



***For more information,  
contact:***

**Office of the Fire Commissioner  
PO Box 9491 Stn Prov Govt  
Victoria BC V8W 9N7  
250-356-9000  
(toll free) 1-888-988-9488  
E-mail: [OFC@gov.bc.ca](mailto:OFC@gov.bc.ca)**

**[www.pssg.gov.bc.ca/firecom/](http://www.pssg.gov.bc.ca/firecom/)**

## HANDBOOK FOR HOMEOWNERS

### *What to do after the fire*



- What steps to take during the first 24 hours
- Protect yourself from further losses
- Questions to ask your insurance adjuster

## Table of Contents

<b>The first 24 hours</b>	<b>3</b>
<b>Protect yourself from further losses</b>	<b>4</b>
<b>If you are insured</b>	<b>5</b>
<b>If you are not insured</b>	<b>5</b>
<b>Document checklist</b>	<b>6</b>
<b>If you are unable to stay in your home</b>	<b>7</b>
<b>Salvage hints</b>	<b>8-12</b>
<i>Clothing</i>	
<i>Food, refrigerators, freezers</i>	
<i>Leather, books</i>	
<i>Rugs, carpets</i>	
<i>Walls, floors, furniture</i>	
<i>Locks, hinges</i>	
<i>Medications</i>	
<b>Pets</b>	<b>12</b>
<b>FAQ's about Fire department operations</b>	<b>13</b>
<b>Questions for your insurance adjuster</b>	<b>14</b>
<b>Who to notify in the event of a fire</b>	<b>15</b>
<b>Information and notes</b>	<b>16-18</b>

## PERSONAL CONTACT INFORMATION

### FAMILY: CONTACTS:

Mother's work phone #:  
Employer name:  
Father's work phone #:  
Employer name:

### DOCTOR:

Name:  
Clinic address:  
Phone:  
CareCard #:

### SCHOOL INFO:

Child's name:  
School name/phone:  
Child's name:  
School name/phone:

### EMERGENCY CONTACTS:

Ambulance:  
Fire department:  
Police:  
Poison:  
Gas company:  
Hydro:  
Landlord:  
Lawyer:  
Phone service:

### LEGAL/ FAMILY INFO:

Name/SIN:  
Name/SIN:  
Name/SIN:  
Name/SIN:

### BANK ACCTS/ CREDIT CARDS:x

Bank:  
Acct #:  
Bank:  
Acct #:  
Bank:  
Acct #:

**INFORMATION AND NOTES**

**THE FIRST 24 HOURS**



Recovering from a fire can be a physically and mentally draining process. When fire strikes, lives are suddenly turned around. Often, the hardest part is knowing where to begin and who to contact.

After a fire, you may experience some of the following: anxious feelings, depression, difficulty concentrating, sadness, anger, fatigue, hopelessness, irrational (unfounded) fears, and nightmares. These are common responses to a traumatic event. There are agencies in your area that can help you work through the crisis. Contact your doctor for counseling referrals. If you are a member of a church congregation, your parish priest or minister may also be of some assistance.

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

- Temporary housing
- Food
- Medicine
- Eyeglasses
- Clothing and other essential items

**Keep all receipts for any money you spend.**

Normally the fire department will ensure that utilities (water, electrical, natural gas) are safe and/or disconnected before they leave the site.

**DO NOT attempt to turn these utilities on or off yourself.**



**INFORMATION AND NOTES**

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**IF YOU ARE INSURED**

- Give notice of the loss to your insurance company/broker or the insurer's agent/company as soon as possible.
- Ask the insurance company what to do about the immediate needs of the dwelling, such as covering doors, windows and other exposed areas, and pumping out any water.
- Ask your insurance agent/company what actions are required of you. Some policy holders may be required to make an inventory of damaged personal property showing in detail the quantity, description, and how much you paid for the items.

Your adjustor may arrange for food, lodging etc.

Your recovery from a fire loss may be based upon your own resources and help from your community.



