AFTER A FIRE

RETURNING TO NORMAL

A GUIDE FOR ASSISTANCE AFTER A FIRE WITH PROPERTY CLEAN UP AND CONSERVATION HINTS FOR OWNERS OF FIRE DAMAGED PROPERTY.

PROVIDED AS A PUBLIC SERVICE BY THE MIAMISBURG FIRE DEPARTMENT

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EMOTIONAL STRESS

Having a fire is not only a financial or material loss, but it can also be a very trying emotional experience. We hope this pamphlet will help to minimize those emotional and trying experiences.

You, as well as family members, may experience emotional problems such as inability to sleep (or other fears) due to the fire; this is not uncommon. First, let us reassure you that you are not alone in these problems; there are many individuals and agencies' ready to help you. These individuals and agencies include your Fire Department, church, neighbors family doctor and community mental health assistance agencies. One such agency available to you is South Community Mental Health Center which can be reached at 435-6660.

You will feel extremely pressured due to having to deal with many complexities of the fire. Problems such as financial adjustments or repair problems will be just a few of the many stresses, not including the pressures of your regular job. These activities may cause time constraint problems which may require the use of vacation time. Whatever the problems, make sure you discuss these existing and pending problems with your supervisor. You may find that he can assist you in resolving these problems. Another trying problem is possibly having to deal with relocating living quarters which can cause many problems such as having to provide transportation for your children in order to get to school. You don't have to solve all the problems by yourself; your Fire Department and community would like to help you.

IN CASE OF PERSONAL INJURY

In the event that you, a friend, or member of your family is injured as a result of the fire, you should follow certain procedures if the injury requires more than immediate first aid. Contact your employer if you have a company health insurance policy or your insurance company or agent if it is your personal policy. Portions of homeowner package policy provide limited medical coverage for some persons who are injured on your property and are not members of your immediate family. A package homeowner policy may also cover you for any liability suits brought against you as a result of the fire. Contact your agent for more information.

In the event of a short or long-term disability resulting from the fire, contact your employer, Personnel Department or insurance representative to find out if you have disability coverage, the terms of coverage and the benefits available to you. Some states provide benefits which supplement private insurance coverage. Social Security provides benefits to those suffering long-term disabilities.

SALVAGE HINTS

A caution before you begin. Several of the cleaning mixtures described in this section contain the substance tri-sodium phosphate. (This can be purchased in your hardware store under the brand names TSP and Oakite.) Tri-sodium phosphate is a caustic substance used commonly as a cleaning agent. It should be used with care and stored out of reach of children and pets. Wear rubber gloves when using if you have tender skin. Read the label for further information.

CLOTHING

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

4-6 tbsp. tri-sodium phosphate
One cup Lysol or any household chlorine bleach
1 gallon warm water

NOTE: 2 tbsp. sodium Hydro chlorite can be substituted for sodium phosphate.
UNDER NO CIRCUMSTANCES MIX WITH AMMONIA
Mix well, add clothes, rinse with clear water, dry well.

To remove mildew, wash the fresh stain with soap and warm water. Then rinse and dry in sun. If the stain has not disappeared, use lemon juice and salt, or a diluted solution of household chlorine bleach.

Test colored garments before using any treatment.

If you are taking woolen, 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 the brush well, and take the garment to the cleaners as soon as possible.

COOKING UTENSILS

Your pots and pans, flatware, 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.

ELECTRICAL APPLIANCES

Don't run wet appliances until you have had a service representative check them. This is especially true of electrical appliances. If the Fire Department turned off your gas or power during the fire, call the electric or gas company to restore these services - **DO NOT TRY TO DO IT YOURSELF**.

FOOD

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

If your home freezer has stopped running, you can still save the frozen foods.

☺ Keep the freezer closed. Your freezer has enough insulation to keep food frozen for a least one day - perhaps for as many as two or three days.

☺ Move your food to a neighbor's freezer or a rented locker. Wrap the frozen food in newspapers and blankets, or use insulated boxes.

☺ Do not re-freeze food that has thawed.

To remove odors 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. Some baking soda in an open container, or a piece of charcoal, can be placed in the refrigerator or freezer to absorb odors.

