

# ***CLAY FIRE***

Our Mission  
“To Help Others”



## *Returning To Normal*

A Service of the Clay Fire Territory

272-2144



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## Returning To Normal

The Clay Fire Territory has gathered the following information to assist you and your family during this difficult period. Whether a fire, storm, or other emergency strikes, 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 brochure is to help you and your family through your recovery.

Whether a fire, storm, or other emergency strikes, lives are suddenly overturned. Often, the toughest obstacle is to determine where to begin and who to contact after your loss.

**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 help.

**Should you have questions** and need to contact us prior to the above timeframes, please call us at 574-272-2144 or any of the other fire stations listed below which are staffed by career personnel 24-hours a day.

Clay Fire Station #1	18776 Cleveland Road	272-3012
Clay Fire Station #2	18355 Auten Road	272-1710
Clay Fire Station #3	51775 Portage Road	272-9828
Clay Fire Station #4	13981 State Road #23	272-3874
Clay Fire Station #5	12481 Anderson Road	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 restoration 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 Territory will notify the St. Joseph County Police Department that your home is unoccupied.

**Beginning immediately, saving receipts** for any items purchased by you and your family to help keep track of money spent during this crisis. 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.

If the affected site is safe, 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

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## WHO SHOULD YOU NOTIFY?

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

- Your insurance agent and/or company
- 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 delivery scheduled delivery services
- Your fire department
- 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

**Contact** your insurance company and/or your local insurance agent. The following companies have 24-hour claim offices:

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 Insurance	800-841-3000
Ind. 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	234-0191
St. Vincent DePaul Society	234-6211
Clay Township Assistance Office	272-0955
German Township Assistance Office	272-9020
Harris Township Assistance Office	272-7861

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## 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.

**Value after the emergency:** This is sometimes called *salvage value*.





## 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



## REPLACEMENT OF IMPORTANT DOCUMENTS AND RECORDS

Here is a checklist of documents you will need to replace if they have been destroyed, and who to contact for information on the replacement process.

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
Bank Books (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
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 848-4225

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## **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 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:

**Department of the Treasury  
Bureau of Engraving and Printing  
Office of Currency Standards**

P.O. Box 37048  
Washington, DC 20013

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 PD F 1048 (I) from your bank **or** on the internet at [www.ustreas.gov](http://www.ustreas.gov) and mail to:

**Department of the Treasury  
Bureau of Public Debt**

Savings Bond Operations  
P.O. Box 1328  
Parkersburg, WV 26106-1328

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## CLOTHING

The normal procedures you utilize for laundering clothing may prove sufficient when enhanced by an Oxy-Clean type product. Remember to check for stains and odor after the wash cycle is complete, **DO NOT** dry the item(s) if odor and or stains are still evident, additional washing may be necessary.

A rule of thumb used by insurance companies; if after three launderings the stains and or odor persist, the item is then replaced.

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.



## FOOD

**Do not use canned goods if the cans have bulged, rusted, or were exposed to heat from a fire.**

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.

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## RUGS AND CARPETS

Rugs and carpets should be allowed to dry thoroughly. Throw rugs can be cleaned by sweeping, or vacuuming and then shampooing. Rugs should be dried as quickly as possible – lay them flat and expose them to circulation of warm, dry air. Contact a carpet cleaner or installer for help with cleaning and preserving carpets.



## 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. 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.

## **ELECTRICAL APPLIANCES**

Don't use appliances that have been exposed to water or steam until you have a service representative check them. This is especially true of electrical appliances. In addition, steam can remove the lubricant from some moving parts.

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** do it yourself.

**NIPSCO**  
**American Electric Power**

**1-219-654-3955**  
**1-800-311-6424**

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## FIRE DEPARTMENT OPERATIONS

“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 fire fighting techniques, it would be extremely difficult for complete fire suppression.

“Why do some firefighters arrive on fire trucks and others arrive in personal vehicles?” In order to maximize available personnel and resources, the Clay Fire Territory is a combination fire department with a full-time staff, a part-time staff and a volunteer staff. When a fire call is received, all firefighters respond to your home regardless of their staffing position with the department.

“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 272-2144 or 272-1710.

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## **REFERENCE DIRECTORY**

A T & T Cable	258-5858
American Electric Power	1-800-311-6424
American Red Cross	234-0191
Clay Township Assistance Office	272-0955
German Township Assistance Office	272-9020
Harris Township Assistance Office	272-2371
Clay Fire Territory	
<u>Emergency</u>	911
Fire Administration	272-2144
Internal Revenue Service	317-226-5081
NIPSCO	1-219-654-3955
Salvation Army	233-9471
Social Security Administration	236-8721
South Bend Tribune Circulation	235-6464
St. Joseph County Humane Society	255-4726
St. Joseph County Police	911
Emergency	
Non-emergency	235-9611
St. Vincent Depaul Society	234-6211
U.S. Postal Service	282-8452

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