

# After the Fire

A Helpful Guide





**FIRE**

**MI-DADE**

**COUNTY**

**MCCORM**



Miami-Dade Fire Rescue



## Fire Property Report

When requesting information on reports concerning this incident, please refer to:

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**INCIDENT NUMBER**

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**INCIDENT DATE**

**Fire reports are available approximately seven (7) to ten (10) days after the incident.**

When requesting a copy of this report, please provide the following:

- Incident date and time
- Incident location
- Incident number
- A self-addressed stamped envelope
- Check payable to "Miami-Dade County Board of County Commissioners." The cost for the report is \$1.00 per certified page (if more than one page, a bill will follow with your report.)

Mail your request to:

**Miami-Dade Fire Rescue**  
Central Records Bureau  
9300 N.W. 41st Street  
Doral, Florida 33178

For more information, please contact MDFR's Central Records Bureau at 786-331-4900.



It is with great respect for our profession and a sense of compassion for the loss you have experienced that we at **Miami-Dade Fire Rescue** want to offer our heartfelt and sincere support to assist you through this very trying and difficult time.

We realize that following an emergency it may be difficult to think clearly and give attention to details. At times such as these, essential information needed to handle daily affairs can easily be forgotten or overlooked.

With this in mind, and in our effort to provide you with a seamless continuum of care, we have designed this **After the Fire** booklet to assist you in your efforts to return to normalcy as quickly as possible. Here you will find helpful reminders and invaluable information in one publication with the hope of giving you some peace of mind and a starting point in your recovery.

It is at such times that we at Miami-Dade Fire Rescue stand by our citizens and calmly assure them that we are... ***Always Ready, Proud to Serve.***



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# Above and Beyond



...our commitment to serve

This booklet was written and published with the sole purpose of helping fire victims get back to normalcy as quickly as possible. It is our hope that the information contained here will be of assistance to the hurting individuals victimized by the devastation that a fire can bring into their lives.

We realize that no two fires are the same and that you may need more assistance from additional resources. We also understand that as much as we might want to help, there are limitations to what we might be able to offer.

**You can contact MDFR Community Affairs at 786-331-4820, to find out how you can avail yourself of possible additional resources.**

If you find yourself in need of **spiritual or emotional assistance**:

- We can refer you to the **faith community partners** currently working with us in your neighborhood who can offer assistance in your hour of need.

## F.A.Q.

### ***Why can't I go back in my house after a fire?***

Once MDFR arrives at the scene of a fire, it is our responsibility to make sure the scene is **safe** before we release it to the public either for use or just personal access. It is also our responsibility to perform a thorough investigation of the fire scene.

# The First 24 Hours



**Stress** (noun): a specific response by the body to a stimulus, such as fear or pain, that disturbs or interferes with the normal balance of an organism.

By any definition, you have just gone through a very stressful and traumatic event in your life. As important as it is that you begin to assess the situation at hand and start taking an inventory of what you need to do next, the first thing you should do is...

**Step back...take a deep breath...** Before you start thinking of all your losses, stop and give thanks for what you still have. Fire can be a great thief, and the losses are always significant. Give yourself time to grieve, for this is a normal process. Surround yourself with family, friends and those who love you. Reach out to your spiritual leaders...pray. Now is not the time to make life-affecting decisions. Unfortunately, some things do need to be dealt with in a timely and responsible manner.

The following is a helpful list of the things you should do **first**

.... and remember, we are here to help.

## 1. Contact your insurance company and ask what actions are required of you.

Remember, your insurance company does not know that you have had a fire. The earlier you contact them, the sooner the normalcy process can begin. All you need to do is advise them of the event as soon as possible. All the other details can wait.

## 2. Take care of your immediate needs.

Your **friends and family** are your **best resource for assistance** in a time of need and should serve as your **primary support system**. If your property is not insured, your **family, community, local church groups, civic organizations**, the **Salvation Army** or the **American Red Cross** may be able to help you recover your fire loss and assist families to get back on their feet. If these resources are not available to you, **MDFR** will help you contact your local Disaster Relief Agencies such as the **American Red Cross**, which can offer **temporary assistance** with your **immediate needs**.

- Temporary Shelter
- Transportation
- Food
- Clothes
- Medicine

### Pertinent information needed for Red Cross:

- Address of the incident
- Address where you can be contacted
- Pertinent phone numbers
- Number of persons displaced along with age and gender
- MDFR incident number

The **American Red Cross South Florida Region** provides disaster response services to residents affected by a fire or any other disaster 7 days a week, 24 hours a day that include:

- Financial assistance provided on scene that can be used for recovery needs.
- Comfort kits available for each affected resident. The kits include: toothpaste, shampoo, soap, hand towels, feminine products, sheets and blankets (when available), laundry soap to remove smoke smell from clothes, and toys for children.
- Disaster Mental Health Services (Therapists on call 24/7 to help).
- Health Services (nurses on-call that are able to help replace lost or damaged medicines, glasses, medical equipment).
- Caseworkers which may be assigned to each case to assist the residents with their recovery process, and can provide referrals to partner agencies that can assist the client with other recovery needs.

