

What to do after a fire



Office of the
Fire Commissioner



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After a fire

A FIRE IN YOUR HOME can significantly impact you and your family. In the days and weeks that follow, you may experience anxious feelings, depression, difficulty concentrating, sadness, anger, fatigue, hopelessness, fear and nightmares.

These feelings are normal. They're a natural reaction to a traumatic event. These feelings will lessen and for most people, completely disappear.

It will take time, and you may need help, but you will eventually put the disaster behind you. Often, the hardest part is knowing where to begin and who to contact. There are agencies in your community that can help you work through the crisis, or you can contact your doctor for counseling referrals.

Meanwhile, there are so many things to do: recover lost documents; salvage furniture and appliances; begin cleanup... Where do you start?

That's where this booklet can help. It takes you, one step at a time, through the tasks you may need to do to put things back in order.

Immediate needs for you and your family

Contact your insurance representative, Emergency Support Services or Canadian Red Cross to help you with your immediate needs, such as:

- emotional support
- temporary housing
- food
- medications
- eyeglasses
- clothing and other essential items

Ask your insurance representative what expenses you are entitled to, and for how long. Keep all receipts for any money you spend.

Protect yourself from further losses

The first thing to do after a fire is to protect yourself from further losses.

If the fire department is investigating the fire, talk to them **before** removing any items from your home. **Nobody**, including the property owner, is permitted on the site without the express approval of the fire department investigator.

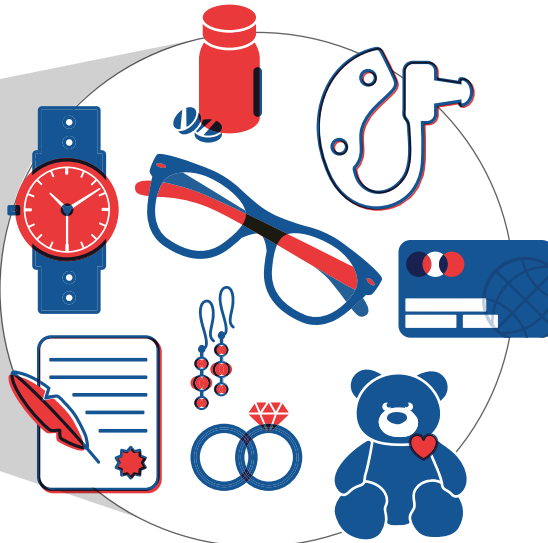
Your local fire department will do its best to have someone secure your home, remove as much water and debris as possible and protect lightly damaged or undamaged property. If you are out of town at the time of the fire, they will do what they can to ensure your home is protected from further damage. If the fire is undetermined in cause, suspicious or under investigation, a security guard or police officer will be posted on site, or the property should be secured to ensure no one enters, until the conclusion of the investigation. Speak with your insurance representative, fire department or RCMP/police.



After any investigation has concluded and the site is released and deemed safe to enter, remove as many valuables from your home as possible, including:

- **personal identification**
- **eyeglasses**
- **medications** *(check with your doctor or pharmacist before taking any medication that was in the fire as it may not be safe to take)*
- **hearing aids**
- **credit cards**
- **important legal documents**
- **insurance policies**
- **jewelry**
- **keepsakes**

If you are renting or leasing the property, you must contact the owner or landlord. An insurance representative may be able to assist you in making immediate repairs or help to secure your home.



If you are insured

Inform your insurance representative of the loss as soon as possible. Ask the representative about:

- ➔ Covering doors, windows and other exposed areas
- ➔ Pumping out any remaining water
- ➔ Whether you need to make an inventory of damaged personal property, with a description of each item and how much you paid for it.

Tips for starting the claim process

- ➔ **Call** your insurance representative or company. Most insurers have a 24-hour claims service. Be as detailed as possible when providing information.
- ➔ **List** all damaged or destroyed items. If possible, assemble proofs of purchase, photos, receipts and warranties. Take photos of damage incurred and keep damaged items, unless they pose a health hazard.
- ➔ **Keep** all receipts related to cleanup and living expenses if you've been displaced. Ask your insurance representative about what expenses you may be entitled to and for what period of time.

