

Introduction

Having your home or business damaged by fire can be extremely traumatic. Even if no injuries have been suffered or no lives lost, you are likely to experience shock, disbelief, anxiety and a sense of loss.

Unfortunately when you least want to, you have to make quick decisions on important life issues, yet it's hard to know what to do, who to call, how to start getting things back to normal.

This booklet is a simple and informative guide on handling the aftermath of a domestic fire. From dealing with your insurance claim to restoring damaged belongings, we've covered a range of practicalities that we hope will help you through this stressful time.

Although much of this advice also applies to commercial property, a separate section dealing with business concerns has been included.

About the Author

Jim Flannery, A.C.I.I., is a director of Balcombes Claims Management and has been working in the insurance industry from 1980. Since 1999, he has specialised in helping people make property damage claims. Through his work, Jim realised that, although there were people there to help victims through insurance procedures, there was very little practical advice available on the day-to-day problems that arise from fire damage.

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First Things First

As soon as the fire brigade leaves, the building becomes your responsibility once more. The first thing you should do is contact your insurance company or insurance broker (more about this on page 9). They may send out a claim form and arrange for a loss adjuster to call and inspect the damage, before any major clean-up has been carried out. However, you are free to carry out emergency work to protect the property from further damage.

If you can't occupy the house, find and protect valuables, such as money, jewellery, insurance papers and photographs.



Security

Your insurer may ask you to make reasonable repairs to prevent further loss or damage to the property. Many household policies have an emergency response service, which will help in such situations.

Secure all doors, windows and other areas against unauthorised entry. If the roof or staircase is damaged, don't go in until it's been checked by a building contractor and made safe. You may need to cover the roof with tarpaulin (available from some Tool Hire shops, see page 18) or remove and secure any loose materials.

If the building needs to be boarded up, employ a contractor to carry out the work. This will help to safeguard against any unauthorised entry or any liability for injury or damage to third parties. These costs and expenses should be covered by your insurance policy.

If the premises is to be left unoccupied, let your local Garda station know. It's also a good idea to drain down the water tanks, especially during winter months to avoid further damage caused by freezing.

Alternative Accommodation

If your accommodation is not habitable and you cannot stay with friends or relatives, it may be necessary to make alternative arrangements. You may have to stay in a hotel or a B&B for a few days while you seek something more permanent to allow for repairs to be carried out. Short-term rental can cost more than the usual rate because landlords will usually want a 12-month lease. Six months is probably adequate for most repairs to be completed in the average house fire. Before you book or rent anything, check your insurance policy – it may cover the cost of alternative accommodation for the period necessary for repairs to be carried out and it's usually limited to a percentage of the building or contents sum insured.

Contact any estate agent and ask them which agents specialise in accommodation lettings in your area. Read the small ads in the local or national newspapers.

Pets

Accommodation for animals can be arranged through the Golden Pages under Boarding Kennels. Check with your insurance company or loss assessor before committing to such costs to see if they're covered by your policy.

Temporary Storage

You may not be able to leave any undamaged contents in the premises while it's under repair, but many furniture removal companies operate secure storage facilities on a weekly rental basis. Check with your insurance company or loss assessor before committing to such costs to see if they are covered by your policy.

USEFUL NUMBERS

Accommodation

Dial A Short Let 01 667 2541

Short Term Solutions 01 679 2222

Accommodation Lettings 01 496 2866

USEFUL WEB SITES

www.daft.ie

www.dialashortlet.com

www.shorttermsolutions.com

www.myhome.ie



Health and Safety

Looking after yourself and your family has to be your priority. Recovering from a fire is tough on both the body and the spirit and the effects of a disaster such as a fire can stay with you longer than you might think. We recommend going to counselling, which may help to alleviate some of the stress. Don't be surprised if you see signs of stress on family members. Often other people will notice problems more readily than you do, so it's wise to listen to what they're saying.