# The First 24 Hours continued



**Stress** (noun): a specific response by the body to a stimulus, such as fear or pain, that disturbs or interferes with the normal balance of an organism.

## 3) Help your pets.

For missing pets, please check with your neighbors. During a fire pets may leave the home, and may return within 24-48 hours. Take your pet to a veterinarian for a check-up as soon as possible, especially if exposed to smoke.

If the homeowner is hospitalized and cannot care for their pet, contact 3-1-1 to communicate with Animal Services to help assist in animal care accommodations. Try to leave pets with a family member, friend, or veterinarian. Keep pets out of the house affected by a fire until the cleanup is completed to keep them safe.

## 4) Secure your property.

**(The owner is responsible for the securing of the damaged property.)**

- If insured, promptly notify your agent of your need to secure your property.
- If you are not insured, your recovery will be based on your own resources and the help you can get from your community and friends.
- Notify the police in case of loss by theft.
- In case of loss under credit card or fund transfer coverage, make notification as soon as possible.
- Protect your property from further damage. If repairs to the property are required, make reasonable and necessary repairs to protect your property.
- Keep an accurate record of repair expenses. Save all receipts of money spent related to your fire losses. These will be important both for insurance claim purposes and for verifying losses claimed on your income tax.

## 5) Contact the owner if the property is not yours.

If you are renting, the owner of the property or responsible party (Property Manager) should be advised as soon as possible. By informing them in a timely manner, you would be helping to protect your remaining property and expediting the return to normalcy for all involved. Given a chance, they might become an invaluable asset in your time of need.



# Caution: What to Look Out for



...and Think Before You Act

Possible injuries due to carelessness can happen frequently **after the fire** has been extinguished.

A fire scene remains a hazardous zone even **after the fire** and should be treated as such with extreme care. **IF YOU MUST GO INSIDE** the damaged structure, do so with extreme care and **only after MDFR has given you the clearance to do so**.

Your safety should be the number one priority as you try to get back to normalcy.

**Attention** to details can save you a trip to the emergency room because of carelessness. The following is a list of things you should look out for if you must enter the hazardous zone:



- **Slips and Falls**

You will most likely be walking through debris and standing water.

Footing will be precarious. **BE CAREFUL.**

- **Falling Debris**

Be watchful for structural damage caused by the fire. Roofs and floors may be subject to collapse. Glass broken in MDFR operations might also prove challenging.

- **Bad Air**

Remnants of the burning materials will still be in the air inside your home and will cover your belongings. Make sure the areas you enter are well ventilated to minimize your exposure to possible carcinogens.

- Cleaning materials can cause toxic fumes if they mix.
- If you have natural or propane gas, be aware of possible leaks that can pose dangers as both asphyxiate and explosive agents.

- **Contaminated Articles**

Food, beverages and medicines exposed to heat, smoke, soot, and water should not be consumed. Use of articles of clothing and furnishings should be avoided until they have been properly cleaned to avoid contamination by absorption through the skin.

## F.A.Q.

***What about my power?***

***Can I turn it back on?***

***Why was it turned off to begin with?***

The power is turned off by firefighters for safe operations and also for your safety after the fire. It is impossible to tell if the wiring or the components of your electrical system are in working order until a **licensed electrician** has had an opportunity to thoroughly assess it. After this has been accomplished, **Florida Power and Light (FPL)** can be contacted to **safely turn your power back on**. They will not do so until advised by the licensed electrician.

# Important Documents and Valuables



*Life is more valuable than the sum of the things accumulated while living it!  
Memories are ours to treasure even when their tangible reminders fade away!  
Hope lives in us even in our darkest moments because we are still here!*

The importance we place on the things we own is very personal, and no one can assess or minimize the sentimental value attached to our belongings.

Pictures, family heirlooms, wedding albums, jewelry, antiques and other such valuables are important to **you**, and every attempt to restore what might be left of them is understandable. You should keep in mind, however, that even if you remove them from the damaged structure for safe-keeping, it would be wise to delay the cleaning and restoration process until the damage has been properly assessed for insurance purposes.

- Do not throw away damaged goods until you **know** a proper inventory has been made for claim purposes.
- If you are **considering contracting for repair or inventory purposes**, it is considered **best** practice to **discuss your plans with your insurance company/agent first.**

When it is safe to do so, the following is a list of important items you should try to locate:

- **Driver's License and Social Security Card identification**
- **Insurance information**
- **Medication information**
- **Eyeglasses, hearing aids and other prosthetic devices**
- **Personal phone book or cell phone with stored numbers**
- **Valuables such as credit cards, checkbooks, cash, jewelry**



## F.A.Q.

### ***Whom should I advise if I have to temporarily relocate?***

- Insurance company/agent
- Mortgage company
- Employer
- Post office
- Cable company
- Utility companies
- Fire and police departments
- Your child's school
- \*Delivery services, if any

(\*Cancel all deliveries and subscriptions until further notice to avoid unnecessary charges.)