If you do not know the name of your insurer or your insurance representative, contact **INSURANCE BUREAU OF CANADA'S CONSUMER INFORMATION CENTRE AT 1-844-2ASK-IBC**

Questions for your insurance representative

- ➔ When will you be on site?
- ➔ Once on site, who will help me with repairs?
- ➔ When will the contractor be on site?
- ➔ What do I do about food in my refrigerator and/or freezer?
- ➔ How long will the repairs take?

If you're displaced:

- ➔ Do I pay and keep the receipts or will the insurance company pay upfront?
- ➔ If I can't access cash or credit cards, what should I do?
- ➔ Does my insurance cover the costs of keeping my pets in a kennel?
- ➔ Am I eligible for additional living expenses to cover an increased cost of living while not at home?
- ➔ When can I move back home?

Insurance information

Company:

Contact information:

Policy number:

If you have a question about home insurance, contact Insurance Bureau of Canada's Consumer Information Centre at **1-844-2ASK-IBC**.

If you are NOT insured

Organizations that may be sources of help include:

- ➔ Emergency Support Services
- ➔ Canadian Red Cross
- ➔ Salvation Army
- ➔ Local religious organizations
- ➔ Non-profit crisis centers
- ➔ Your local emergency coordinator

What is Emergency Support Services?

EMERGENCY SUPPORT SERVICES (ESS) helps preserve the well-being of British Columbians during or immediately following an emergency. Coordinated by your local government or regional district, volunteers with the ESS program help people affected by large emergencies, but may also assist during smaller emergencies such as house fires or disasters affecting a few members of a community.

ESS EMERGENCY
RECEPTION CENTRE

↓ WELCOME ↓



What to know about Emergency Support Services

If you are forced to leave your home in an emergency, the ESS program may direct you to a reception centre or group lodging facility.

RECEPTION CENTRES

A reception centre, often located in a community centre, recreation centre, church or school, is a safe place where people can go to receive:

- ✔ Information about the emergency
- ✔ Assistance meeting your basic needs
- ✔ Help planning your recovery from the disaster

ESS may be offered for up to 72 hours but it can be available for longer, depending on the emergency.

PRIMARY SERVICES – FOOD, CLOTHING AND LODGING

Reception centres may provide:

- ✔ Meals if you are without food or food preparation facilities;
- ✔ Clothing, blankets and toiletries;
- ✔ Temporary lodging if you are unable to find lodging for yourself; and
- ✔ Assistance finding and re-uniting with loved ones.

SPECIALIZED SERVICES – HEALTH SERVICES, CHILD-MINDING AND TRANSPORTATION

Depending on the type of emergency, staff at reception centres may provide specialized services, including:

- ✔ Emotional support
- ✔ First aid and other health services
- ✔ Child minding
- ✔ Pet care
- ✔ Transportation

GROUP LODGING

Group lodging is a safe place where people can go to:

- ✔ Sleep and eat
- ✔ Receive specialized care, including multicultural services and transportation
- ✔ Receive health services, such as first aid and emotional support

Lodgings are often located in community centres, recreation centres, churches or schools, and could even be located in a tent depending on what is available in the community.

Whether or not group lodging is opened depends on many factors including the size of the emergency, the availability of commercial lodgings and the number of responders.

If you are unable to stay in your home

Homeowners may temporarily be denied access to certain articles, areas or the entire structure until the scene is studied and released by the fire investigation staff. This does not imply suspicion; it is policy to attempt to find the cause of all fires. Be sure to inventory what is removed.

Check your residence for important legal documents and valuables that may be salvageable.

If the building is not habitable, a building inspector, if available, must be called. After the building inspection is complete, a permit must be obtained prior to making repairs. Contact your local building department for information on applications and permits.

Who do I notify?