Physical Risks

Smoke Inhalation

If you suffer from any respiratory problems and you have inhaled smoke or you feel unwell after a fire, seek immediate medical assistance from your GP or go to your nearest Accident and Emergency department.

Even those who weren't present when the fire was burning should treat the fire-damaged premises with extreme caution. Smoke tends to contaminate all surfaces and soot deposits can remain in the air.

Protective masks and latex or household rubber gloves should be worn at all times by anyone entering the premises, particularly if they have to spend several hours going through contents or clearing out debris.

Infants, pregnant women, the elderly and people with health problems should avoid the area until the clean-up is complete; small children tend to put things in their mouths; elderly and pregnant women need to be cautious to avoid injury and exposure to fumes; people with general health problems are more likely to get sick or be injured.

Heat Loss

In cold and damp post-fire conditions, you can lose body heat more rapidly than it can be replaced, so it's important to wear the appropriate clothing and footwear.

Clean-up workers are also at risk of developing heat stress, particularly when de-humidifiers and heaters are in use and heavy work is being undertaken. Don't forget to take regular breaks, drink lots of fluids and go out for fresh air.

Lifting

Pay special attention when lifting items to avoid back injury – objects are much heavier when wet. Don't lift anything over 25kg without help. If it's a strain, be sensible – share the load!

Spoilage

Spoiled food, cosmetics and medicines are health hazards. Under no circumstances should they be used again. List everything and retain them for inspection by the insurance company's loss adjuster before throwing them out. Medicines should be disposed of in a safe manner.

First Aid

First aid, even for minor cuts and burns, is extremely important. Immediately clean out all open wounds and cuts with soap and clean water. See your GP as soon as possible. Untreated infection from such exposure may turn septic.

Structural Problems

After a fire has been extinguished, it can take hours for the building to cool down. During this time, noises may be heard coming from inside due to the expansion and contraction of different areas of the building, parts of which may become dislodged and fall. If you have to enter, make sure you wear protective footwear and a hard hat. Be aware of debris underfoot, slippery surfaces and nails protruding from fallen timber.

Sometimes the fire brigade opens a ceiling or wall to ensure that no hidden fires are still burning or they break open a vent in the roof to clear smoke trapped in the attic — this can result in loose slates or tiles on the roof, which should be secured as soon as possible. Any holes should be sealed as soon as possible to prevent further damage from incoming rainwater.

Hazardous Materials

Fires can distort or melt tanks, drums, pipes and equipment which may contain hazardous materials such as pesticides or poisons. Toxic vapours can be released from plastics or chemicals and can be extremely dangerous if inhaled. If working in a potentially contaminated area, avoid skin contact or smoke inhalation by wearing appropriate protective clothing and equipment.

Moulding or fermenting agricultural materials in confined spaces or chemical hazards may generate large amounts of toxic gases, which could cause lung damage or death if inhaled. Inhaling fumes from melted plastics or chemicals, smoke or soot particles and asbestos dust can cause lung disease. Wear appropriate protective equipment. Ensure adequate ventilation, including fans or blowers in confined spaces. Never enter these areas alone.

Asbestos is no longer allowed in construction but older buildings may contain asbestos sheets. This is particularly so for roofing of domestic outbuildings/garages and industrial warehouses. If these get damaged or broken they release asbestos dust which, if inhaled, can be potentially fatal. Asbestos must be removed and disposed of under strict legal guidelines by certified experts. See asbestos removal in the Golden Pages.

Clean-up activities may involve the use of petrol or diesel powered pumps, generators or pressure washers. These devices release carbon monoxide, which is a deadly gas and should never be operated indoors.

It is likely that the Fire Brigade will have isolated gas, electric and water supplies. DO NOT attempt to reconnect these until checked by a competent gas engineer, electrician or plumber. Failure to do so may result in further fire, flood or electrocution. If you suspect a gas leak, use a flashlight to check for damage. Don't smoke or use candles, lanterns or open flames unless you know the gas has been turned off and the area has been aired out.