# Replacing Documents and Valuables



*Life is more valuable than the sum of the things accumulated while living it!  
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Hope lives in us even in our darkest moments because we are still here!*

Miami-Dade Fire Rescue wants to offer sincere support to hurting individuals victimized by the devastation of a fire. In this **After the Fire** booklet we have provided a list of items/services and their contact information may be used as a reference for fire victims in obtaining the appropriate services for guidance on the proper way to begin replacing valuable documents and records.

All situations may not be the same, and necessary documentation may vary from case to case. The following are common important documents that may be destroyed or lost in the fire and will need to be replaced:

- Driver's License
- Social Security Cards
- Medicare Cards
- Credit Cards
- Passports
- Birth, Death, and Marriage Certificates
- Divorce Papers
- Wills
- Citizenship Papers
- Auto Registration
- Titles and Deeds
- Insurance Policies
- Military Discharge Papers
- Stocks and Bonds
- Medical Records
- Income Tax Records
- Warranties

**Talk with your insurance company about questions regarding the value of your home, property and valuables.**

Begin saving receipts for any money that you spend related to the fire loss. The receipts may be needed later by the insurance company and to prove any losses claimed on your income tax.

Check with an accountant or the IRS about special benefits for people recovering from fire loss. For income tax records, contact the IRS center where filed or your accountant or contact 1-800-829-1040.

## F.A.Q.

### ***Who can assist residents affected by a fire or other disaster?***

- Contact your insurance company or agent and ask what to do about the immediate needs of your home and family.
- Your **friends and family** are your best resource for assistance in a time of need and should serve as your primary support system.
- If **your property is not insured**, your **family, community, local church groups, civic organizations**, the **Salvation Army** or the **American Red Cross** may be able to help you recover your fire loss and assist families get back on your feet. For assistance, a contact list containing communication information is provided in this **After the Fire** booklet.
- **The American Red Cross (1-800-HELP-NOW)** provides disaster response services to residents affected by a fire or any other disaster 7 days a week, 24 hours a day. Services provided include: financial assistance, comfort kits, temporary food, clothing, shelter needs, Disaster Mental Health Services (Therapists on call 24/7 to help), health services (nurses on-call to help replace lost or damaged medicines, glasses, medical equipment), as well as caseworkers that are assigned to each case to assist the residents with their recovery process and provide referrals to partner agencies that can assist the client with other recovery needs.

# Replacing Money



*Life is more valuable than the sum of the things accumulated while living it!  
Memories are ours to treasure even when their tangible reminders fade away!  
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The Bureau of Engraving and Printing, under the U.S. Department of the Treasury, redeems mutilated currency as a free public service. Mutilated currency is currency which has been damaged to the extent that its value is questionable and the currency must be forwarded to the Bureau of Engraving and Printing for examination by trained experts before any redemption is made. For example, mutilated currency may be bills missing relevant security features. The most common causes that currency can become mutilated are: fire, water, chemicals, and explosives; animal, insect, or rodent damage; and petrification or deterioration by burying.

Careful packaging is essential to prevent additional damage for Treasury examination. **Insuring the shipment of currency is the responsibility of the sender.** Handle burnt money as little as possible. Try to place each bill or part of a bill in plastic wrap to help preserve it. If money is only partly burnt; if half or more is still okay; you can take it to your regional Federal Reserve Bank to get it replaced. Ask your bank for the one nearest you, or you can take the mutilated money to the United States Postal Service (USPS) and mail it by “registered mail, return receipt requested” to:

**Bureau of Engraving and Printing  
MCD/OFM, Room 344A  
P.O. Box 37048  
Washington, DC 20013**

Damaged or melted coins may be taken to your regional Federal Reserve Bank or mailed by “registered mail, return receipt request” to:

**U.S. Mint  
P.O. Box 400  
Philadelphia, PA 19105**

For personal delivery and nonpostal couriers, e.g. FedEx/UPS, send to:

**Bureau of Engraving and Printing  
MCD/OFM, Room 344A  
14th and C Streets SW Washington, DC 20228**

Personal deliveries of mutilated currency to the Bureau of Engraving and Printing are accepted between the hours of 8-11:30 a.m. and 12:30-2 p.m., Monday through Friday, excluding holidays and other closings.

**Include a legible letter with all mutilated currency for USPS and non-postal courier delivery stating:**

- The estimated value of the currency,
- Your contact information,
- An explanation of how the currency became mutilated,
- The bank account and routing number for an account of a U.S. bank.
- For reimbursement via checks, provide payee and mailing address information.

