

## FIRE INSURANCE CLAIMS

Your insurance policy is a contract between you and the insurer. After a fire loss, you should:

- Give immediate notice of your loss to the insurance company or agent.
- Protect the property from further damage by making reasonable repairs such as covering holes in the roof or walls.
- Co-operate with all authorities if they accompany you through the building to remove valuables and make a list of all property you remove.
- Make an inventory of damaged or lost personal property showing in detail the quantity, description, what you paid for the items when purchased, how long you have had these items, the amount of damage they sustained and how much it would cost to replace them. Include any bills or documents which can help establish the value.
- Do not throw away or remove any damaged property until they have been fully inventoried, photographed or videotaped. Do not contract out for estimating, inventorying or repairs without first consulting with your insurance adjustor.
- Submit within a stated time period (usually 30 – 60 days) a formal statement of loss. The statement of loss covers such items as the time and date of the loss, the suspected cause of the loss if known, the names and addresses of those who may have an interest in the property (mortgage company, separated or divorced spouse, lien holder), building plans and specifications of the original home and a detailed estimate for repairs, an inventory of damage and loss and receipts for any additional living expenses and loss of use claims.

Beside your obligations to the insurer, you also have a responsibility to inform your mortgage company of the fire and to keep them informed of activities to restore the property. They “own” a portion of your property and are interested in seeing their investment handled properly. They may have forms for you to fill out and they may want to inspect the property.

## INFORMATION FOR NON-INSURED OWNERS OR OCCUPANTS

If you are not insured, your recovery from a fire loss will be based on your own resources and help from the community. In cases, where alternate accommodation is required, the Fire Department will, on request contact the Red Cross on your behalf. It is important to understand that this is only a temporary measure.

### FIRE RESPONSE REPORT

If you are insured, your insurance adjuster will be requesting a copy of our fire response report to assist in the processing of your claim. If you require a copy, mail or bring a letter of request to one of Hamilton Emergency Services, Fire Prevention Division offices. A nominal fee is applicable. Our offices are located as follows:

- West Office: 189 King Street East, Dundas, ON L9H 7P8
- East Office: 199 Highway #8, Stoney Creek, ON L8G 1C6
- Mountain Office: 365 Wilson Street W., Ancaster, ON, L9G 4X4

### SMOKE ALARMS – “IT’S THE LAW”

The Ontario Fire Code requires that operational smoke alarms be installed on every storey of your home including outside of sleeping areas. Please ensure that all damaged or destroyed smoke alarms are replaced before you move back into your home.

If you have any questions or concerns, contact Hamilton Emergency Services – Fire, Fire Prevention Division at **(905) 546-2424 ext. 1380** weekdays between 8:30am and 4:30pm. Additional information can also be found on our web-site at <http://www.hamilton.ca/fire> e-mail address: [fire\\_department@hamilton.ca](mailto:fire_department@hamilton.ca)

# AFTER THE FIRE

## “A Guide to Recovery”



For any emergency  
In Hamilton dial

**911**



## AFTER THE FIRE

You have just experienced one of life's most traumatic experiences, a fire in your home or business. Now that the fire has been extinguished, it is time to look ahead and try to clean up, repair and replace what has been lost. You will have many questions about what to do and how to start and it is hoped that the information contained within this pamphlet will provide those answers to you.

### FIRE DEPARTMENT OPERATIONS

First, we should answer some of your questions about our firefighting operations:

#### ***Why are the windows broken and why are there holes in the roof?***

As a fire burns, it moves upward and outward. Breaking windows or cutting holes in the roof (called ventilation) stops the damaging outward movement and enables firefighters to fight the fire more efficiently, resulting in significantly less damage to the structure.

#### ***Why are holes cut in the floors, walls and ceilings?***

This is done to ensure that the fire is completely out and there is no extension into hidden areas.

#### ***Why were building services disrupted?***

During the course of firefighting operations, it may have been necessary to disconnect or shut off building services such as natural gas, hydro or water. This is done to protect firefighters during firefighting operations and to ensure there is no further damage to the property once the fire is extinguished.

#### ***Why can't I go into my building?***

In some instances, the area immediately surrounding the fire will be cordoned off with FIRE LINE – DO NOT CROSS tape. This may be for investigative purposes in order to determine the cause and origin of the fire or for safety reasons. Entry to the building may be hazardous to your health. Until the Officer in charge grants you permission, do not enter the building.

## SECURING THE SITE

The site of the fire needs to be protected from further damage by weather, theft or vandalism.

If you are the building owner, it is your responsibility to ensure that all openings are covered and secured. Contact your insurance agent immediately. They must be notified of the fire and may be able assist you in securing the building and making any immediate repairs. If you cannot reach your insurance agent, check the yellow pages for a general contractor or a fire restoration company that can help.

If you are a tenant, contact the property manager or owner. It is the owner's responsibility to prevent further loss to the site. Ensure that your personal belongings are secure in the building or move them to another building, such as the home of a friend or a relative. Contact your own insurance agent to report the loss.

### LEAVING YOUR HOME

The decision to leave your home may be your own or is required due to the extent of damage to your home. If you are not able to stay in your home, ensure the building is secured before you leave.

If you are unable to stay with friends or relatives, you will need to arrange for temporary housing. If you are insured under a homeowners or tenants policy, a section of your coverage may pay for the costs of temporary housing such as in a hotel.

If you do not have insurance and require assistance, talk to the Officer in charge who will contact the Red Cross on your behalf. The local chapter of the Canadian Red Cross Society can usually provide immediate temporary assistance such as housing, food and clothing.

Try and locate items such as identification, vital medicines, eyeglasses, hearing aids, prosthetic devices or other personal aids, valuables such as credit cards, cheque books, insurance papers, jewellery, bank books, money, legal documents photos and other sentimental items.

## RELOCATION

Notify the following parties of your relocation:

- Your insurance agent or adjustor
- Your mortgage company
- Your employer
- Family and friends
- Your children's school or day-care
- Your lawyer
- The post office (for mail delivery)
- Your neighbours
- Delivery services (newspaper delivery)
- Utility companies
- Your bank
- Your physician
- Credit card companies
- Provincial offices – drivers licence, health card

### IMPORTANT SAFETY INFORMATION

If you are able to re-enter your building after a fire you must be aware of the following hazards:

- The atmosphere in and around your property may be toxic due to the products of combustion.
- Electrical wiring may have been damaged and the electrical service must not be turned back on until repairs have been completed by a qualified electrician and the wiring inspected by the Electrical Safety Authority.
- Be watchful for structural damage caused by the fire. Roofs and floors may have been weakened
- All food, beverages and medicines that have been exposed to heat, smoke or soot should be discarded.
- Hamilton Emergency Services – Fire will ensure that utilities are either safe or disconnected before they leave. If the fire has occurred during the winter months, ensure that all water has been drained from water pipes to prevent any further damage. Contact the various utility companies to have services restored. DO NOT attempt to reconnect any services yourself.
- Refrigerators or freezers left unopened will hold their temperature for a short time. Do not attempt to refreeze thawed items.