IF YOU MOVE and need to change your mailing address and phone number, notify:

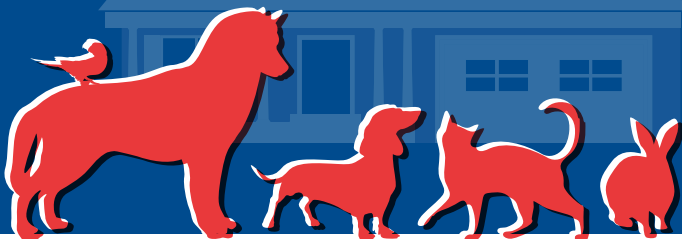
- ➔ **Canada Post**
- ➔ **Newspaper delivery**
- ➔ **Credit card company**
- ➔ **Bank**
- ➔ **School district**
- ➔ **Your employer**
- ➔ **Family and friends**

Who to notify in the event of a fire

- ✓ If you are renting, call the building supervisor, manager, landlord or building owner
- ✓ Child(ren)'s school or daycare, especially if the child will be absent from school due to stress, anxiety or trauma resulting from the incident
- ✓ If you have pets, contact their veterinarian. If your pet has been lost during the incident, contact the SPCA
- ✓ Employers or employees who may be expecting you at work
- ✓ Restoration companies for cleaning or damage repair
- ✓ Banks, credit unions or mortgage brokers who hold your mortgage
- ✓ Dry cleaners to remove smoke, odour and stains from clothes, drapes and fabrics
- ✓ Building Inspector. If any structural damage has been caused, permits may be required to rebuild

Health and Safety for your pets

AFTER A FIRE, don't assume that your pet has not been affected just because it looks all right. Smoke can damage the lungs of a dog or cat in minutes, and sparks can cause painful burns that will stay hidden under the fur. Take your pet to a veterinarian as soon as possible.



Clean up and salvage tips

Professional fire and water damage restoration businesses may be the best source of cleaning and restoring personal belongings.

CLOTHING WITH SOOT AND SMOKE ODOUR

Smoke odour and soot can sometimes be washed from clothing. The following formula will often work for clothing that can be bleached:

- ➔ 4 to 6 teaspoons tri-sodium phosphate (*from a paint store*)
- ➔ 1 cup Lysol or any household chlorine bleach
- ➔ 4.5 litres of warm water
- ➔ Mix well, then add clothes, rinse with clean water, and dry well

or

- ➔ 1/2 cup ammonia to 9 litres of water. Rinse in vinegar (use rubber gloves)

REFRIGERATOR AND FREEZER ODOUR

- ➔ Defrost/wash all surfaces with water and dishwashing detergent.
- ➔ Rinse with two tablespoons baking soda per litre of water, and re-rinse with clear water.

or

- ➔ Wash with solution of 1 cup vinegar to 4.5 litres of water

WHAT TO DO IF YOUR FREEZER STOPS RUNNING

If your home freezer has stopped running, you can save the frozen food by placing dry ice inside and keeping the freezer door closed.

Clean up and salvage tips

(continued)

HEATING, APPLIANCES AND UTILITIES

- ➔ If your electricity or natural gas supply has been disconnected, contact a licensed contractor for assistance.
- ➔ Do not use appliances, electrical outlets, switch boxes or fuse-breaker panels until they have been checked by a qualified electrician.
- ➔ Have your central heating system checked by a licensed contractor before use. Replace any parts that have been damaged or affected by smoke.
- ➔ Replace filters and insulation inside furnaces, air conditioners, water heaters, refrigerators and freezers if they have been damaged. You may need to consider replacing the whole appliance, depending on the severity of the damage. Consult with a professional electrician or with the manufacturer.

OPEN FOOD AND CANNED FOODS

- ➔ Do not use any canned foods where the can has bulged, is badly dented or rusted. Discard any food products exposed to heat or smoke as it is likely contaminated.
If in doubt, throw it out!