# Replacing Money *continued*



*Life is more valuable than the sum of the things accumulated while living it!  
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Hope lives in us even in our darkest moments because we are still here!*

You can find more information about replacing damaged money at [www.moneyfactory.gov/submitclaim](http://www.moneyfactory.gov/submitclaim). You may also contact the Bureau of Engraving and Printing Mutilated Currency Division toll-free at (866) 575-2361.

## **Additional Recommended Packing Procedures from the Bureau of Engraving and Printing:**

- Regardless of the condition of the currency, do not disturb the fragments any more that absolutely necessary.
- If the current is brittle or inclined to fall apart, pack it carefully in plastic and cotton without disturbing the fragments and place the package in a secure container.
- If the currency was mutilated in a purse, box, or other container, send the container along with the currency and any other contents that may have currency fragments attached.
- If the currency was flat when mutilated, do not roll, fold, laminate, tape, glue or in any other way alter the currency in an attempt to preserve it.
- If the currency was in a roll when mutilated, do not attempt to unroll or straighten it out.
- If coin or any other metal is mixed with the currency, carefully remove it. Do not send coin or other metal in the same package with mutilated paper currency, as the metal will break up the currency. Any fused, melted, or otherwise mutilated coin should be sent to the U.S. Mint for evaluation.

To replace U.S. Savings Bonds that are destroyed or mutilated, go to [www.TreasuryDirect.gov/forms/sav1048.pdf](http://www.TreasuryDirect.gov/forms/sav1048.pdf) and download the FS Form 1048--Claim for Lost, Stolen, or Destroyed U.S. Savings Bonds.

Additional requirements:

- If the bond is mutilated, carefully pack the pieces and submit them with the FS Form 1048.
- If any registrant is deceased, provide a certified copy of the death certificate.

Send to: **Treasury Retail Securities Site**  
**P.O. Box 214**  
**Minneapolis, MN 55480-0214**

## **Contact information for the Bureau of Engraving and Printing Mutilated Currency:**

Bureau of Engraving and Printing Mutilated Currency Division email address: [mcdstatus@bep.gov](mailto:mcdstatus@bep.gov).

- Toll-free: (866) 575-2361
- Local: (202) 874-2141; (202) 874-2595

## **Notice:**

- ***The Director of the Bureau of Engraving and Printing may provide information pertaining to any mutilated currency submission to law enforcement officials or other third parties for purposes of investigation of related criminal activity or for purposes of seeking a civil judgement;***
- ***Whoever mutilates currency with the intent to render it unfit to be reissued may be fined and/ or imprisoned. 18 U.S.C 333; and***
- ***Whoever intentionally files a false claim seeking reimbursement for mutilated currency may be held criminally liable under a number of statutes including 18 U.S.C. 287 and 18 U.S.C 1341 and may be held civilly liable under 31 U.S.C. 3729, et seq.***

# Available Resources



*Surrounding yourself with friends and family in a time of need is the most important thing you are going to do. Nobody knows you like they do. They can assist you to make tough decisions because... They have your best interest at heart.*

Depending on what your needs are, there are various resources available at your disposal to **help** you get back to normalcy as soon as possible. It is important **for you** to know that these companies are in business to make a profit. You should check their references and get estimates before any work is done.

**If you are insured**, remember to keep the communication lines open with your insurance company.

**If you are not insured**, your recovery will be based on your own resources and the help you can receive from your community and friends.

## **First Point of Contact:**

- Extinguishment – Inspection – After the Fire Guidance and Direction

**Miami-Dade Fire Rescue**

## **Immediate Needs:**

- Temporary Shelter – Food – Medicine – Clothes

**American Red Cross**

## **Restoration of Property:**

- Water Damage – Smoke Damage – Content Restoration – Walls – Clean-up

**Fire Restoration Companies**

## **Securing Property:**

- Boarding up and securing of damaged property

**Board-Up Companies**

## **Recovery of Losses:**

- If insured, company is charged with restoration to exact time before the fire.

**Insurance Company**

## **Help with Claims:**

- Hired by insured parties if they feel they need help with claim process.

**Public Adjustor**

## **Information Retrieval:**

- Internet access for research and resources

**Your Public Library**

**Miami-Dade County 3-1-1**

**Miami-Dade Fire Rescue**

## **F.A.Q.**

### ***Should I use professional companies to help in the restoration process?***

Professional companies such as the ones listed above can be a great asset. They have the knowledge and experience to help you through your restoration process.

**REMEMBER TO CHECK ALL REFERENCES AND COMMUNICATE WITH YOUR INSURANCE COMPANY.**

# Whom to Contact or Inform



The Better Business Bureau [www.bbb.org](http://www.bbb.org) can alert you to complaints about companies that do business in your area. They serve as a good filter for you to use in your search for help to get back to normalcy.