FLOORING AND RUGS

When water gets underneath linoleum, it can cause odors 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 recommended if you are careful. Dilute regular linoleum paste thin enough to go through a hand syringe and shoot adhesive through the nail hole. 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.

Rugs and carpets should also be allowed to dry thoroughly. Throw rugs can then be cleaned by beating, sweeping, or vacuuming, and then shampooing. Rugs should be dried as quickly as possible - lay them flat, and expose them to a circulation of warm, dry air. A fan turned on the rugs will speed drying. Make sure the rugs are thoroughly dry. Even though the surface seems dry, moisture remaining at the base of the tufts can quickly rot a rug. For information on cleaning and preserving carpets, call your carpet dealer or installer.

MATTRESSES

Reconditioning an innerspring mattress at home is very difficult, if not impossible. Your mattress may be able to be renovated by a company that builds or repairs mattresses. If you must use your mattress temporarily, put it out into the sun to dry. Then cover it with rubber or plastic sheeting.

It is almost impossible to get smoke out of pillows. The feathers and foam retain the odor.

LEATHER AND BOOKS

Wipe leather goods with a damp cloth and then with a dry cloth. Stuff purses and shoes with newspapers to retain shape. Leave suitcases open. Leather goods should e dried away from heat and sun. When leather goods are dry, clean with saddle soap. You can use steel wood or a suede brush on suede. Rinse leather and suede jackets in cold water and dry away from heat and sun.

Books can be dried by placing them on end, with the pages separated. Then they should be piled and pressed to prevent the pages from crinkling. Alternating drying and pressing will help prevent mildew until the books are thoroughly dry. A fan turned on the books will help them dry. If your books are very damp, sprinkle cornstarch or talc between the pages, leave for several hours, and then brush off.

If there will be a delay before you can dry your books, the development of mildew can be delayed by placing the books in cold storage.

LOCKS AND HINGES

Locks (especially iron locks) should be taken apart, wiped with kerosene, and oiled. If locks cannot be removed, squirt machine oil through a bolt opening or keyhole, and work the knob to distribute the oil. Hinges should also be thoroughly cleaned and oiled.

WALLS AND FURNITURE

To remove soot and smoke from walls, furniture, and floors, do the following:

4-6 tbsp. Spic & Span, or
4-6 tbsp. Tri-sodium phosphate
One cup of Lysol or any chlorine bleach
1 gallon of water

or

4-6 tbsp. Spic & Span, or
1 gallon of water
Use with Lysol or any chlorine bleach

UNDER NO CIRCUMSTANCES MIX WITH AMMONIA.

Do not try any other combinations other than above.

Wear rubber gloves when cleaning, after washing articles, rinse with clear, warm water, and dry thoroughly.

Walls may be washed down while wet. Use a mild soap or detergent. Wash a small area at one time, working from the floor up. Then rinse the wall with clear water immediately. Ceilings should be washed last. Do not repaint until walls and ceiling are completely dry.

Your wallpaper can also be repaired. Use a commercial paste to re-paste loose edges or sections. Contact your wallpaper dealer or installer for information on wallpaper cleaners. Washable wallpaper can be washed like an ordinary wall, but care must be taken not to soak the paper. Work from the bottom to top to prevent streaking.

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

1. Clear off mud or dirt.

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

3. Scrub with stiff brush and a cleaning solution.

4. Wet wood can decay and mold, so dry thoroughly. Open doors and windows to achieve good ventilation. Turn on your furnace or air conditioner, if necessary.

5. If mold forms, wipe the wood with a cloth soaked in mixture of water or Borax dissolved in hot water.

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

7. To remove white spots or film, rub the wood surface with a cloth soaked in a solution of ½ cup household ammonia and 1/2 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.

   You can also rub the wood surface with a 4/0 steel wool pad dipped in liquid polishing wax, wipe with a soft cloth and then buff.

