

CLAY FIRE



Returning to Normal

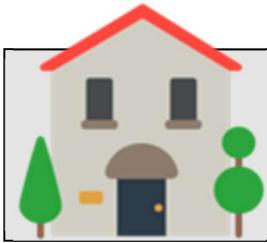


**A Service of the Community Risk Reduction Division
574-272-2144**

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Returning to Normal

The Clay Fire Territory has gathered the following information to assist you and the members of your household during this difficult period. Whether a fire, storm, or other emergency strike, lives are suddenly turned upside down. Often, the toughest obstacle is determining where to begin and who to contact.

We realize that recovery from any disaster or major disruption can be physically and emotionally exhausting. Some of the Clay Fire Territory recommendations will need your immediate attention, some will be future issues that may arise, and other matters will be on-going. The purpose of this booklet is to help you and the members of your household through your recovery.

We will contact you 48 hours after the incident and again later to see if we can be of any further service. **If you need to reach us** sooner, call **574-272-2144** and let us know how we can be of help.

Should you have questions or concerns you may also contact any of our five fire stations listed below which are staffed by career personnel 24-hours a day.

Clay Fire Station #21	18776 Cleveland Road	574-272-3012
Clay Fire Station #22	18355 Auten Road	574-272-1710
Clay Fire Station #23	51775 Portage Road	574-272-9828
Clay Fire Station #24	13981 State Road #23	574-272-3874
Clay Fire Station #25	12481 Anderson Road	574-273-8178



THE FIRST 24 HOURS

- **DO NOT** enter the damaged site unless the fire department has determined it is safe since the roof, walls, and floors may be subject to collapse.
- When required, it is the policy of the Clay Fire Territory to shut off utilities (natural gas and electricity). **Do not attempt to reconnect the utilities yourself but contact the respective utility company.**
- Food, beverages, and medicine that have been exposed to heat, smoke, soot and/or water **should not be consumed.**
- **Work directly with your insurance company.** Remember that is why you have retained them, and this is their responsibility.
- You may be contacted by numerous restorations and adjusting companies. **DO NOT** sign any agreements to clean, remodel, or in any way begin to rebuild your structure without first checking with the insurance representative regarding your policy coverage and applicable payment.
- **Notify** all utility companies, i.e., telephone, electric, gas, water, cable, etc.
- If you have any expected deliveries, **contact** the company with an alternative delivery site.
- **Make a list** of any items that you remove from the structure, retain one copy for your records, and provide a copy to your insurance representative.



IF YOU LEAVE YOUR HOME

At your request, Clay Fire will notify the St. Joseph County Sherriff Department that your residence is vacant.

Beginning immediately, save receipts for any items purchased by you and the members of your household related to your crisis, to help keep track of money spent. Be sure to keep copies for your records and forward another copy to your insurance representative. These receipts are also helpful for tax purposes to verify losses that you are claiming.

At your request and with your direction, Clay Fire will try to locate and retrieve the following items:

- Driver's licenses
- Social Security cards
- Insurance information
- Medication information
- Eyeglasses, hearing aids or other prosthetic devices
- Valuables, such as credit cards, bank books, jewelry, and cash
- Firearms or other potential weapons



WHO SHOULD YOU NOTIFY?

There are many people and/or entities that should be notified of your relocation, including:

- Your mortgage company (also inform them of the type of loss)
- Your family and friends
- Your employer
- Your child's school
- Your post office for a temporary change of address
- Any scheduled delivery services
- Your utility companies to let them know you had an emergency that required disconnection.

Do not discard any damaged goods until an inventory has been taken. All damaged items are taken into consideration in developing your insurance claim.



IF YOU ARE INSURED

We always try to make contact with your insurance company while we are at the scene of your emergency. However, if you need to reach your insurance company and do not have a local number, the following companies have a 24-hour claim office.

American Family Insurance	800-374-1111
AAA Insurance	800-289-5255
Allied Insurance	800-282-9445
Allstate Insurance	800-255-7828
Erie Insurance	800-624-1620
Farm Bureau	888-392-5246
Geico	800-841-3000
Indiana Farmers Mutual	800-666-6460
Liberty Mutual	800-225-2467
Met Life	800-854-6011
Nationwide	800-421-3535
Ohio Casualty Group	800-366-6446
State Farm	855-266-9012



IF YOU ARE NOT INSURED

Your recovery from any loss may be based upon you and your family's own resources or assistance from the community. The following agencies may be sources of aid or information.