ITEM/SERVICE	WHOM TO CONTACT
<b>Emergencies</b>	<b>911</b>
<b>Miami-Dade Fire Rescue (MDFR)</b>	<a href="http://www.miamidade.gov/fire">www.miamidade.gov/fire</a>
<b>Community Affairs</b>	786-331-4820
<b>Miami-Dade Police Department</b>	<a href="http://www.miamidade.gov/police">www.miamidade.gov/police</a>
<b>Police Non-Emergencies</b>	305-4-POLICE (476-5423)
<b>Miami-Dade County</b>	311 or 305-468-5900 TTY: 711 <a href="http://www.miamidade.gov">www.miamidade.gov</a>
<b>Family Social Services</b>	211 TTY: 305-644-9449
<b>Temporary Food and Shelter Needs (24 hrs, 7 days a week)</b>	American Red Cross 1-800-HELP-NOW
<b>American Red Cross- South Florida</b>	305-644-1200 <a href="http://www.redcross.org/local/florida/south-florida">www.redcross.org/local/florida/south-florida</a>
<b>Federal Emergency Management Agency (FEMA)</b>	1-800-621-FEMA (3362) TTY: 1-800-462-7585 <a href="http://www.fema.gov">www.fema.gov</a>
<b>The Salvation Army- Miami Area Command</b>	305-637-6700 <a href="http://www.salvationarmyflorida.org/miami/contact/">www.salvationarmyflorida.org/miami/contact/</a>
<b>Miami-Dade County Animal Services</b>	<a href="http://www8.miamidade.gov/global/animals/home.page">www8.miamidade.gov/global/animals/home.page</a> Phone: 311 or 305-468-5900 Email: <a href="mailto:pets@miamidade.gov">pets@miamidade.gov</a>
<b>For Emotional and Spiritual Support</b>	Reach out to your specific faith-based organization, or Share Your Heart/Victory For Youth, a non-profit organization <a href="http://www.victoryforyouth.org/shareyourheart/">www.victoryforyouth.org/shareyourheart/</a>

## F.A.Q.

### **Where can I find help locating some of these services and phone numbers?**

- Your local Library is a great resource with internet use for research purposes.
- Miami-Dade County 3-1-1 services can bring government closer to you with services at your fingertips.
- [www.myflorida.com](http://www.myflorida.com) [www.miamidade.gov](http://www.miamidade.gov)

# Whom to Contact or Inform continued



The Better Business Bureau [www.bbb.org](http://www.bbb.org) can alert you to complaints about companies that do business in your area. They serve as a good filter for you to use in your search for help to get back to normalcy.

ITEM/SERVICE	WHOM TO CONTACT
<b>Insurance Policies</b>	Your Insurance Company/Agent
<b>Social Security or Medicare Cards</b>	Local Social Security Office <a href="http://www.socialsecurity.gov/locator">www.socialsecurity.gov/locator</a> 1-800-772-1213 TDD/TTY: 1-800-325-0778
<b>Passports</b>	National Passport Information Center 1-877-487-2778 TDD/TTY: 1-888-874-7793 Email: NPIC@state.gov <a href="http://www.travel.state.gov/content/travel/en/contactus/passports.html">www.travel.state.gov/content/travel/en/contactus/passports.html</a>
<b>Citizenship, Work Visas, Green Cards</b>	U.S. Citizenship and Immigration Services <a href="http://www.uscis.gov">www.uscis.gov</a> Bureau of Citizenship and Immigrations Services 1-800-375-5283
<b>Driver's License, Auto Registration</b>	Department of Motor Vehicles <a href="https://www.dmv.org/fl-florida/">https://www.dmv.org/fl-florida/</a>
<b>Birth, Death, Fetal Death, Marriage and Divorce Certificates</b>	Florida Health <a href="http://www.floridahealth.gov/certificates/certificates/index.html">www.floridahealth.gov/certificates/certificates/index.html</a>
<b>Military Discharge Papers</b>	Department of Veteran Affairs <a href="https://va.org/">https://va.org/</a> 1-800-827-1000 TDD/TTY: 1-800-829-4833
<b>Animal Registration Papers</b>	Your Veterinarian/Humane Society
<b>Mortgage Papers</b>	Lending Institution
<b>Titles or Deeds</b>	Records Department, City or Locality
<b>Warranties, Prepaid Burial Contracts</b>	Issuing Company
<b>Income Tax Records</b>	The IRS Center where filed, your accountant, or 1-800-829-1040
<b>Bank Books (Checking, Savings, etc.)</b>	Your Banking Institution
<b>Stocks and Bonds, Wills, Medical Records</b>	Contact issuing Company/Broker/Lawyer/Doctor
<b>Replacing Money</b>	Contact information for the Bureau of Engraving and Printing Mutilated Currency Division: Toll-free: (866) 575-2361 <a href="http://www.moneyfactory.gov/submitclaim.html">www.moneyfactory.gov/submitclaim.html</a>
<b>Replacing U.S. Savings Bonds</b>	Go to: <a href="http://www.TreasuryDirect.gov/forms/sav1048.pdf">www.TreasuryDirect.gov/forms/sav1048.pdf</a> Download the FS Form 1048: Claim for Lost, Stolen, or Destroyed U.S. Savings Bonds. Follow the instructions in filling out this form.