MONEY REPLACEMENT

Handle burned money as little as possible. Attempt to encase each bill or portion of a bill in plastic wrap for preservation. You should then contact your local bank to start processing for possible replacement. Some banks do this as a service to their customers and some have a charge for this service. If you decide to take care of currently and coin replacement on your own, the following will apply. The addresses given below are current at the time of publication of this pamphlet, but it is suggested that you contact a local bank to ensure accurate mailing addresses.

If the money is not brittle and basically in good shape (capable of being processed through high-speed money handling equipment), it can be taken to the local Federal Reserve Bank in Cincinnati or Cleveland for replacement. If the money is damaged so that it will not process through high speed money handling equipment (most currency will require mailing to the below listed agencies), then you can mail the burned or torn money via FIRST CLASS REGISTERED MAIL TO:

A. Currency (Paper Bills)

Bureau of Engraving & Printing OCS Room 344 BEPA
P.O. Box 36048
Washington DC 20013

B. Mutilated or Melted Coins

Superintendent U.S. Mint
P.O. Box 400
Philadelphia PA 19105

C. Damaged U.S. Savings Bonds or Treasury Notes

Bureau of Public Debt
200 3rd Street
Parkersburg, West Virginia 26101

Provide a brief letter stating problem, serial number if known, and if the bond is mutilated, send bond fragments. You will be sent an OD 1048 form to complete and return. Most major banks have this form available.

Remember that a letter must be provided in all cases along with material remains or fragments (bills, currency, coins, bonds, etc.). This letter should state the following:

1. Nature of the problem: fire, flood, etc.

2. Serial numbers if known

3. And any other information that would assist in processing.

- names
- address(es)
- approximate date or time period when purchases, denominations and approximate number of each

REPLACEMENT OF VALUABLE DOCUMENTS AND RECORDS

Here's a check list of documents you will need to replace if they have been destroyed and who to contact for information on the replacement process.

ITEM	***WHOM TO CONTACT***
Driver's License	Local Department of Motor Vehicles
Bank Books	Your bank, as soon as possible
Insurance Policies	Your insurance agent
Military discharge papers	Local Veterans Administration
Passports	Local passport office
Birth, death, marriage certificates	State Bureau of Records in the State of birth, death, marriage
Divorce papers	Circuit Court where decree was issued
Social Security or Medicare cards	Local Social Security Office
Credit cards	The issuing companies, as soon as possible
Titles to Deeds	Records Department of City or County in which the property is located
Stocks and Bonds	Issuing Company of your Broker
Wills	Your Lawyer
Medical Records	Your Doctor
Warranties	Issuing company
Income Tax Records	The Internal Revenue Service Center where you filed or your Accountant
Auto Registration Title	Department of Motor Vehicles
Citizenship Papers	U.S. Immigration & Naturalization Service
Prepaid Burial Contracts	Issuing Company
Animal Registration Papers	Society of Registry

However, few if any owners ever realize an overall gain from a fire. Indeed if they did, this would undermine the basic insurance agreement. Gains realized in one aspect of a loss are usually offset by losses not insured against or not fully reimbursed in other areas.

Aid to families with Dependent Children (AFDC) and Welfare clients should notify their caseworkers if their identification cards for check cashing, their medical aid, or stamp cards have been destroyed.

IF YOU ARE NOT INSURED

If you are not insured, your recovery from a fire loss will be based upon your own resources and help from your community.

Private organizations that help with disaster relief include the American Red Cross and the Salvation Army. Your church or synagogue can put you in touch with your denomination's helping group. Local civic organizations such as Lion's Clubs International and the Rotarians may be sources of aid.

Some state and local governments have emergency aid programs. Check with your state or municipal emergency services office or the state department of social services for information on what help is available.

Disaster relief services, both privately funded and government sponsored, usually work together to coordinate their services to those in need. For instance, Red Cross will refer clients to groups which have clothing and furnishings available, if these are needed.

State social services agencies are aware of what groups in the community offer housing or food grants. A contact with one helping group will usually connect you to a network of agencies who will work together to help you.

Losses due to fire are deductible from your Federal Income Tas. Check with your tax consultant.

Get receipts and keep records of the money you spend in repairing or replacing damaged property and in covering your living expenses during the loss recovery period. These records and receipts will be the basis for calculating the casualty's loss on your income for that year. You may be entitled to a tax refund.