American Red Cross	574-234-0191
St. Vincent DePaul Society	574-234-6211
Clay Township Assistance Office	574-272-0955
German Township Assistance Office	574-272-9020
Harris Township Assistance Office	574-272-7861



VALUING YOUR PROPERTY

When trying to place a value on your property and adjusting a loss or claiming a casualty loss for tax purposes, many different viewpoints will be offered. Knowing the following terms will help you and your family understand the process used to determine the value of your loss:

Your personal assessment: Your personal loss of goods due to an emergency may be difficult to measure. These personal items have ***SENTIMENTAL VALUE*** to you; however, 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 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.

Fair market value before the fire: This concept is also expressed as ***ACTUAL CASH VALUE***. This is what you could have received for the item if you had sold it the day before the emergency. The price would reflect its cost at purchase minus the wear it has sustained since the purchase. ***DEPRECIATION*** is the formal term used to express the amount of value an item loses over a period of time. ***ACTUAL CASH VALUE is not equal to REPLACEMENT COST VALUE.***

Value after the emergency: This is sometimes called ***SALVAGE VALUE***. This term refers to the scrap value of damaged property.



RESTORATION SERVICES

There are several companies that specialize in the restoration of **fire, water, and storm damaged structures**. Whether you or your insurance company employs this type of service, **be clear who will pay** for these services. Be sure to **request an estimate** of cost for the work to be done. Before a company is hired, **check their references**. These companies provide a range of services that may include all or some 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

Do Not sign anything without first checking with your insurance agent and reading the document(s).

Once a company has been hired, ask them how they will be taking care of your belongings.

1. Is the storage of my items covered by my insurance?
2. Who decides what gets cleaned and what is thrown away?
3. Are the furnace ducts cleaned?
4. When will I have access to my belongings?



REPLACEMENT OF IMPORTANT DOCUMENTS AND RECORDS

ITEM	WHO TO CONTACT
Drivers' License, Auto Registration	Indiana Automotive License Branch South Bend: 4646 West Western Phone: 233-2149 Mishawaka: 2544 Miracle Lane Phone: 255-9620
Banking statements (checking, savings, etc.)	Your bank or credit union, as soon as possible
Insurance Policies	Your insurance agent
Military discharge papers	Department of Veteran Affairs 1-800-827-1000
Passports	Passport services and most U.S. Postal offices
Birth, death and marriage certificates	Bureau of Records in appropriate locality In St. Joseph County 235-9638 Birth 235-9639 Death 235-9635 Marriage
Divorce papers	Court where decree was issued. In St. Joe County 235-9635
Social Security or Medicare	1-800-772-1213
Credit Card	The issuing companies as soon as possible
Titles to deed	St. Joseph County Recorder 235-9535
Stocks and bonds	Issuing company or your broker
Wills	Your lawyer
Medical records	Your doctor
Warranties	Issuing company
Income tax records	IRS 1-800-829-1040, or your accountant
Citizenship papers	Immigration & Naturalization 317-226-6009
Prepaid burial contracts	Issuing company
Animal registration papers	St. Joseph County Humane Society 255-4726



MONEY REPLACEMENT

Handle burnt money as little as possible. Attempt to encase each bill or portion of a bill in plastic wrap for preservation. If the money is only half-burned or less (if half or more is still intact), you can return the remainder to our regional Federal Reserve Bank for replacement. You can also mail the burned or torn money by “**registered mail, return receipt requested**” to:

Bureau of Engraving and Printing

MCD/OFM, Room 344A
14th. and C Streets SW
Washington, DC 20228

Mutilated or melted coins can be taken to our Federal Reserve Bank or mailed by “registered mail, return receipt requested” to:

Superintendent

U.S. Mint

P.O. Box 400
Philadelphia, PA 19105

Federal Reserve Bank (Dist. 7)

230 So. LaSalle Street
Chicago, Ill. 60604-1413
312-322-5322

If your U.S. Savings Bonds have been destroyed or mutilated, you must obtain Department of Treasury Form FS Form 1048 from your bank **or** on the internet at www.TreasuryDirect.gov/forms/sav1048.pdf and mail to:

Treasury Retail Securities Site

P.O. Box 214
Minneapolis, MN 55480-0214



SALVAGE HINTS: CLOTHING

WATER or ODOR DAMAGE

The normal procedures you utilize for laundering clothing and material, may prove to be efficient for removal of odor and mildew caused by severe water damage when it is enhanced by an Oxy-Clean type product. Items will need to be soaked for a period of time before the washing cycle can be completed.