# Whom to Contact or Inform continued



*The Better Business Bureau [www.bbb.org](http://www.bbb.org) can alert you to complaints about companies that do business in your area. They serve as a good filter for you to use in your search for help to get back to normalcy.*

ITEM/SERVICE	WHOM TO CONTACT
Credit Cards	The issuing companies as soon as possible. -Mastercard, contact the issuing financial institution. -VISA, contact the issuing financial institution. -American Express, 1-800-441-0519. -Discover, 1-800-DISCOVER (1-800-347-2683) TDD/TTY: 1-800-347-7449.

## UTILITIES

ITEM/SERVICE	WHOM TO CONTACT
Florida Power & Light (FPL)	24-hour contact: 305-442-8770
Local Natural Gas Providers	311
Miami-Dade Water and Sewer Department	311

## F.A.Q.

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# Terms and Definitions



What you don't know can hurt you!

**Be**cause every profession has its own unique vernacular and language, it might be a good idea to familiarize yourself with some terms and definitions that you might encounter on your journey back to recovery.

The following is a helpful list that is by no means meant to be all-encompassing. Use it as a guide to assist you in better understanding what is being said or to make you more **aware** of what is expected of you.

**Value:** The estimated or assigned worth of an item. For replacement and insurance purposes, your personal attachment or "sentimental value" although important to you, has little to no merit in the valuation process. The IRS and insurance companies involved will want to use more objective measures as a common ground for discussion.

**Cost of Purchase:** Cost of item when purchased. Receipts, if available, will be helpful to verify cost.

**Actual Cash/Fair Market Value:** What you could have received for item the day before the fire.

**Depreciation:** Amount of value item loses over a period of time from the moment you purchase it.

**Salvage Value:** Value of item after the fire.

**Licensed:** Formal permission from a governmental or other authority to do something, as to carry on some business or profession.

**Contractor:** One who agrees to furnish materials or perform services for construction work at a specified price.

**Public Adjustor:** One hired by insured party to represent them through the claim process.

Whether you are dealing with an **electrician** to turn your power back on, a **contractor** to help you in your rebuilding process, or a **public adjustor** to help you with your insurance claim, you need to make sure you are dealing with a **licensed professional** authorized to perform the duties he is representing.

## F.A.Q.

### ***Where can I go for help to replace damaged or burnt money?***

#### **To replace burnt bills, contact:**

Department of the Treasury Bureau of Engraving and Printing Office of  
Currency Standards  
P.O. Box 37048  
Washington, DC 20013

#### **Mutilated or melted coins:**

U.S. Mint  
P.O. Box 400  
Philadelphia, PA 19105  
(Handle burnt money as little as possible and remember to do nothing until all items have been properly inventoried.)



## **Insurance:**

**Coverage by a contract binding one party to reimburse another against specified loss in return for premiums paid**

Every policy might differ in details, and you should be aware of the particulars in yours. In principle, insurance companies are charged with **restoring you whole to the exact time before the fire...no more, no less.**

If you are insured, you should always:

- Notify your insurance company of your loss.
- Ask your insurance company what you need to do about securing your property.
- Ask your insurance company what actions are required of you as per your policy.
- Record any phone calls or meetings you have with them; make copies of all documents or pictures you hand in to your claims adjustor or insurance company.
- Keep track of all your expenses; keep the communication lines open.

## **Public Adjustor:**

**Person or company hired by the insured party if they feel they need help with their claim process or are being unfairly treated by their insurance company**

If you **plan** to use a Public Adjustor:

- Get as much information as possible; make no hasty decisions.
- Make sure you are dealing with a **licensed** public adjustor.
- Check out their references **ahead** of time.

## **Contractor:**

**Person or company hired to furnish supplies or perform work at a certain price or rate**

If you need to work with a contractor:

- Make sure you are dealing with a **licensed** contractor.
- Check out their references ahead of time.
- Make sure they are following all building, fire and electrical codes in your area.

## **F.A.Q.**

### ***Should I be taking pictures of the damage for insurance purposes?***

It is a good idea to have as complete a record of the damage as possible. Make sure, however, that you do not go into the affected area before it is deemed safe to do so by Miami-Dade Fire Rescue.

**Always remember...SAFETY FIRST!**

# Do's and Don'ts



## Helpful Tips

**It is** important to remember that if you are not insured, your recovery will be based on your own resources and the help you can get from your community and friends.

Salvaging as much as you can from a fire will become even more important, due to the fact that replacing items without insurance can be very costly. Unfortunately, a lot of your possessions will be beyond salvaging. Sometimes what you choose not to do is as important as what you do.