A quick refund (within 90 days of filing) is possible if you file Form 1045, Application for Tentative Refund, at the same time or in the same year as you file the yearly return. For example, if you have a loss in 1979 that qualifies you for a tax refund, you will file your yearly return between January 1, 1980 and April 15, 1980. The Application for Tentative Refund may accompany the yearly return or follow it any time up to December 31, 1980. You may not file for the tentative refund if you have not filed your yearly return.

If your property is not insured or if your insurance will not cover all your losses, contact your family lawyer or the Internal Revenue Service 800-424-1040 for information on tax deduction status.

IF YOU ARE INSURED

Your insurance will be the most important single component in recovering from a fire loss. A homeowner's, tenant's or condominium owner's insurance policy is really a package of a number of coverage's. Standard forms are developed and then amended from state to state and from insurance company to insurance company. You will have to check your individual policy to see how yours varies from the standard forms we will be discussing.

The policy types (Basic, Broad, Renters, Condominium and other) differ in the perils they insure against, but all cover loss through fire. And, of course, a renter's or tenant's police will not cover losses to the overall structure. Condominium policies may cover the losses the condominium owner is assessed as a member of the ownership group.

LOSS OF RESIDENT USE AND ADDITIONAL LIVING EXPENSES

Insurance coverage is designed to help the owner or tenant pay for the extra costs, over and above normal living expenses, or having to live elsewhere while the dwelling is being repaired. It also enables the insured to maintain his or her customary standard of living in the interim.

A key point to understand about this coverage is that is pays for only those expenses you would not have had if a fire had not occurred. **YOU MUST KEEP RECEIPTS TO VERIFY ALL YOUR EXPENSES.**

An example may help illustrate how this coverage works. (The dollar amounts in this example and others throughout the pamphlet are used to illustrate functions and relationship. Actual living costs may vary by location and will change over time with the action of inflation.) You experience a serious fire in your home. You and your family cannot stay there for at least two months while repairs are being made. For the first week you stay in a motel, after which time you locate an apartment you can occupy on a month-to-month basis. During the first month you incur the following expenses:

1.	Motel room at $40 per day X seven days	$280
2.	Meals at restaurants for seven days	$300
3.	Security deposit on apartment	$450
4.	An apartment rent for one month	$450
5.	Connection charges for phone service at the apartment	$ 35
6.	Cost to stock up on basic items such as flour, salt, etc.	$ 45
7.	Three week's groceries at $60 per week	$180
8.	Gasoline cost to drive your children to school	$ 32
9.	Three winter coats for family members	$210
10.	Mortgage payment for the month	$600

Here is how to find which expenses are allowable under Coverage and which are not.

During the restoration period you must continue with your mortgage obligations, so you pay the bill. However, you have lost the use of your home. Under the loss of use provision, the insurer will pay your motel bill and your one month rent. Connection of a telephone at the temporary residence will be reimbursed as an additional living expense.

Under normal circumstance, your family pays $150 per week for groceries. Your additional living expense coverage will pay the cost of food over that $60 per week. Meals at a restaurant will be refunded to you at $300 minus $60 or $240. Your basic grocery cost will not be refunded.

Gasoline cost to drive your children to school is an additional living cost because formerly they went by bus. This will be returned to you. Basic food stuffs and the three winter coats can be purchased out of the advance the insurer may make to you based on the final settlement. These items really are replacing items lost in the fire and are not "additional living expenses" as such. Their cost will be deducted from the final settlement.

The security deposit on the apartment can also be paid out of the insurer's advance. However, since the deposit will be refunded to you by the apartment owner when you leave, the $450 will be deducted from the eventual insurance settlement.

Try to use your resources wisely during the recovery period. Remember that furniture or appliances you replace before the insurance settlement will deplete your available cash or credit resources. In setting up your temporary residence, keep in mind that the rental cost of furnishings for your temporary quarters is allowable as an additional living expense, but items your purchase may reduce your final settlement. Be sure to consult your insurance agent for the details of your policy coverage.