USEFUL CONTACTS

Safety

Health and Safety Authority	01 614 7000	www.hsa.ie
Environmental Protection Agency	053 60600	www.epa.ie
National Irish Safety Organisation	01 465 9760	www.niso.ie
National Safety Council	01 499 3422	www.nsc.ie

Understanding Insurance

Your insurance will be the single most important component in recovering from a fire loss, which is why you have to call your broker or a loss assessor as soon as possible after a fire.

You may have two separate policies, one for the building and one covering the contents, which may be issued with different companies. Ensure you contact them both.

The Loss Adjuster

Your insurance company will appoint a firm of loss adjusters to investigate matters on their behalf and to deal with your insurance claim. They may wish to inspect your property or contents before anything is moved or disposed of.

Try and agree the scope of the loss with the loss adjuster and what can be disposed of and what can be salvaged or inspected by a specialist. Disposing of items without the agreement of the loss adjuster may prejudice your position at the negotiation stage.

The loss adjuster will not compile your claim for you. The onus is on you to contact builders, tradesmen, suppliers, etc. to provide estimates for repairs or replacements. If you incur any emergency expenses as a result of the fire, include those receipts.

They will wait until you submit full claim details and will then make a settlement offer based on what they think is the reasonable value of your loss. If you are not familiar with the scope of cover or with the various clauses or extensions in the policy, then you may not get what you are entitled to.

The Loss Assessor

You may find it useful to appoint your own loss assessor. Contact your insurance broker or look up Loss Assessors and Adjusters in the Golden Pages. A loss assessor can help in the entire inventory and negotiation process. They can document and cost the extent of repair or replacement to the building and the contents. They will carry out all negotiations with the loss adjuster to ensure you get what you are entitled to under the terms of your particular policy.

They will make an inventory of damaged personal property showing in detail the quantity, description, the amount of damage they sustained, and how much it would cost to replace or repair the property. They will include with the inventory any bills or documents, which may help to establish the items' value.

Loss assessors charge a percentage of the settlement amount. This is usually justified in the professional service that they deliver—they know what you are entitled to. They deal with such situations every day and know exactly what the loss adjuster requires. If necessary, they can also supervise the repair work.

A loss assessor will act exclusively on your behalf and give you the support, advice and confidence to recover from a disaster. The speed and amount of the settlement alone together with the reduction in stress will usually justify their appointment. You can, in your own time, liaise with contractors who will do the work without having to depend on them to produce written estimates for the purpose of submitting your claim.

Inventory of Damage

You may find the inventory process difficult and upsetting. However, try to take the time necessary to ensure that the inventory and estimate are complete. You may want to go over the damaged area several times, but it is also important to avoid unnecessary delay. However, do not overlook anything. If it is damaged and you do not claim for it, you will not be paid for it.

Your insurance agent or loss assessor may have inventory forms that can help you organise the job. Photographs may prove valuable in recording specific damage.

Keep receipts for expenses, such as alternative accommodation, clean up and restoration including materials, labour and equipment rental.

Reaching an Agreement

Insurers understand that in most cases people cannot provide receipts for all the damaged items; such evidence may even have been destroyed in the fire. Nonetheless, the insurer and insured must come to an agreement about the value of damage articles. If this cannot be arrived at in the loss adjustment process, provision is made in the policy for the appraisal of goods and the arbitration of differences.

Some insurance policies give the insurer the option to repair or replace an item, whichever is less. Many policies are on a 'New for Old' basis, so if an item is damaged beyond repair you may be entitled to a new one.

Insurance Companies

Allianz	01 613 3000
AXA	01 872 1000
Chubb	01 670 7070
Eagle Star	01 667 0666
FBD	01 409 3200
Hibernian	01 607 8000
Royal & Sun Alliance	01 677 1851
Quinn Direct	1850 77 1850

Commercial Properties

When your business is damaged by fire, it can cause a great deal of stress. All normal activities are thrown into chaos. Staff can be fearful of losing their jobs, customers can go elsewhere and may never return, and creditors can close in, fearful of not getting paid. In fact, over 20% of businesses will not recover from a disaster and fold within two years.