**Remember your safety and well-being are your MOST important possessions.**

The following are some salvage hints to help when your budget is limited for using professional companies, and your recovery efforts will be mostly **up to you**.

### DO's

- Use a warm soapy solution to thoroughly wash your cooking utensils.
- Use a warm soapy solution on your unaffected canned goods and properly sealed jars.
- Use baking soda to remove smoke odor from cabinets and refrigerator.
- Work from the floor up when cleaning your walls to prevent streaking.
- Try to dry out thoroughly all carpets as quickly as possible to avoid rot and mildew.
- Have a licensed Air Conditioner Repair Company check out your unit and ducts for soot and contaminated residue.

### DON'Ts

- Do not use any contaminated food products or items.
- Do not use refrigerated items if unsure they are spoiled.
- Do not use appliances that have been exposed to water or steam until they have been checked out by a licensed electrician.
- Do not use canned foods if rusted or bulged out.
- Do not use bedding or wear contaminated articles of clothing as the contaminants can be absorbed through your skin.

## F.A.Q.

### ***Who is responsible for securing the damaged property?***

The responsibility of securing the damaged property falls on the owner. The homeowner is charged with making any necessary repairs in a timely manner while acting in the same way any reasonable person would act under similar circumstances.

**If insured, check your policy for any provisions covering this need.**

# Fire Department Operations



Safety First

*Greater love has no one than this...that he lay down his life for his friends.*

**S**afety of lives is our main concern at MDFR when we are performing fire-ground operations. Our mission to preserve property, as important as it is, has to be secondary to our commitment to save and protect lives. With this in mind, we will attempt to explain the reason for some of our more misunderstood fire-ground operations.

***I told the firefighters the fire was in the back of the house, and they still dragged all the hose through my house and did more damage than necessary... Why?***

**A**s firefighters we are taught to fight the fire from the “unaffected” side. This way, we push the smoke towards the already burned side and out of the house, thus preventing more smoke damage to your home and helping with the performance of any possible search-and- rescue operations.

***Why are windows broken or holes cut in the roof?***

**F**ire, as it burns, moves upward and then outward. Breaking the windows and/or cutting holes in the roof (called ventilation) slows the damaging outward movement, helps remove blinding smoke, and enables the firefighters to more efficiently fight the fire. This action results in less damage to the structure in the long run and a safer operation for all involved.

***Why are there holes in walls?***

**E**very fire is unpredictable and can be a tricky adversary. It can hide in the most unexpected places. The holes in the walls are there so the firefighters can make absolutely certain the fire has not extended into the walls and continues to burn unabated.

***Why are there holes in the ceiling?***

**T**o avoid the dangerous situation of finding themselves trapped by unseen fire burning overhead, firefighters make holes in the ceiling as they move through a dwelling in fire conditions.

***Why did it take you guys so long to get here?***

**Y**ou would be surprised to stand back and see how slowly time seems to move when the emergency is yours. In actuality, **First** arriving units are averaging four (4) to six (6) minutes to get to a fire scene in Miami-Dade County. It is our commitment to continue to improve that documented statistic.

## F.A.Q.

***I have a fire station right next to my house...Why didn't they respond?***

In our efforts to **better serve our community**, all of our units have the ability to provide service and respond to a growing variety of emergency needs. The unit that corresponds to your location was probably dispatched to another call, and the closest available unit responded to your emergency need.

# Documentation Pages



## Phone Calls

	Name	Phone	Day/Time Called	Reason for Call
1				
2				
3				
4				
5				
6				
7				
8				
9				
10				
11				
12				
13				
14				
15				

# Documentation Pages



## Expenses

	Item	Price	Date	Reason for Purchase
1				
2				
3				
4				
5				
6				
7				
8				
9				
10				
11				
12				
13				
14				
15				
Total Expenses:				

*NOTE: Save all receipts of money spent related to your fire losses. These will be important both for insurance claim purposes and for verifying losses claimed on your income tax.*

# Documentation Pages



## Mileage and Travel

	Name/Company	Mileage	Date/Time	Reason for Meeting
1				
2				
3				
4				
5				
6				
7				
8				
9				
10				
11				
12				
13				
14				
15				
Total Mileage:				



