



WHAT TO DO AFTER THE FIRE

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, fuel) are safe and/or disconnected before they leave the site. ***DO NOT attempt to turn these utilities on or off yourself.***

PROTECT YOURSELF FROM FURTHER LOSSES

The first thing to do after a fire is to protect yourself from additional losses. If you have to stay elsewhere, remove your valuables, if able to access the building. If the fire department is investigating the fire, talk to them **BEFORE REMOVING ANY ITEMS FROM THE HOUSE**. Your local fire department will do its utmost to assist you with collecting the important valuables. Items such as food, medication, clothing and personal belongings may not be removed until the investigation is over. If the fire is under investigation, **NOBODY**, including the property owner is permitted on the site without the express approval of the fire investigator.

Your property may have water, smoke and fire damage along with windows and doors not being secured. The fire department may remove as much water as possible, and protect lightly damaged, or undamaged property. The property is yours and you are responsible for having someone secure the property, as per the National Fire Code (2.4.6.1) *Vacant buildings shall be secured against unauthorized entry.*

If you are out of town at the time of the fire and cannot have someone take responsibility for the property, the fire department will do what they can to ensure your house is protected from further damage, but it is not their responsibility. If the fire is undetermined in cause, suspicious or under



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investigation, a Police Officer, Peace Officer or security guard may be posted on site until the conclusion of the investigation.

If you are renting or leasing the property, you must contact the owner. An insurance adjuster may be able to assist you in making immediate repairs or help to secure your home. If you are unable to contact your insurance agent and need professional assistance in boarding up your home, a general contractor, or a fire damage restoration firm can help.

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
- Local religious organizations
- Territorial or municipal emergency social services
- Non-profit crisis centers

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.
- 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 or Building Contractor, if any structural damage has been caused, permits may be required to rebuild;
- Utility providers, water, power, sanitation and garbage collection may need to be cancelled, rerouted or restored.



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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 somewhere else?
- 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 any item that 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, insurance policies, jewelry, and 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.***



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ABOUT FIRE DEPARTMENT OPERATIONS

- 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 through your insurance agent.
- 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 firefighters can enter to extinguish the fire. Ventilation must be done quickly to help reduce fire spread. Often firefighters 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 firefighting techniques, extinguishing the fire would be much more difficult and smoke and fire damage would be more extensive.

MULTI-FAMILY/COMMERCIAL OCCUPANCY

- If the building has a sprinkler system and fire alarm these systems must be restored, even if the building is not occupied due to the fire.
- The National Fire Code section 5.6 and 6.1 shall apply and be followed. ***Where a fire protection system is provided, it shall remain operational throughout the construction, alteration or demolition area where reasonably practical.***
- This may mean that water, sanitation and power may have to be restored to the property.
- Exposed water systems (sprinklers, standpipes) may need to be protected from freezing.
- If the building is occupied, a fire watch may also be required.
- For more information consult with the local fire department.

UTILITIES

- The fire department will ensure that utilities (water, electrical, fuel) are safe and/or disconnected before they leave the site. **DO NOT** attempt to turn these utilities on or off yourself.
- Contact the utility providers as soon as possible to ensure that your services will be restored safely and properly.
- If you will not be restoring the utility right away, you must contact the utility provider to ensure that the utility is disconnected and protected from freezing or damage.

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