It is vital therefore that you take all necessary steps to protect your business. Appointing your own loss assessor will give you the time and space to make the right decisions. A loss assessor will guide and advise you on all matters relating to your insurance claim, and make sure you receive your full entitlement under the terms of your insurance policy.

Trading Issues

To minimise the disruption to your business you need to make alternative trading arrangements as quickly as possible, and communicate quickly and effectively with customers and suppliers.

You may need to talk to your bank to arrange a temporary increase in your overdraft facilities. You should have a clear plan in place, with details of your insurance cover, the adequacy of your sums insured and the timescale for resumption of trading (either at your original premises or elsewhere) before you approach them. Bankers want to hear solutions – not problems.

Just because you have had a fire does not exonerate you from your legal requirements under the Safety, Health and Welfare at Work Act 1989. In fact, your duty of care to your staff and members of the public should be taken more seriously during this time, due to the additional hazards present and the additional risk of injury or damage being caused. If in doubt, keep everyone out of the premises. Otherwise, limit the access and ensure everyone has full knowledge of the hazards present and are only allowed access with the appropriate protective equipment.

Landlord and Tenant

You may not own the building that you operate your business from. You will therefore need to inform the landlord immediately of the damage to the building. The landlord's insurers will also need to be notified of any potential claim so that they can investigate. The responsibility for insuring and repairing will be outlined in the lease agreement.

Usually the landlord will be responsible for repairs to the building, the timing of which can be critical to the continuing operation of your business. You will need to agree quickly with your landlord whether he wants to retain you as a tenant, without doing anything that will prejudice his position with his insurers.

Stock

Although some items may be undamaged, it isn't always possible to leave them in the premises while repairs are being carried out. If you have Business Interruption cover and the cost of temporary removal is economically justified then it's a good idea to have them removed to an alternative premises. Check with your insurance company or loss assessor before committing to such costs to see if they are covered by your policy.

If there are items of stock that are partially damaged e.g. the packaging is soiled, it may be possible to clear stock by having a salvage sale.

An inventory of stock and its cost price (net of VAT) needs to be taken and agreed with the loss adjuster in advance of any disposal or salvage sale. Damaged stock should be segregated until such a reconciliation can be done by the loss adjuster appointed by your insurance company.

Plant and Machinery

Plant, machinery and all other contents also need to be listed and assessed for the extent of damage, and the repair or replacement costs established. Specialised machines will need to be examined by suppliers and reports obtained. Sometimes the cover on a commercial property policy allows for repair or replacement 'to a condition equal to but not more extensive or better than its condition when new'.