**IF YOU ARE NOT INSURED**

Private organizations that may be sources of aid include:

- ◆ Canadian Red Cross
- ◆ Salvation Army
- ◆ Local religious organizations
- ◆ Provincial or municipal emergency social services
- ◆ Nonprofit crisis centers
- ◆ Your local emergency coordinator

**IMPORTANT DOCUMENT REPLACEMENT CHECKLIST****Drivers License**

[Department of Motor Vehicles](http://www.icbc.com/licensing/)  
http://www.icbc.com/licensing/

**Birth, Death, Marriage Certificates**

[Province of B.C. Vital Statistics](http://www.vs.gov.bc.ca/)  
http://www.vs.gov.bc.ca/

**Auto Insurance**

[ICBC](http://www.icbc.com/)  
http://www.icbc.com/  
1-800-328-4484

**Divorce Papers**

Court where decree issued or  
[Vital Statistics](http://www.vs.gov.bc.ca/)  
http://www.vs.gov.bc.ca/

**Bank Documents/Credit Cards**

Your local bank branch

**Passports**

[Passport Canada](http://www.ppt.gc.ca/can/lost_stolen.aspx?lang=e)  
http://www.ppt.gc.ca/can/  
lost\_stolen.aspx?lang=e  
1-800-567-6868

**Insurance Policies**

Insurance Agent/Broker

**Military Papers**

[Veterans Affairs Canada](http://www.vac-acc.gc.ca/general/)  
http://www.vac-acc.gc.ca/general/  
1866-522-2122

**Canada Savings Bonds**

[Bank of Canada](http://www.csb.gc.ca/eng/)  
http://www.csb.gc.ca/eng/  
1-888-513-8212

**Social Insurance Cards**

[Service Canada](http://www.servicecanada.gc.ca/en/sin/apply/88-465how.shtml)  
http://www.servicecanada.gc.ca/en/sin/  
apply/88-465how.shtml  
1-800-465-7166

**Medical Care Cards**

[Health Insurance BC](http://www.health.gov.bc.ca/msp/infoben)  
http://www.health.gov.bc.ca/msp/  
infoben  
1-800-663-7100

**Titles To Deeds**

[BC Land Titles Survey](http://www.ltsa.ca/)  
http://www.ltsa.ca/  
1800-663-7867

**Wills**

Lawyer

**Stocks and Bonds**

Issuing company or broker

**Medical Records**

Doctor

**Income Tax Records**

[Canada Revenue Agency](http://www.cra-arc.gc.ca/menu-e.html)  
http://www.cra-arc.gc.ca/menu-e.html  
1-800-959-8281

**Citizenship Papers**

[Citizenship & Immigration Canada](http://www.cic.gc.ca/english/index.asp)  
http://www.cic.gc.ca/english/index.asp  
1-888-242-2100

**Damaged Money**

[Bank of Canada](http://www.csb.gc.ca/eng/)  
http://www.csb.gc.ca/eng/  
1-888-513-8212

**WHO TO NOTIFY IN THE EVENT OF A FIRE**

- ◆ If you are renting, call the building supervisor, manager, landlord or building owner;
- ◆ Family members, who may read about or hear about the fire through the media;
- ◆ Child(s) school or daycare, especially if the child will be absent from school, or there may be trauma as a result of the incident;
- ◆ Employers or employees who may be expecting you at work;
- ◆ Restoration companies for cleaning or damage repair. They can be found in the yellow pages;
- ◆ 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;
- ◆ Canada Post to reroute your mail if you have to move out for any length of time;
- ◆ Newspapers to cancel or reroute your subscription;
- ◆ Milk or other home delivery products should be cancelled or rerouted;
- ◆ Garbage collection may need to be cancelled or rerouted.

## QUESTIONS FOR YOUR INSURANCE ADJUSTER

- *When will you be on site?*
- *Once on site, who is the restoration contractor to facilitate repairs?*
- *When will the contractor be on site?*
- *What do I do about food in my refrigerator and/or freezer?*
- *For emergency lodging do we pay and keep receipts or does insurance pay up front?*
- *What do I do if I have no access to immediate cash or credit cards?*
- *What happens to my pets? Do I have to take them with me or can they be placed in a kennel?*
- *Who will secure the site?*
- *Who is allowed to have access to the site?*
- *Do I have access?*
- *Can I take anything with me now?*
- *What about my valuables?*
- *How long do you estimate repairs will take?*
- *When do you think I can move back in?*
- *What is available for additional living expenses?*
- *Do I have “Prohibited Access Coverage”?*

