



UPPER DARBY TOWNSHIP
FIRE DEPARTMENT

AFTER THE FIRE...

TRYING TO RETURN TO NORMAL

IMPORTANT INFORMATION TO ASSIST YOU IN THE STEPS TO RECOVERY

- Securing yourself and the site
- Insurance information, and what to do if you are not insured.
- Leaving your home
- Replacing documents.
- Valuing your property
- Utility Restoration
- and more...



The Federal Emergency Management Agency (FEMA), United States Fire Administration (USFA), and the Upper Darby Township Fire Department have gathered the information to assist you in this time of need.



FEMA



You will need to act on some of the recommendations immediately. Some of the other actions are important to take in the future, as the recovery process moves forward.

Here are some suggestions for what you should do and whom you should contact, as you begin rebuilding your life.



Securing Yourself and the Site



- **Contact your local disaster relief service, such as the American Red Cross or the Salvation Army, to help with your immediate needs, such as:**
 - Temporary housing
 - Food
 - Medicine (DO NOT take medicine that has been in contact with smoke, fire, or water runoff)
 - Eyeglasses
 - Clothing
 - Other essential items
- **Contact your insurance agent/company**
- **DO NOT ENTER THE DAMAGED FIRE SITE.**
 - Fires can rekindle from hidden, smoldering debris.
- **Be watchful for structural damage caused by the fire.**
 - Roofs, walls, and floors may be damaged and subject to collapse.
- **Food, beverages, and medicine exposed to heat, smoke, soot, and water should not be consumed.**

LEAVING YOUR HOME/RELOCATION

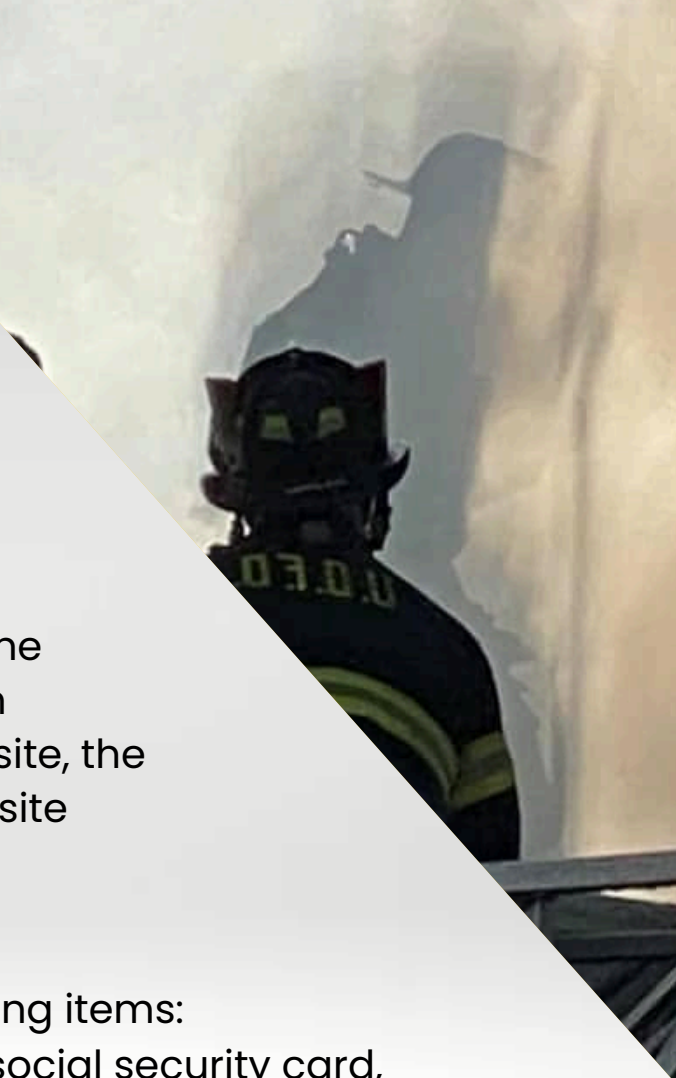
The Upper Darby Police (or local police department) are aware there was a fire at the property. Please contact them if you plan on returning to get belongings or will be at the site, the Police will be keeping a watchful eye on the site during their patrols.