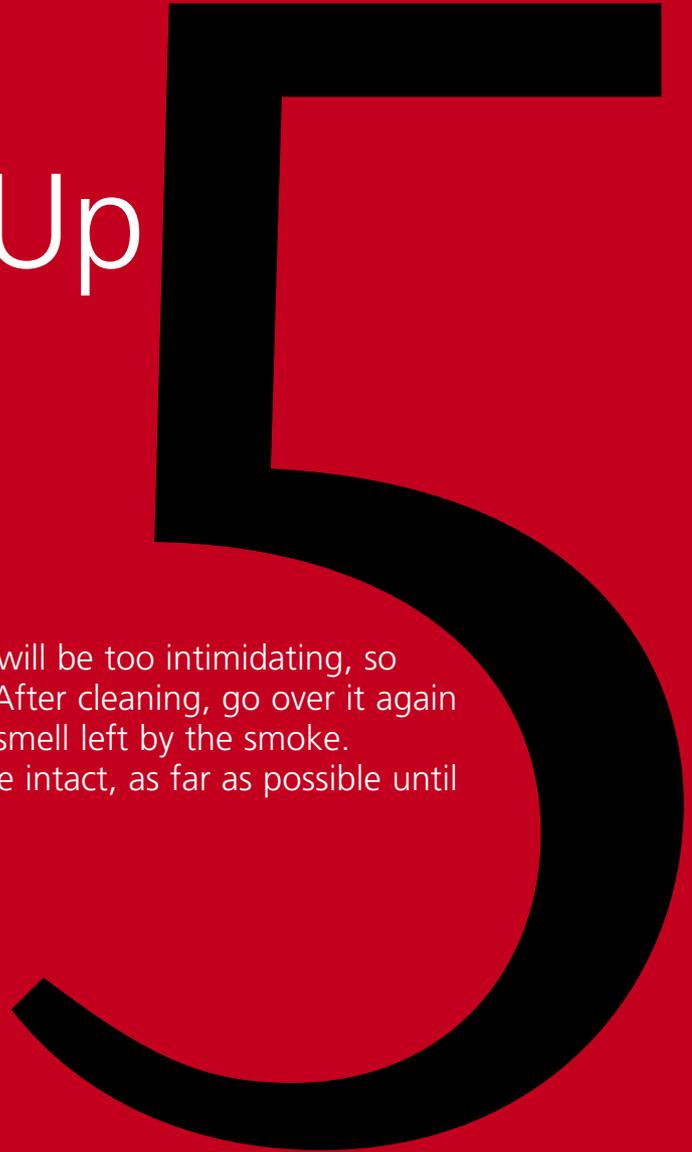
Business Interruption

This may be the single most important aspect to recovery from a substantial business loss. Business Interruption or Consequential Loss insurance normally covers the loss of gross profit that may be incurred following an insured event due to lost turnover and increased costs of working.

A loss assessor will know what the policy covers. They will also know how to prepare and present a business interruption claim. Some business owners will seek assistance from their accountant. However, accountants are expert at dealing with historical information e.g. sales and operating expenses, and will not necessarily be familiar with the definitions and conditions of the business interruption policy wording.

Tackling the Clean Up

If you look at the building as a whole, it will be too intimidating, so tackle the clean-up one room at a time. After cleaning, go over it again with a disinfectant to kill the germs and smell left by the smoke. Generally it is advisable to leave the scene intact, as far as possible until the loss adjuster has made an inspection.



Always wear surgical or rubber gloves throughout the clean-up operation and a mask if necessary. Wash your hands with soap and water thoroughly and often, especially before handling food, eating or smoking. If possible, use an anti-bacterial soap on your hands and avoid biting your nails. Using two buckets—one with cleaner, the other with plain water—keeps most of the dirty rinse water out of your cleaning solution. First, rinse out your sponge, mop or cleaning cloth in the water. Then wring it as dry as possible and keep it rolled up tight as you put it into the cleaner bucket. Let it unroll to absorb the cleaner. Replace the rinse water frequently.

Water Damage

There may be a lot of water in the premises from the firemen's hoses. Dehumidifiers will remove moisture from the atmosphere and may be hired from Hire Services (see end of section). Premises will need to be thoroughly heated and ventilated, with the windows open, for several days. This will also help to remove odours. Consider security when doing this. Do not use LPG (Liquefied Petroleum Gas) heaters as they create additional water vapour.

Smoke Damage

Much of the damage in fires is caused more by smoke than by the fire itself. Smoke will penetrate the most inaccessible of spaces and can be very difficult to clean. The walls, floors, shelves, contents—every smoke-damaged part of your premises—should be thoroughly washed and disinfected. If items are destroyed and have to be disposed of, there is no point in cleaning them first. In some cases however, it may appear economical to attempt restoration only to find that the items have not cleaned satisfactorily. These items should be brought to the attention of the loss adjuster as soon as possible.