YOUR DUTIES AFTER A FIRE LOSS

Your insurance policy is a contract between you and the insurer. The insurer promises he will do certain things for you. In turn, you have certain obligations. Among your duties after a fire loss is to:

- Give immediate notice of the loss to the insurance company or the insurer's agent.

- 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 lines in winter if the house will be unheated for some time. (The insurer can refuse to pay losses which occur from not taking such reasonable care.)

- Make and 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 item's value.

- Cooperate with the insurer or his adjuster by exhibiting the damaged property. Submit to examination under oath if this becomes necessary.

- Submit within a stated time period (usually 30 to 60 days) a formal statement of loss. The statement of loss covers such items as:

  - The time and cause of loss.

  - The names and addresses of those who have an interest in the property. These might include the mortgage holder, a separated or divorced spouse, or a lien holder.

  - Building plans and specifications of the original home and a detailed estimate for repairs.

  - The damage inventory mentioned above.

  - Receipts for additional living expenses and loss of use claims.

Besides 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 potion of your dwelling and are interested in seeing their investment handled properly. They may have forms for you to fill out; they may want to inspect the property. Their name with yours, will be on the face of the check to cover repairs to the structure. It is to your mutual advantage to work together at this time.

VALUING YOUR PROPERTY

In adjusting your fire loss or in claiming a casualty loss on your Federal Income Tax, you will be brought face to face with different viewpoints on the value of your property. Many of the terms and concepts used in this process may be new to you. Let's introduce a few of the viewpoints and some of the terms you will encounter.

YOUR PERSONAL VALUATION: Your attachment to and personal valuation of your goods lost through fire cannot be measured, but can certainly be sympathized with. It will be said that personal items have a certain **SENTIMENTAL VALUE**. This term is not meant to belittler their value to you, but is used to separate feelings about value from objective measures of value. IT is objective measures of value that you, the insurer and the Internal Revenue Service will use as a common ground for discussion. Some of these objective measures are discussed below.

COST WHEN PURCHASED: This is an important element in establishing an item's final value. Receipts will help verify the cost price.

FAIR MARKET VALUE BEFORE THE FIRE: This concept is also expressed as **ACTUAL CASH VALUE**. This is what you could have gotten from the item if you had sold it the day before the fire. Its price would reflect its cost at purchase and the wear it had sustained since then **DEPRECIATION** is the formal term to express the amount of value an item loses over a period of time.

VALUE AFTER THE FIRE: This is sometimes called the item's **SALVAGE VALUE**.

Cost to replace the item with a like (not identical) item, this is the item's **REPLACEMENT COST.**

ACTUAL CASH VALUE is the basis for most insurance agreements. That is, the insurer agrees to pay for the property you lose at its value on the day of its loss. In most types of homeowner or tenant policies, personal property such as furniture, appliances and personal effects will be valued on an **ACTUAL CASH VALUE** basis.

The standard homeowner's form covers buildings (your home and detached structures) at **REPLACEMENT COST** without deduction for depreciation if you are 80 percent or more insured. If you are not 80 percent insured, they will pay the larger of either the **ACTUAL CASH VALUE** of the structural damage or the cost to replace the damage times your percentage insured.

EXAMPLES:

- You have a fire in an upstairs bedroom and the cost to repair the damage is estimated at $10,000. Your home is valued at $80,000. If you have insurance for $64,000 (80% of the value) or more on your dwelling, the insurer will pay the total cost of $10,000.

- If your insurance is $48,000 the insurer will pay the larger of the following computations: $10,000 times 60% (your percent insured) or $6,000.

  OR

- The value of your home ($80,000) times the area affected (1/6) times depreciation (your home is 10 years old; its life span is 20 years thus the figure is ½) or $80,000 X 1/6 X ½ = $6,680. Thus the insurer will pay you $6,680.

In recent years it has become possible to buy replacement cost insurance on homeowner, tenant and condominium policies. This provides that personal property and contents are reimbursed at the full cost to repair or replace them. Two important conditions apply here. The first is that you must be at least 80 percent insured on the dwelling or, in the case of tenant or condominium policies, to at least 80 percent of the value of the personal property. Secondly, insurers reserve the right on larger losses to pay only the actual cash value until you prove that the item has, in fact, been replaced. This means that you cannot collect the replacement cost of a new TV and use it to buy a new stereo. But you can collect the actual cash value of the damaged TV and use the money to buy a new stereo (or in any other way you wish).

