

AFTER THE FIRE









After the Fire

After the Fire and Rescue crews have left, you will need to consider measures to protect yourself and your property.

Fire crews will have thoroughly examined the structure affected by fire and will have advised of any apparent defects affecting the safety of the building.

In cases of severe structural damage, a local authority building inspector may be called to advise as to the safety of the building.

After the fire has been put out, you may hear noises coming from the affected area. This is caused by the cooling of materials used in the building. For example, brick walls tend to act like huge night storage heaters. They may remain warm for many hours until the cooling process is complete.

Fires produce large amounts of smoke and hot gases. Fire fighters need to remove these to speed up the fire fighting process. This reduces the spread of fire and the amount of smoke damage. For this reason windows may have had to be broken and walls and ceilings forcibly opened to make sure there are no hidden fires. It may appear that these actions have been unnecessary, but it is vital to ensure no fire is left undetected that could re-ignite later.

Water, gas, electricity

Gas, electricity and even water supplies may have been disrupted in some way by the fire or firefighting operations.

Gas and electricity might be disconnected and **UNDER NO CIRCUMSTANCES** should you attempt to reconnect or turn these on yourself.

You need to contact your regional gas and electricity companies to ensure any permanent damage caused has been rectified before the power is restored.

All repairs to water fittings, pipes, tanks etc should be undertaken by a qualified plumber. If you turn on the water unadvised, you could invite a flood.

Ensure all trades people are qualified and belong to an accredited professional body.

During office hours, council tenants are advised to contact their Housing Department, which will arrange any repair work necessary to domestic water, gas and electricity supplies.

Security

If your property cannot be completely secured following a fire or flood and you have to leave it unattended, follow the checklist below:

- Where possible, make sure all doors and windows are closed and locked.
- Should windows or doors need to be boarded up, a contractor can be contacted through paper directories or on-line searches under "Glaziers". Check your insurance policy to check whether the cost will be covered.
- Remove all valuables and important documents from the property
- Seek alternative accommodation with either family or friends. If your home is rented, either privately or from the local authority, contact the landlord or relevant housing department as soon as possible.
- Contact your local Police Station to make them aware that your property will be empty.

Insurance

One of the first things you should do is to look after insurance matters.

As soon as possible, follow this insurance checklist:

 If your property has been severely damaged, emergency repairs may be needed immediately to make it waterproof and secure.
Make sure you keep receipts for any work carried out as these may form part of your claim.

- Get in touch with your buildings and contents insurance company or broker to inform them of the incident and obtain a claim form.
 The insurance company may wish to inspect your property and the contents before anything is moved.
- Make a detailed list of all the property, contents or goods damaged.
- Return the claim form(s) to the insurance company along with any receipts and damage valuations. Remember to keep copies of all correspondence.
- You can ask your insurance company for advice on drying out and clearing up.
- There are two types of insurance surveyors who may contact you; a Loss Assessor or a Loss Adjuster.
- Loss Assessors are independent of your insurance company and will offer to represent you in dealing with your claim.
- In the case of larger claims you may wish to contact a member of the Institute of Public Loss Assessors. They will charge you a percentage for this service.
- Loss Adjusters are appointed by your insurers to assess the extent of damage. You will not be charged for this.
- If you are not insured, you can find cleaning and clearing services listed in your telephone directories or by performing an on-line search.

General information on insurance matters can be obtained from:

The Association of British Insurers, 51 Gresham Street, London, EC2V 7HQ.

Tel: 020 7600 3333

(There is also an Insurance Ombudsman in cases of disagreement or dispute)

Ask for identification from all people who offer to help and satisfy yourself of their credentials. All reputable companies/individuals will welcome such enquiries.

No insurance

If you do not have insurance and are in a position of immediate hardship, assistance is available. Below is a list of agencies that may be able to help you.

Type of support	Agency
Accommodation	Local Authority
Furniture and Bedding	Job Centre Plus Voluntary Services
Clothing	Job Centre Plus Voluntary Services
Money	Job Centre Plus
Legal Advice	Citizens Advice Bureau
General Advice	Social Services Citizens Advice Bureau Fire and Rescue Service Police

Important documents

If you have lost personal documents in the fire, use the checklist below for advice on how you can obtain replacements.

Bank and building society documents/credit cards -

Contact your bank or building society, which will issue replacements.

Birth, marriage and death certificates -

You can obtain a duplicate at the original office of registration.

Divorce decree -

Contact the original court office where the decree was made. Your solicitor may also be able to help with this matter.

Driving licence and vehicle records -

Contact the DVLA at Swansea, SA99 1AB.

Income tax records -

Your local tax office holds details of each person's tax returns and records. Contact your local district office.

Insurance policies -

The office that originally issued your insurance documents will be able to provide duplicates.

Medical records -

The original documents are usually held at your doctor's surgery or local hospital.

Passports -

Relevant issuing office, or, for non nationals, via your Consulate or Embassy.

Payment books -

Master registers and accounts are held by the organisation that you are paying.

Social security documents -

Contact your local office of the Department of Social Security.