# Helpful Checklist



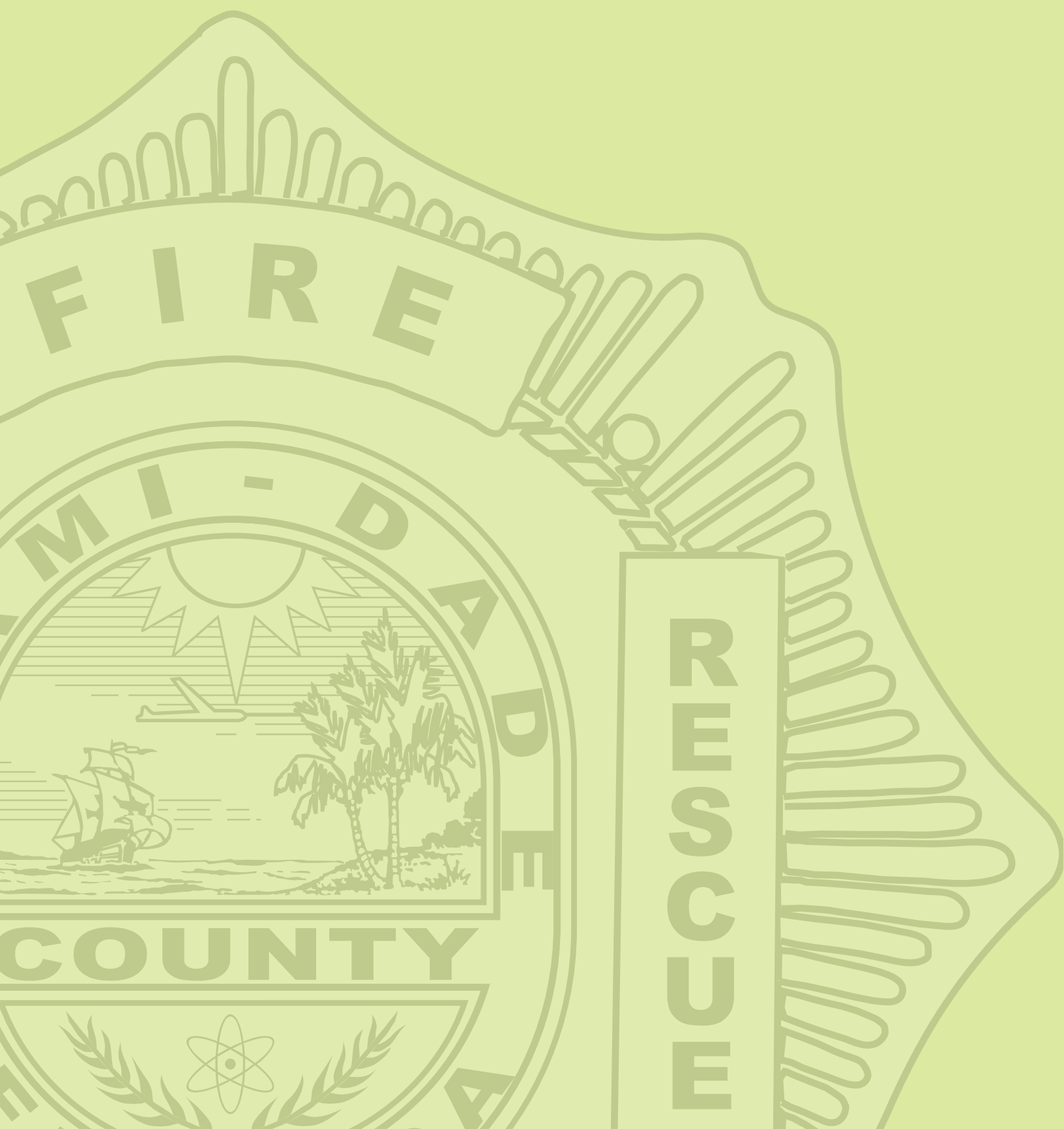
Miami-Dade Fire Rescue... Always Ready, Proud to Serve

- Step back, take a deep breath, give thanks for what you still have.
- Surround yourself with those who love you.
- Reach out to your spiritual leaders...pray.
- Take care of your immediate needs (temporary shelter, food, medicines, clothes).
- If necessary, MDFR will aid you in contacting your local American Red Cross.
- If insured, contact your insurance company.
- If you are a renter, contact the property owner.
- Contact your mortgage company and advise them of the fire.
- If leaving your home, make arrangements to properly secure your property.
- If leaving your home, notify the police department that your property will be vacant.
- Check with MDFR to make sure when it is safe to re-enter your property.
- Check with MDFR to make sure your utilities are safe to use.
- If utilities have been turned off, contact a licensed professional to turn them back on.
- Make a decision on how much professional (licensed and insured) help you will use:
  - Public Adjustors
  - Fire Restoration Companies
  - Board-Up Companies
  - Contractors
- Take pictures and make an inventory of damaged property and possessions.
- Try to locate valuables, documents and records.
- Make copies of everything you give to adjustors or insurance companies.
- Save all receipts and keep a running record of phone calls and meetings.
- Check with IRS about special benefits for people recovering from fire loss.

# Notes:



Lined writing area with horizontal lines for notes.



**FIRE**

**MI - DA**

**COUNTY**

**MCCORM**



**Miami-Dade Fire Rescue**  
*Always Ready, Proud to Serve*

Miami-Dade Fire Rescue  
9300 NW 41st Street  
Doral, Florida 33178

786-331-5000

[miamidade.gov/mdfr](http://miamidade.gov/mdfr)