You may need to employ a contract cleaning company that specialises in post-fire restoration. But in other cases, if the smoke damage is not severe, you may be able to clean it up yourself. Regular household cleaning products will do the job if you use them correctly. Check the label on products to see how much to use. Some products shouldn't be used on certain materials; the label will advise you of this. Apply cleaner and give it time to work before you sponge or mop it up. Follow directions and all safety precautions on the container.

Walls and Ceilings

To remove soot and smoke from walls and ceilings, seek specialist advice. Sometimes the smoke and heat can be too severe and cause the plasterboard slab nails to pop. If this happens, the plasterboard should be stripped off and replaced. With hardwall plaster, it can de-bond from the brick or block and you will hear a hollow sound when you knock on the plaster. Do not repaint walls and ceilings until they are completely dry.

Carpets and Flooring

Carpet, lino and vinyl floor coverings do not react well to water, smoke or debris and will probably need to be replaced.

If carpet isn't severely damaged, it can be cleaned with a wet/dry vacuum cleaner, which can be hired from carpet stores, dry cleaning shops or tool hire companies. However, after getting wet, carpet usually shrinks and has to be thrown away. Keep a piece of any discarded floor covering so that loss adjusters can tell its value.

Original floorboards, which are usually tongue and groove, can sometimes be restored by sanding and varnishing, provided they haven't been scorched or warped. Semi-solid flooring can usually be treated the same, but are more susceptible to warping. Laminate floors are very prone to water damage and will start to lip at the joints between boards. They can't be sanded and will have to be replaced.

It's important to note that if floors have been exposed to water, then the floorboards themselves and joists underneath should be treated for wood-rot and insecticide because the moisture levels will make it very conducive to mould and rot. Left untreated, this could have serious long-term effects on the structure of the house.

Cleaning Supply Checklist

Brushes • mops • buckets • hose • rubber gloves • cloths • cleaner • disinfectant • lubricating oil • garden refuse sacks

USEFUL NUMBERS

Dehumidifier / Tool Hire

A – Z Hire	1800 294 473
Sam Hire	01 459 3716
Action Hire	01 668 5065

Skip Hire

A1 Waste	01 466 4400
National Waste	01 451 5555
Noble Waste	01 282 9610

Cleaning/Restoration

Housemaids	087 2454437
Servicemaster	1890 360361
Belfor Relectronic	1800 371988

USEFUL WEBSITES

www.samhire.ie	www.azhire.ie
www.a1waste.ie	www.nationalwaste.ie

Salvaging or Replacing Contents

Unfortunately, some of your contents will not be worth repairing, while others may be too complicated or expensive to repair. Getting advice from a loss assessor who has dealt with similar incidents before may save you time and money. Take photographs or video of the premises and list each item for the record.



Household Items

Furniture

Furniture may be smoke damaged, stained or wet. Contact specialists under Carpet Cleaning, Curtain Cleaning and Upholsterers in the Golden Pages. Some items may be possible to restore or re-upholster but should only be done if it's economically viable.

Other furniture should be moved from wet or damp areas and allowed to dry in a well-ventilated place after removing drawers and stored items. You can get advice from Furniture Repair and Restoration companies in the Golden Pages.

It is almost impossible to restore beds and mattresses. Once the smoke has penetrated divan bases, mattresses, pillows or duvets, they will always smell of smoke and could be hazardous to inhale. They should be replaced.

Solid timber or wrought iron headboards and bases may clean down or be possible to restore if the smoke deposits aren't too severe or haven't penetrated the timber's end-grain.

Built-in wardrobes and kitchen units are usually difficult to restore. Their frames, if made out of laminated sheets of MDF (medium density fibreboard) or chipboard, will swell if wet. The smoke will also penetrate the edges of the frames or wood-grain finishes, making them impossible to clean successfully.