And finally, concerning your overall insurance policy, although these may seem elementary:

- You cannot collect more for a loss than it costs to replace the damaged property, and
- You cannot collect more money on a loss than the amount for which you are insured.

ADJUSTING THE LOSS

Loss adjustment is the process of establishing the value of the damaged property. This is the result of a joint effort among a number of parties. Basic parties to the process are the owner or occupant and the insurance company and its representatives.

The owner or occupant is bound by the insurance contract to prepare an inventory and cooperate in the loss valuation process. The insurance company provides the loss or claim adjuster. The insurance agent may act as the adjuster if the loss is small. The insurer may send an adjuster who is a permanent member of the insurer's staff, or the company may hire an "independent" adjuster to act in its behalf. (The independent adjuster is pain on the basis of his time and costs. The amount of your settlement will not affect his income). If is the insurance adjuster's job, as a representative of the insurance company, to monitor and assist in the loss valuation process and to bring the loss to a just and equitable settlement.

Either you or the insurer may hire the services of a fire damage restoration firm or fire damage service company. These firms provide a range of services that may include some or all of the following:

- securing the site against further damage
- estimating structural damage
- repairing structural damage
- estimating the cost to repair or renew items of personal property
- packing, transportation, and storage of household items
- securing appropriate cleaning or repair subcontractors
- storing repaired items until needed

The cost of the firm's services is the sum of all expenses incurred plus a percentage fee.

It is important to coordinate with the insurance adjuster before contracting for any services. You may invade the insurer's responsibility area by contracting without its knowledge or consent. And this may leave you with bills to pay that otherwise would have been covered by the insurer.

A general contractor may be needed to estimate the cost to repair structural damage. The estimating contractor may or may not be the executing contractor. The insurance company may send a contractor to estimate the work. However, you may select and pay your own contractor if you want an independent estimate.

It is important to pick a contractor familiar with insurance companies' estimating requirements. These are more detailed and specific than may be encountered in the normal course of a contractor's business. The insurer will require a written, itemized statement of all work to be performed, the cost of the work, and interim and final completion dates. It is also in your best interests that work, cost, and dates are formally spelled out. Ask for your insurer's confirmation that additional living expenses will be covered if there is a delay in the construction process.

Finally, the owner may exercise the option to hire and pay a public adjuster to act in the owner's behalf in settling the loss with the insurance company. The public adjuster will work with the owner and the insurance adjuster to prepare the inventory and establish the value of the loss. The public adjuster's fee for services is a percent of the total insurance settlement, including additional living expense claims.

INVENTORYING THE DAMAGE

Most insured individuals are requested by their agent to make a pre-fire household inventory. Almost no one does. A pre-fire inventory, or even photographs taken before the fire, can help immeasurably in the claim estimating procedure.

You may find the inventory process difficult and upsetting. However, try to take the time necessary to assure that the inventory and estimate are complete. You may want to go over the damaged area more than once. But it is also important to avoid unnecessary delay. Water-soaked furniture may swell. Sooty rugs and drapes may prove more difficult to clean with the passage of time. Mildew may develop on damp items. Timely action works to reduce additional loss.

Some people have found it helpful to use a tape recorder to create the basic list of items for the inventory. Your insurance agent or adjuster may have inventory forms that can help you organize the job. Photographs may prove valuable in recording specific damage.

Next comes the task of valuing the loss. This will be on an actual cash value or replacement cost basis, depending on your policy. Receipts are helpful in establishing the items original value. Insurers understand that in most cases' people cannot provide receipts for all the damaged items; such evidence may even have been destroyed in the fire. Nonetheless, the insurer and insured must come to an agreement about the value of damaged articles. If this cannot be arrived at in the loss adjustment process, provision is made in the policy for the appraisal of goods and the arbitration of differences.