However, clothing that contains soot and smoke odor, should not be taken from the scene for laundering. The soot contains carcinogens and when taken from one place to another, exposes you, and everyone you come in contact with to those poisonous, cancer causing chemicals.

Remember to check for odor and stains before drying the items.

An effective way **to remove mildew** from clothing is to wash the fresh stain with soap and warm water, rinse and then dry in the sun.

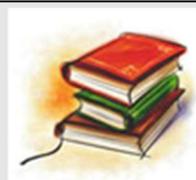


SALVAGE HINTS: FOOD ITEMS

DISCARD ALL FOOD ITEMS; boxed, canned, and bagged, if they were exposed to heat, smoke or excessive water damage.

If they were not exposed to heat from a fire, wash your canned goods with detergent and water. Do the same for food in jars. If labels come off, be sure to mark the contents on the can or jar with a grease pencil. **Do not refreeze frozen food that has thawed.**

To remove odor 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. Throw away any and all food items, even those in sealed cans. They can still be damaged due to extremes in temperatures. Keep a list of items you discard.



SALVAGE HINTS: LEATHER & BOOKS

Wipe leather goods with a damp cloth, then a dry cloth. Stuff purses and shoes with newspaper to retain shape. Leave suitcases open. Leather goods should be **dried away from sun and heat**. When leather goods are dry, clean with saddle soap. Rinse leather and suede jackets in cold water and dry away from heat and sun.

Wet books must be taken care of as soon as possible. A resource for book salvage/cleaning is the St. Joseph County Public Library, at (574) 282-4630. For very old collector type books, the Hesburgh Library at Notre Dame, 631-2700, may be of some assistance.



SALVAGE HINTS: MEDICATIONS

No medications are safe from the smoke and soot of a fire, even though containers for medication are child resistant, they are not “airtight”. So, if your meds have even a slight film of soot on the container replace them. **DO NOT USE ANY EXPOSED MEDICATIONS.**

1. Check with **your insurance company covering the loss to your home** for immediate coverage from your “incidental” funds.
2. If the medications are non-regulated, “maintenance” medications, **the prescription insurance company should be notified**. They may do what is called an “over-ride”, and then contact the pharmacy of your choice to refill the prescription.
3. If the meds are “controlled”, a new prescription from the prescription insurance company is necessary. With proof of the fire loss. * Clay Fire can assist with a copy of the report. *



FIRE DEPARTMENT OPERATIONS

“Who secures my home or business after the fire department is done with their work?”

The 911 communications center maintains a list of companies that have met criteria specific to securing and boarding up properties, as well as preparing plumbing systems for cold weather once the power has been disconnected.

The fire department may request a key to a door that is able to be locked and still be used for accessing the building. At Clay Fire, after a fire has been extinguished, we will return to the scene with a crew, every two hours just to make sure that no areas involved have continued to smolder and thus caused more damage.

“Why do firefighters break windows and put holes in roofs?” Fire produces temperatures well over 1200°F., along with smoke and hot gasses. At times, it is necessary to eliminate heat, smoke, and hot gasses before firefighters can enter to extinguish the fire. The ventilation must be done quickly to reduce the spread of fire and smoke damage. Often walls must be forced open in order to check for “hidden” fires, allowing complete fire extinguishment. After the fire is out, the damage may appear unnecessary; however, without use of these firefighting techniques, it would be extremely difficult for complete fire suppression.

“Why is my gas and/or electric disconnected.” This is not only for the safety of fire personnel, but also to limit outside factors (like burning natural gas and energized electrical lines) from affecting the degree of damage the fire causes. Do not attempt to turn on your utilities – please refer to page 12 for more information how to return utility service to your home.

If you have questions about fire department operations or need additional assistance in locating the necessary resources to help you recover from your loss, please call the Clay Fire Territory at 574-272-2144 or 574-272-1710.



REFERENCE DIRECTORY

NON-EMERGENCY NUMBERS

A T & T Cable	574-258-5858
American Electric Power	800-311-6424
American Red Cross	574-234-0191
Clay Township Assistance Office	574-272-0955
German Township Assistance Office	574-272-9020
Harris Township Assistance Office	574-272-2371
Clay Fire Territory - Fire Administration	574-272-2144
Comcast / Xfinity	866-385-2942
Salvation Army	574-233-9471
Social Security Administration	574-236-8721
South Bend Tribune Circulation	574-235-6464
St. Joseph County Humane Society	574-255-4726
St. Joseph County Police - Non-emergency	574-235-9611
St. Vincent De Paul Society	574-234-6211
U.S. Postal Service	574-282-8452