If it is safe to do so, try and locate the following items:

- Identification: such as a driver's license, social security card, and passport
- Insurance information
- Medication information
- Eyeglasses, hearing aids, or other prosthetic devices
- Valuables: such as credit cards, bank books, cash and jewelry

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

- Your insurance agent/company
- Your mortgage company
- Your family and friends
- Your employer
- Your children(s) school
- Your post office
- Any delivery services
- Police and Fire Departments
- Your utility companies



INSURANCE INFORMATION



Do not throw away any damaged goods until after an inventory is made. All damages are taken into consideration in developing your insurance claim.

If you are considering contracting for inventory or repair services, discuss your plans with your insurance agent/company first.

- **Give notice of the loss to the insurance company or the insurer's agent/company.**
- **Ask the insurance company what to do about the immediate needs of the dwelling, such as pumping out water, or if there are any exposed openings. Upper Darby Township Fire Department has an agreement with a local board-up service to secure your property. If you have any questions about this, call the number for Upper Darby Township Fire Headquarters, and the Deputy Chief on duty will be able to assist you.**
- **Ask your insurance agent/company what actions are required of you. Some policyholders may be required to inventory damaged personal property, showing in detail the quantity, description, and how much you paid for the items.**

IF YOU ARE NOT INSURED

Your recovery process from a fire loss may be based on your resources and community help. Private organizations that may be sources of aid or information:

- **American Red Cross**
- **Salvation Army**
- **Religious Organizations**
- **PA Dept. of Human Services 1-800-692-7462**
- **Civic Organizations**
- **Non-Profit Crisis Counseling Centers**



VALUING YOUR PROPERTY

You will encounter different viewpoints on the value of your property in adjusting your fire loss or in claiming a casualty loss on your federal income tax. Knowing the following terms will help you understand the process used to determine the value of your fire loss:

YOUR PERSONAL VALUATION

Your personal loss of goods through fire may be difficult to measure. These personal items have sentimental value to you, however, they are objective measures of value that you, the insurer, and the Internal Revenue Service will use as common ground for discussion. Some of these objective measures are discussed below.

COST WHEN PURCHASED

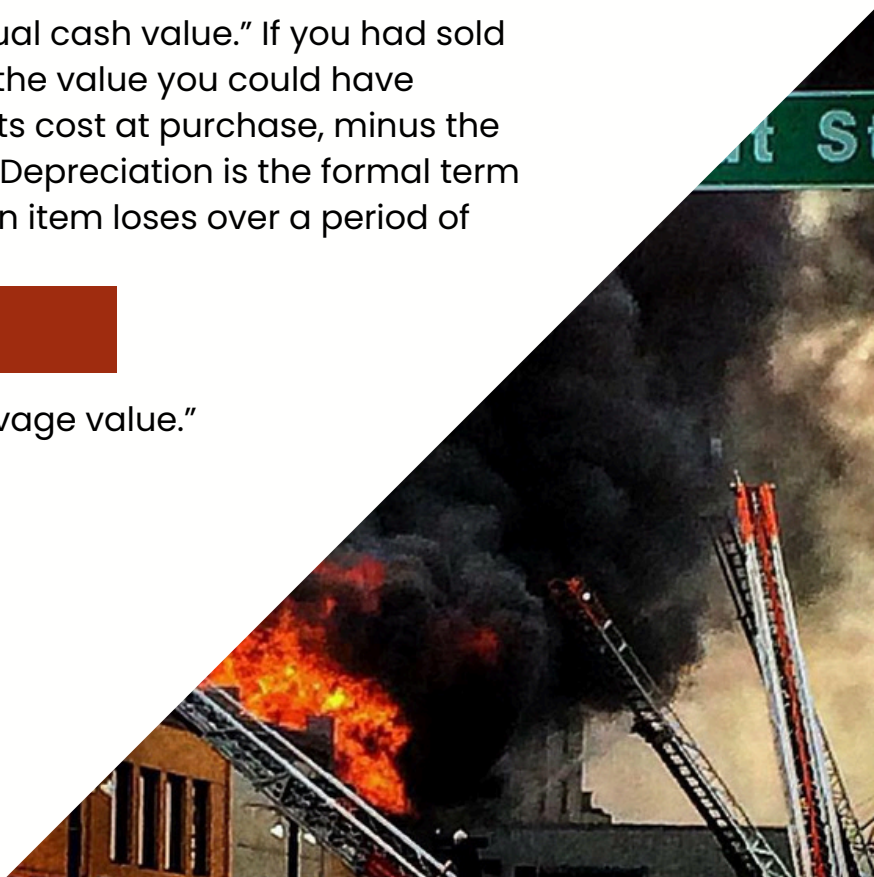
This is an important element in establishing an item's final value. Receipts will help verify the cost price.