Stocks and bonds -

Your broker may have details of the shares that you hold and a solicitor may be required to legally reconstruct the certificates. Your local Post Office will be able to give you details on how to obtain duplicate Post Office Bonds.

Title bonds -

You should contact your solicitor who will reconstruct them.

Warranties and guarantees -

The manufacturer holds main registration cards or documents.

Wills -

Contact your solicitor or your local Citizens Advice Bureau for advice.

Remember, the Citizens Advice Bureau can offer a wealth of helpful advice including addresses and telephone numbers of other sources of help.

Other incidents

Chimney fires

After a chimney fire:

- Put a metal bucket half full of water in the fireplace to catch any hot debris.
- Place a fireguard in front of the fireplace.
- Leave the chimney to cool for at least 24 hours.
- Have the chimney swept before re-using and thereafter on a regular basis.

Car fires

It is your responsibility to remove the vehicle. Many garages or recovery services can be used for this purpose. If you have to leave your car, ensure you take all valuables and documentation with you. It is not necessary to report a car fire to the police unless there are other factors involved, such as arson or a road accident. You also need to contact your insurance company.

Flooding

The Fire and Rescue Service can assist with salvaging goods and pumping out water in affected areas,* though be aware cleaning and drying out is your responsibility. You will need to contact a reputable plumber to deal with any damaged pipes. There are also many companies who specialise in the cleaning/drying of furnishings and fabrics.

* For operational reasons, the Fire and Rescue Service is usually unable to pump out water levels below 150mm.

Note: Depending on its source, Floodwater can be a health hazard. Dispose of any foodstuffs that could have been contaminated by the water and ensure thorough cleaning of any dry food containers e.g. fridges, freezers and cookers.

Injured animals and pets

- Any injured animals or pets affected by smoke or fire should be taken to a vet for prompt treatment.
- Most dead animals can be disposed of by a Vet, by burial on your property or by cremation.
- Those who receive state benefit and cannot afford veterinary treatment should contact the RSPCA charity.
- The RSPCA give advice and help about injured animals and pets.

Cleaning up

Drying out and cleaning up your home or business can be daunting. The guidance below is available to help you:

- Carpets, curtains and clothes are salvageable. We recommend using a specialist cleaning company. If only minor damage has been sustained and you wish to carry out the job yourself, it is possible to hire wet/dry vacuum cleaners from cleaning companies, carpet stores, tool rental outlets and larger stores such as B&Q. It is recommended to constantly ventilate the affected property during the drying process. Gentle warmth will also speed up the operation, prevent rot and reduce any lingering smoke and soot smells.
- Use sugar soap or mild detergents for walls and ceilings, working on a small area at a time and rinsing with clean water as you go.
 Walls and plaster should be thoroughly dry before redecorating.
- Fridges and freezers should be washed when defrosted. A small amount of baking soda or vinegar mixed in a rinse before the final rinse with clean water can help reduce odours. Let the appliance dry naturally.
- Furniture should be wiped down and left to dry.
- Use upholstery cleaning products and wood polish to remove marks, but for more persistent stains, you may need to consult a specialist. Many companies offer a free customer advice service. Take care to choose a reputable, well known company if you wish to make use of this service.
- · Any food which has perished, must be thrown away.
- Discard any food cans which have bulged or been damaged
- Keep a list of damage for insurance purposes

Drying out

Do not use gas powered equipment whilst drying out.

These appliances can create additional water vapour in the room.

For specialist help, consult a directory or perform an on-line search using the following terms: Carpet, Curtain, Upholstery Cleaners, Hire Services, Tools and Equipment, Dry Cleaning, Launderers and Flooring Services.

Fire safety in the home

Having a fire in your home can be a devastating experience and can remain with you for a considerable time afterwards. It's important to implement a few simple precautions to protect your refurbished property and prevent a similar scenario:

- Book a free home fire safety check, which includes the fitting of free smoke alarms. This provides an early warning of a fire and ensures early safe evacuation of everyone in the house. Call 0800 169 1234 to arrange or visit www.freesmokealarm.co.uk.
- Visit your local Fire and Rescue Service website:

South Wales Fire and Rescue Service www.southwales-fire.gov.uk

Mid and West Wales Fire and Rescue Service www.mawwfire.gov.uk

North Wales Fire and Rescue Service www.nwales-fireservice.org.uk

Remember:

- · A working smoke alarm saves lives.
- · A fire escape plan will get you out safely.
- Closed doors at night will prevent the spread of fire.
- Children playing with matches and lighters can cause serious fires and injuries.

Comments and concerns

We aim to provide the best service at all times.

If you have any compliments, complaints or concerns regarding the standard of the service you have received, please contact the Fire and Rescue Service in your area.

Other support

Often, the Fire and Rescue Service will request the attendance of the British Red Cross's Fire and Emergency Support Service unit to the scene of the incident. This unit can provide practical and emotional support in the immediate aftermath of an incident.

The unit carries spare clothes and toiletries and may have been in attendance at your recent incident.