Some insurance policies give the insurer the option to repair or replace an item, whichever is less. Other policies give the option to the owner. In either case, when the dollar value of the property has been transferred to the owner, the property belongs to the insurer and may be disposed of by the company for its salvage value.

Once the proof of a loss statement has been submitted to the insurer (you will have between 30 and 60 days in which to do this), your claim has been established. If there are no outstanding appraisals, the insurer has up to 60 days (it may vary from state to state) in which to pay the claim. Some elements of your total claim may drag on longer. For instance, progress payments will be arranged with the contractor for major reconstruction work; your additional living expense claims may stretch out until you occupy the permanent dwelling. ***Your cashing of the payment check(s) indicates your agreement with that portion of the settlement.***

THE TOTAL COST OF THE FIRE

The total financial effects of a fire are far-reaching. There are obvious financial losses to the damaged structure and contents. These are formally called the direct fire losses. There are the less obvious financial effects, such as the cost of temporary living arrangements, or lost income due to time lost from your job. These are called the indirect fire losses.

Both direct and indirect fire losses may be covered by insurance. Some, if not all, of your damaged property (the direct fire loss) will be covered. The extent will depend on the type and amount of the insurance policy and the scope of (indirect fire losses) may be covered by homeowner and medical insurance. Lost work time cannot be insured against but the financial effect may be lessened by applying sick leave or vacation time to missed hours or days. In short, the effects of a fire will most likely cause you out-of-pocket expense.

Some of the expense not reimbursed by insurers may be deductible on your Federal Income tax return. For instance, portions of the actual cash value of a loss that are not reimbursed by the insurer (as might happen in a case where you did not comply with the 80% coverage rule) are deductible after the firs $100. Also, monies you collect as part of disaster relief services or that is reimbursed by the insurer as additional living expenses are not added to your income (and therefore not taxed). Expenses and lost value due to damage must be documented by receipts and appraisals. Large casualty losses are usually audited (that is, you must visit an IRS representative and explain and substantiate the amounts on your return). IRS Publication 547, the IRS information services or an accountant can give you the details you will need.

Recovery from a fire loss may result in financial gains in some portions of the recovery picture. A gain may result when structures or contents are covered for replacement cost. When these buildings or possessions are in fact replaced, it is likely that their current value will be greater than their depreciated value at the time of the fire. For instance, the total or near-total rebuilding of a ten-year-old home with replacement cost of $80,000 gives the owner an $80,000 home current to that time's value. Immediately previous to the fire, the same home may have had a depreciated value of $60,000.

However, few if any owners ever realize an overall gain from a fire. Indeed if they did, this would undermine the basic insurance agreement. Gains realized in any aspect of a loss are usually offset by losses not insured against or not fully reimbursed in other areas.

URGENT SERVICES AND THOSE PHONE NUMBERS YOU MAY NEED

American Red Cross (Disaster Services - 24 hours)	222-6711
Salvation Army	228-8241
Dayton Power & Light (reactivate gas or electric - 24 hours)	228-3113
South Community Mental Health Center (main office 5777 Far Hills Ave - 24 hours) (NOTE: answering service after office hours)	435-6660
Continental Cablevision Inc. - services disconnect main office 9-5 only	294-6400
Social Security Administration	225-2768
Veterans Administration	223-1394
Drivers License Bureau (Kettering Area) you will need a social security card or billing statement showing your S.S. number in order to replace drivers license	
A. Kettering Auto License, 4638 Wilmington Pk	299-5083
B. Ohio License Bureau, 1000 E Central Ave	866-9511
C. Bellbrook Auto License	848-2841
Internal Revenue Service (Casualty Loss Form 4868)	800-424-1040
US Postal Service (You must personally go to your local post office and complete a hold or forward card. You can sometimes make arrangements with the post office manager on a temporary basis. The maximum time mail will be held is 30 days.)	
A. Zip Code 45342 - Miamisburg, 240 S Heincke Rd	866-4551
B. Zip Code 45459 - Centerville, 99 Maple Ave.	433-1213
C. Zip Code 45449 - West Carrollton, 901 E Central Ave	859-3081
Miamisburg City Schools Administration	866-3381

PROPERTY INVENTORY FORM			

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