



Madisonville Fire Department

AFTER A FIRE

A fire will change your life in many ways. Knowing where to begin and who can help you is very important. Madisonville Fire hopes you find this information useful as you return to normal.

WHAT TO EXPECT

A fire in your home will cause serious damage. Your home and many of your things will be badly damaged by the flames, heat, smoke, and water. You will find that many of the things not damaged by the fire will still be ruined by the heat, smoke and water. To fight the fire, firefighters may have broken windows or cut holes in the roof. This slows the fire's growth and gets rid of the smoke that makes it hard for firefighters to see. They may have cut holes in your walls to make sure that the fire is completely out and not hidden in the walls. It is very important to understand that the risk to your safety and health is still in danger after the fire is out. The soot and dirty water left behind may contain things that could make you sick. Be extremely careful if you go into your home and if you touch any fire damaged items.

WHAT DO I DO NOW?

Contact your insurance agent!

Contact your insurance company or agent as soon as possible. If you are renting, you must also contact your landlord. Your Insurance adjuster may be able to assist you in making immediate repairs or help in securing your home.

IF YOU ARE NOT INSURED:

If you are not insured and need assistance, the America Red Cross is available to assist families who have been displaced from their homes through any type of disaster. They are available around the clock, every day of the year, with food, clothing and housing. If your property is not insured or your insurance will not cover all of your losses, contact an attorney or the Internal Revenue Service for directions. You may be eligible for casualty loss, check Publication 547, Tax Information on Disasters, Casualty Losses and Thefts, available from your local Internal Revenue Service Office.

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IF YOU MUST STAY ELSEWHERE:

If you cannot find a place to stay, such as with family or friends, consult with your insurance company to see if you are covered for additional living expenses. The Red Cross may be able to provide temporary shelter until you can arrange to rent a place to stay. Locate the following items to take with you: important legal documents, identification, vital medicines, eye glasses, hearing aids, valuables, credit cards, checkbooks, insurance policies, money, jewelry, photos, etc. (Note: Let safes cool down before opening.) Often the Fire Department must have the utility services shut off or disconnected as a safety precaution and also to prevent further damage to the structure and its contents. The utility companies cannot restore your utilities until the repairs are approved, and a clearance has been issued by the proper inspectors.

TAKE CARE OF YOURSELF AND FAMILY

You have a huge job ahead of you. Get plenty of rest, and ask for help! Do not try to do it all alone.

HELP FOR PETS

If you have pets, find and comfort them. Scared animals react by biting or scratching. Handle them carefully. Try to leave them with a family member, friend, or veterinarian.

SECURITY AND SAFETY

Do not enter your damaged home or apartment unless the fire department says it is safe.

FINANCES

Get in touch with your landlord or mortgage lender. Contact your credit card company to report cards lost in the fire. Make sure to save all receipts for any money you spend. The receipts may be needed later by the insurance company, and you will need them to prove losses claimed.

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