Electrical Equipment

Items such as computers, TVs and videos may not have severe visible damage, apart from discoloured casing, but they could be affected internally by smoke. If they are not dealt with quickly, pitting and rusting of delicate electrical components can result in total breakdown at a later stage. Electrical equipment should be moved to a safe place as soon as possible and should be checked by an expert before further use. If the items are damaged beyond repair, ask the repairer to put that in writing so that the items can be included in your insurance claim. Keep any damaged items for inspection by the insurance company's loss adjuster if necessary – the onus is on the policyholder to prove their loss. Companies that specialise in restoring computers and computer records after a fire can be found in the Golden Pages under Fire & Flood Damage Repairs.

Kitchen Equipment

If your home freezer has stopped running due to power failure, you may still be able to save frozen food if you keep the freezer closed. It may have enough insulation to keep food frozen for at least one day. The alternative is to move your food to a neighbour's freezer. Wrap the frozen food in newspapers or use insulated boxes. Don't refreeze food that has thawed.

Your insurance policy will cover the loss of frozen food. List the contents and retain them for inspection by the insurance company's loss adjuster if possible.

To remove odours 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. Place baking soda or a piece of charcoal in an open container in the refrigerator or freezer to absorb the odour. If the smoke has discoloured or melted the rubber seal of the door and the surface of the appliance, then it should be replaced. The corrosive effects of soot deposits on the electrics at the rear of such an appliance may give rise to problems at a later stage.

Pots, pans, crockery and cutlery can be washed and salvaged provided they have not been too severely exposed to smoke deposits or heat and do not contain wooden or plastic handles. If delph or ceramics are cracked or chipped, they should be discarded.

Food

Food that has been exposed to smoke should be discarded. Food in tin cans may be fine once the tin is washed in detergent and dried fully before opening. Do not keep food in bottles or jars with screw-on lids – the seal may not keep out the smoke deposits or odour.

Clothing

Smoke and soot can sometimes be washed from clothing, although it's very difficult to remove the odour. Smoke can penetrate the smallest of gaps and even items in the wardrobes and hot press can smell. List and put all items in black sacks and bring them to the dry cleaners. See Dry Cleaners and Launderettes in the Golden Pages. Keep the receipts for your insurance claim.

Any items that do not clean successfully should be listed and kept separately for further inspection by the insurance company's loss adjuster.

Leather Goods

Wipe leather goods with a damp cloth, then a dry cloth. When leather goods are dry, clean with saddle soap. You can use steel wool or a suede brush on suede. Stuff purses and shoes with newspapers to retain their shape. Leave suitcases open. Rinse leather and suede jackets in cold water and dry away from heat and sun. However, it would be preferable to have them treated in a specialist dry cleaners.

Mobile Phones

Contact your service provider. If you're entitled to an upgrade, get one. If not, they may be able to transfer your number to a new handset. Keep the receipt. If you choose a more expensive model, bear in mind that your insurance policy pays out only the equivalent value of your original phone.

Money

Handle burnt money as little as possible. Attempt to encase each note or portion of a note in plastic wrap for preservation. If money is half-burnt or less, and one whole serial number is visible, you can take the remainder to your local bank for replacement. Insurance policies usually have only a small limit on cash.

Documents

Bank and Building Society Documents

Your bank or building society can issue statements or duplicate books.

Birth, Marriage and Death Certificates

Duplicates may be obtained from:

General Register Office, Joyce House, 8 – 11 Lombard Street East, Dublin 2. Tel: 01 671 1968

Deeds

If there is a mortgage on the property, it's likely that the original deeds are lodged with the Securities Department of your bank or building society. If you held the originals and they've been destroyed, contact your solicitor.

Driving Licence and insurance documents

All types of driving licences may be replaced by contacting your local Motor Taxation Office.

Vehicle Registration Certificates may be replaced by writing to:

Vehicle Licensing Department, Shannon, Co. Clare. Tel: 1890 411 412

NCT certificates may be replaced by contacting the centre where the vehicle was last tested. Tel: 1890 200 670

Pension and Social Welfare books

Department of Social, Community and Family Affairs, College Road, Sligo.

