooring, Clothing and Bedding**

Wall to wall carpet is best cleaned with a wet/dry vacuum cleaner. These may be hired from carpet stores, dry cleaning shops or tool hire companies. See 'Carpet and Rug', 'Dry Cleaning and Launderers' and 'Hire Services' in the Yellow Pages.

However, after becoming wet wall-to-wall carpeting usually will not return to its former size and will have to be thrown away. Keep a piece of all discarded floor covering so your Insurance Loss Adjuster can tell its value.

Rugs should be dried quickly and thoroughly. Clean by sweeping and vacuuming, then shampoo with a commercial rug shampoo. Lay the rug on a flat surface and expose to a circulation of warm, dry air.

A fan directed over the rug will speed the drying.

Ensure no moisture remains at the base of the tufts as this will rot the rug.

If you have expensive floor coverings, contact a carpet cleaning company under 'Carpet, Curtain and Upholstery Cleaners' in the Yellow Pages for specialist cleaning advice.

Other floor coverings, such as vinyl, should be lifted to prevent mildew, allow thorough drying out before refitting.

**Flooring**

When water gets underneath linoleum, it can cause odours and warp the wood floor. If this happens, remove the entire sheet. If the linoleum is brittle, a heat lamp will soften it so it can be rolled up without breaking. If carefully removed, it can be re-cemented after the floor has completely dried. Small blisters in linoleum can be punctured with a nail and re-cemented if you are careful. Weigh down the linoleum with bricks or boards. It is usually possible to cement loose tiles of any type. Wait until the floor is completely dry before beginning.

**Clothing**

Before treating, always read the Care Label for proper instructions.

Smoke odour and soot can sometimes be washed from clothing.

To remove mildew, wash the fresh stain with soap and warm water. Then rinse and dry in fresh air. If the stain has not disappeared or if in doubt contact your local dry cleaners.

Most clothing and bedding is capable of laundering in a domestic washing machine.

Test coloured garments before using any treatment.

If you are taking woollen, silk, or rayon garments to the cleaners, first remove trimmings, shoulder pads, etc., then, if the garment is damp or wet, dry it in a well ventilated area. Shake and brush well and take the garment to the cleaners as soon as possible.