INSURANCE AND RISK MANAGEMENT

The following Emergency Tips were compiled by members and staff of the National Institute of Disaster Restoration, based on their wide experience with various types of damage. It is not likely that your situation will require all of these procedures, so apply those which common sense indicates are appropriate.

Fire & Smoke Damage

After fire damage it is natural to want to jump right in and clean the building and contents. Timely action can jeopardize or impede satisfactory restoration.

DO.....

- Clean and protect chrome trim on faucets and other bright work by washing with detergent and applying a coating of Vaseline or oil
- · Blow off or brush-vacuum loose smoke particles from upholstery, draperies, and carpeting.
- Open windows for ventilation if weather permits.
- Empty refrigerators and freezers if electricity is off, and prop doors open with a rolled towel or newspaper to allow circulation.
- Pour antifreeze in toilet bowls, tanks, sink and tub drains to prevent freeze damage if heat is off in winter.
- Call a plumber to drain or blow out all water lines if heat is off in winter.
- Removes pets to a clean environment if heavy fire residues are present.
- Send a sample group of garments for cleaning and deodorization in order to observe the results.
- Retain a contractor to board up open windows, roofs, or other penetrations in order to prevent additional damage.

DO Not.....

- Wipe or attempt to wash fire residues from walls, ceilings or other absorbent surfaces.
- Use carpeting or upholstered furniture impacted by heavy smoke residues or debris.
- Use food items or canned goods exposed to heat.
- Turn on computers, TVs, stereos or electrical appliances until they have been cleaned and checked.

INSURANCE AND RISK MANAGEMENT

Water Damage

Water damage arises from fire damage, broken pipes, blocked drains, malfunctioning appliances, storms and other causes. The appropriate treatment depends on the nature of the damage. Some water carries contaminants and should be considered hazardous (See Sewage and Flood Damage). Whatever the origin, the prospects for restoration depend largely on the speed with which your building and personal property can be dried. Even Clean water can generate mildew and other bacterial growth if neglected.

DO.....

- Ventilate wet areas. Turn on air conditioning for accelerated drying in summer; in winter alternate cycles of opened windows and heating.
- Remove standing water from flat surfaces by sponging and blotting
- Take up saturated rugs and carpets when hardwood floors are at risk.
- Stay out of rooms where ceilings are sagging from retained water.
- Transport computers to a dry environment, remove cases and blow dry with low- pressure air.
- Remove lamps, telephones and decorative items from wet furniture tops. Open drawers and cabinet doors for interior drying, but do not force open stuck drawers or doors.
- Freeze valuable books and documents to retard mildew growth until drying can be performed.
- Place aluminum foil squares, china saucers of wood blocks under furniture legs to avoid carpet staining.

DO Not.....

- Operate TVs, vacuums or other appliances while standing on wet carpet or floors, especially not on wet concrete floors. Serious injuries may result.
- Use heat to dry closed building interiors, mildew and expanded moisture damage may result.
- Leave wet fabrics in place, space them apart and dry as so soon as possible.

Sewage & Flood Damage

Raw sewage and flood waters contain bacteria and other micro organisms which are extremely hazardous to human health. These can be transmitted by touching contaminated items or by tracking them into uncontaminated areas on shoes. Children and pets are especially vulnerable. Frequent hand washing is an important preventive measure. Absorbent materials such as carpeting and drywall may not be restorable after direct contact with sewage-contaminated or flood-contaminated water.

DO.....

- Treat all water-impacted surfaces and furnishings as toxic, until properly decontaminated.
- · Keep children and pets out of contaminated areas

DO Not....

- Track contaminated material into undamaged areas.
- Attempt to decontaminate surfaces with sprays and other over-the-counter germicidal products, which may not fully disinfect contaminated surfaces.

INSURANCE AND RISK MANAGEMENT

Soot (Furnace) Damage

While soot may resemble smoke residues from a fire, the restoration of soot damage often requires different techniques. Incorrect action can make restoration more difficult and delay the return to normal.

DO.....

- Change and save the old furnace filter.
- Blow off or brush-vacuum loose soot particles from upholstery, draperies and carpets.
- Cover upholstery with clean sheets before use.

DO Not.....

• Attempt to wash walls, ceilings or contents without professional assistance.

INSURANCE AND RISK MANAGEMENT

Windstorm/Tree Damage

- · Always try to protect your property from additional damage
- Make arrangements to have limbs/tree removed if it is on the house
- Board up broken windows and cover holes in roof with tarp
- Take pictures of damage prior to any repairs being made

IN CASES OF STORM DAMAGE YOU SHOULD NEVER.....

- Touch power lines
- Try to remove large branches or trees without a professional

Auto Accident

- If possible, contact police to file a report. Be sure to find out how to obtain a copy of the report.
- If there are injuries, be sure an ambulance is called. Don't move the injured person or attempt first aid unless you are qualified.
- · Obtain contact information for other party including insurance carrier and policy number
- Obtain pertinent information about other parties involved or anyone that might have witnessed the accident
- · If a camera is available, you may want to take pictures of the accident site and vehicles involved
- · If your vehicle is not drivable, have it towed to a repair shop
- As soon as possible, contact your insurance carrier to report the loss giving as much detail as possible
- Once the loss has been reported, a claims adjuster will contact you to discuss your coverage and what you should expect. If you do not hear from the adjuster within a reasonable time frame, please contact Daniel and Henry so that we may assist with the process.

Vandalism/Theft

- **§** Report to authorities as soon as possible
- § Make temporary repairs to secure the property
- S Contact your insurance carrier as soon as possible to report loss
- Prepare list of items stolen showing approximate values. If possible, gather original receipts, manuals, etc. to verify ownership