Tel: 071 483 31 or contact your local Social Welfare Office.

Travel Documents

Contact the Travel Agent where the booking was made.

Passports

The Passport Office, Setanta Centre, Molesworth Street, Dublin 2.

Tel: 01 671 1633

Future Fire Safety

It could be the first thing or the last thing on your mind after suffering the trauma of a fire, but being protected from future damage is an important part of feeling safe and secure in your new or refurbished premises.



Installing an Alarm

Smoke detectors are vital in the early detection of fire. Install at least one on each floor of your property. Do not install one in the kitchen, because it will activate too easily under normal cooking conditions. Test each smoke detector regularly – they usually have a button that emits a high pitched sound when pressed to indicate adequate power. Some will emit a periodic bleep to indicate the battery is low. Under no circumstances should the battery be removed to stop the bleep until a replacement has been purchased.

Domestic fire extinguishers and fire blankets will give added protection and are readily available in most DIY stores.

Work out a logical Fire Escape Plan with which all family members are familiar.

Fire Safety Procedures

- Alert others in the building and try to ensure everyone is accounted for.
- Close all doors behind you – this will delay the spread of fire and smoke.
- If you think there is a fire in a room DO NOT open the door.
- Get everyone out as quickly as possible. DO NOT stop to collect any belongings.
- Once out, stay out.
- Call the fire brigade from a neighbour's house or a mobile phone. Clearly state your name, address, why you are calling, and whether anyone is trapped inside.

If you are trapped:

- Keep low as you try to escape: smoke rises.
- If it's practical, go to a room with a window facing the road.
- Use towels or bedding to block gaps around the doorframe and delay smoke entering the room.
- Open the window and shout for help. If the room becomes smoky, get down to floor level where the air is likely to be clearer.
- If you are in immediate danger and have to jump, drop pillows or bedding to the ground below to try and break your fall. Get out feet first and lower yourself to the full extent of your arms to shorten the distance you have to drop.

About Balcombes Claims Management

Established in 1970, Balcombes is Ireland's longest serving Loss Assessing Company. In 2003 the company merged with Claims Management International to offer a more comprehensive service to the Irish market. With a team of surveyors, assessors and senior insurance experts, it has earned itself an outstanding reputation, offering quality service and expertise in the property insurance claims business.

Balcombes' goal is to secure the policyholder's maximum and rightful entitlement resulting from a claim on an insurance policy. On appointment, we will liaise with the loss adjuster appointed by the insurance company and negotiate the settlement on the client's behalf.

The services provided are on a national basis with central administration in our Dublin offices. The company has a nationwide network of quantity surveyors and claims management professionals.

This booklet has been written in good faith as a quick reference guide.

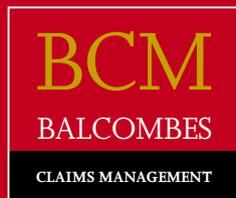
For formal advice or assistance, contact your insurance company, your insurance broker or a loss assessor.

This booklet provides a most useful reference to anybody who has suffered fire damage in their home or business. It is written in plain English and is very easy to follow. Containing lots of useful and practical advice, it is an essential guide for anyone who has to face the complex process of recovering from a fire.

Pat Delaney, Director, Small Firms Association

The Fire Brigade Services in Ireland all too often see the tragic consequences of fires. With our long-standing commitment to protecting the public, we are often asked for advice, yet ironically when the fire is put out our duty is over. I unreservedly recommend this booklet to anyone as the first step in their quest for advice and as a valuable tool in risk and safety awareness.

Michael Fitzsimons, Chief Fire Officer, Kildare County Council



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Kildare County Council
Fire and Rescue Service
Central Fire Station
Newbridge, Co. Kildare
Tel 045 431370 kilfire@eircom.net



Repairs
Security
Insurance
In the Event of a Fire
A Guide to Dealing with the Aftermath
Health and Safety
Useful Numbers
Cleaning