## IMPORTANT MESSAGES IF YOU ARE UNABLE TO STAY IN YOUR HOME

- Remove as many valuables as possible. 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 that may be salvageable.
- To ensure your property is secure, contact your local Police/RCMP, to help keep an eye on the property during your absence.
- 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.
- Locate the following items to take with you: personal identification, eyeglasses, hearing aids, credit cards, cheque books, insurance policies, jewelry, vital medicines such as blood pressure regulating medications or insulin. **Check with your doctor or pharmacist before taking any medication. If it was exposed to heat, it may not be safe.**

If you move and need to change your mailing address, phone #'s etc., notify:

- ◆ Canada Post
- ◆ Newspaper delivery
- ◆ Water company
- ◆ Credit card company
- ◆ Your bank
- ◆ School district
- ◆ Your employer
- ◆ Family & friends

## SALVAGE HINTS

Professional fire and water damage restoration businesses may be the best source of cleaning and restoring personal belongings. Companies offering this service can be located in the yellow pages or through your insurance agent.

### Clothing with soot and smoke odour

Test coloured garments before using any treatment. 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.



## FAQ's ABOUT FIRE DEPARTMENT OPERATIONS

### Q: Why are there broken windows and doors, or holes in my roof?

A: Fire produces temperatures well above 1200° F / 650° C, along with smoke and hot gases. At times it is necessary to eliminate heat, smoke, and hot gas by ventilation before fire fighters can enter to extinguish the fire. Ventilation must be done quickly to help reduce fire spread. Often fire fighters must forcibly open walls and ceilings to find any "hidden" fires, allowing for complete fire extinguishment.

After the fire is out, this type of damage may appear unnecessary. However, without the use of these fire fighting techniques, extinguishing the fire would be much more difficult and smoke and fire damage would be more extensive.



### Q: Is it possible to obtain a copy of the fire report?

A: A fire report is a public document and a copy is given to the insurance company unless a criminal investigation is proceeding. A copy may be available upon a request under the Freedom of Information Act. You can request a copy of a fire report by mail, email (OFC@gov.bc.ca) or fax (250-356-9019) from the Office of the Fire Commissioner. Please note the date (Day, Month and Year) and address of the fire.



## 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.



***“IF IN DOUBT, THROW IT OUT”***

- Check with your insurance agent or claims adjuster regarding refill and disposal costs.
- Check with your doctor or pharmacist for emergency refills.

## Pets

After a fire, don't assume that your pet has escaped unscathed 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. If your pet has been lost during the incident, contact the SPCA.



## What to do when 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.

## Open food and canned foods

DON'T 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 dishes in hot, soapy water. Rinse in hot water. Dishwashers are excellent for cleaning dishes. Soak dishes in a solution of 1 tablespoon of bleach to 4.5 litres of water for 30 minutes prior to washing.

## 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, mix together: 4-6 tablespoons tri-sodium phosphate and 4.5 litres of water. Use rubber gloves and goggles. 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 (purchase in a paint store) before painting. Keep away from children and pets.

## 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.

## Floors

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

## Wall-to-wall carpet

A wet/dry vacuum or water extractor carpet cleaning machine is suggested. They can be rented at most supermarkets or drugstores and will remove standing water and dirt. Add carpet cleaning detergent and clean the carpet as instructed on the machine. Rinse by using vinegar and water in the tank of the machine.

## Rugs

Let rugs and carpets dry out thoroughly. Clean by sweeping or vacuuming.

- Shampoo with a commercial rug shampoo.
- Dry the rugs as quickly as possible by laying them flat and exposing them to warm, dry air. A fan will help.
- You can also contact carpet cleaning firms in the yellow pages.

## Mildew

To remove mildew, wash stain 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.

## Upholstered articles, mattresses and rugs

- Remove loose mould from surfaces by brushing with a broom. Do this outdoors to prevent scattering of mildew spores.
- Vacuum surface to draw out more of the mould.
- Thoroughly dry by using an electric heater or fan to eliminate moist air.
- If mildew remains, sponge lightly with thick detergent suds using only the foam; wipe with a clean, damp cloth.
- If mould has grown into the inner part of an article, send to a reliable dry cleaner.

## Removing white spots on furniture

- Rub with a cloth wrung out of turpentine or camphorated oil.
- Wipe dry at once and polish with wax or furniture polish.
- For deep spots, use a drop or two of ammonia on a damp cloth and polish.
- A dry mixture of vegetable oil and cigarette ashes rubbed in with fingertips is often effective.

## 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.