COOKING UTENSILS/DISHES

- ➔ Wash pots, pans, flatware, etc. with soapy water, rinse and then polish with a finely powdered cleaner.
- ➔ Polish copper and brass with special polish, salt sprinkled on a piece of lemon or salt sprinkled on a cloth saturated with vinegar.
- ➔ Wash and rinse dishes in hot, soapy water or use a dishwasher.

Clean up and salvage tips

(continued)

LEATHER AND BOOKS

- ➔ Wipe leather goods with a damp cloth, then a dry cloth. Stuff purses and shoes with newspaper to retain shape. Leave suitcases open. Dry leather goods away from sun and heat. When leather is dry, clean with saddle soap.
- ➔ Treat wet books as soon as possible. The best method is to freeze them in a vacuum freezer to remove moisture. A normal freezer can also be used.

PAINTED WALLS

To remove soot and smoke from walls:

- ➔ Use rubber gloves and goggles.
- ➔ Mix together 4-6 tablespoons tri-sodium phosphate and 4.5 litres of water.
- ➔ Wash a small area at a time working from the floor up. Do ceilings last.
- ➔ Rinse thoroughly.
- ➔ Repaint when completely dry. Use a smoke sealer (*purchased in a paint store*) before painting.

WALLPAPER

- ➔ Heat and ventilate room for several days to dry the plaster and paper.
- ➔ If mildewed paper is washable, wipe it with a cloth wrung out of thick soapsuds. Rinse clean with clear water.
- ➔ Re-paste edges or loosened sections.
- ➔ When washing wallpaper, work quickly so paper does not become soaked. Work from the bottom to the top to prevent streaking.

Clean up and salvage tips

(continued)

FLOORS

- ➔ Use flax soap on wood and linoleum floors. It will require 4 or 5 applications. Strip and re-wax if necessary.

CARPET

- ➔ A wet/dry vacuum or water extractor carpet cleaning machine can be rented at most supermarkets or drugstores, which will remove standing water and dirt. Add carpet cleaning detergent and clean the carpet as instructed on the machine.

RUGS

- ➔ Let rugs and carpets dry out thoroughly by laying them flat and exposing them to warm, dry air.
- ➔ Clean by sweeping or vacuuming.
- ➔ Shampoo with a commercial rug shampoo.

MILDEW

- ➔ To remove mildew, wash with soap and water. Rinse well and allow to dry. If stain remains, use lemon juice and salt, or a solution of a tablespoon of perborate bleach to a pint of lukewarm water, or dilute with a solution of household chlorine bleach. Test coloured garments before using any treatment.

MOULD

- ➔ Exercise caution in cleaning and disinfecting mould because they release spores when disturbed.
- ➔ Never mix bleach with ammonia as fumes from the combination are toxic.
- ➔ If you suspect any mould on any furniture that has been wet, contact a professional for advice.

Clean up and salvage tips

(continued)

LOCKS AND HINGES

- ➔ Take lock apart (especially iron locks), wipe with kerosene and oil.
- ➔ Squirt machine oil through the bolt opening or keyhole and work the knob to distribute the oil if locks cannot be removed.
- ➔ Thoroughly clean and oil hinges.

MEDICATION

- ➔ Keep an up- to- date list of all medications you and your family take. Make sure you record medication strength, the amount to be taken and time when medication is to be taken.
- ➔ Discard any medication that has been contaminated by heat or smoke from a fire. Most pharmacies offer a medication disposal service.
- ➔ **Do NOT** take any medicine that was not completely sealed in a container.
- ➔ Check with your doctor or pharmacist before taking any medication that was in the fire. If it was exposed to heat, it may not be safe.

If in doubt, throw it out!

What to do after a fire

FOR MORE INFORMATION PLEASE VISIT:
www.gov.bc.ca/FireSafety
www.gov.bc.ca/EmergencySupportServices

INSURANCE INFORMATION PROVIDED BY:



IBC

Insurance Bureau
of Canada



Office of the
Fire Commissioner