FAIR MARKET VALUE BEFORE THE FIRE

This concept is also expressed as "actual cash value." If you had sold the item the day before the fire, this is the value you could have received for it. The price would reflect its cost at purchase, minus the wear it had sustained since purchase. Depreciation is the formal term used to express the amount of value an item loses over a period of time.

VALUE AFTER THE FIRE

This is sometimes called the items "salvage value."





RESTORATION SERVICES

There are companies that specialize in restoring fire-damaged structures. Whether you or your insurer employs this type of service, be clear about who will pay when those services are complete; never assume.

Be sure to request an estimate of the cost of the work. Before any company is hired, check their references. These companies provide a range of services that may include some or all 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

The Upper Darby Fire Department will NOT make any recommendation on which restoration services to employ.



REPLACING DOCUMENTS AND RECORDS

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

DRIVERS LICENSE AND AUTO REGISTRATION

Issuing State's Department of Transportation

BANKING ITEMS (CHECKING, SAVINGS, ETC.)

Your financial institution

INSURANCE POLICIES

Your insurance agent

MILITARY DISCHARGE PAPERS

Department of Veteran Affairs

BIRTH, DEATH & MARRIAGE CERTIFICATES

Bureau of Records in issuing State



REPLACING DOCUMENTS AND RECORDS (CONTINUED)

DIVORCE PAPERS

Circuit court where decree was issued

SOCIAL SECURITY OR MEDICARE CARDS

Local social security office

CREDIT CARDS

The issuing companies, as soon as possible

TITLES AND DEEDS

Records Department of the locality in which the property is located

WILLS

An attorney

MEDICAL RECORDS

Your doctor

REPLACING DOCUMENTS AND RECORDS (CONTINUED)

WARRANTIES

The issuing company

INCOME TAX RECORDS

The IRS or your accountant

CITIZENSHIP PAPERS

U.S. Immigration & Naturalization Services

MORTGAGE PAPERS

Lending institution

PREPAID BURIAL CONTRACTS

Issuing company

ANIMAL REGISTRATION PAPERS

Humane society



SECURING / RESTORING UTILITIES



The Fire Department will see that the utilities (water, electricity, and natural gas) are either safe to use, or are disconnected before they leave the scene.

DO NOT ATTEMPT TO TURN THE UTILITIES ON YOURSELF

Once it is safe to enter the property again, you must have a licensed contractor check and repair any damages to the utilities (electrical and gas). The contractor must be licensed with the Upper Darby Township License and Inspections Department (L&I)

When the licensed contractor is finished with either their repairs or their inspection, they must call the License and Inspections Department (L&I) at (610) 734-7613 and notify them that the work has been completed and the address.

The License and Inspections Department will Schedule a Day and Time to Inspect that the contractor correctly did the work. Once the scheduled inspection is complete, L&I will notify Upper Darby Fire Headquarters that PECO can be contacted about restoring the energy (gas/electric) to the property.

Once the Upper Darby Fire Headquarters notifies PECO that the necessary repairs/inspections have been completed, PECO will add your address to their energy restoration schedule. Please Allow 24 hours before contacting PECO (1-800-494-4000) to arrange to restore your service.

Your Utilities are Now Restored

COMMON QUESTIONS ABOUT FIRE DEPARTMENT OPERATIONS



Why are windows broken or holes cut in the roof?

As the fire burns, it moves upward and then outward. Breaking windows and/or cutting holes in the roof (referred to as ventilation) slows the damaging outward movement, helps remove blinding smoke that obscures the actual fire, allows heat to escape, and enables firefighters to fight the fire more efficiently.

Why are holes cut in the walls?

This is done so the Upper Darby Fire Department is absolutely sure the fire is completely out, and there is no fire inside the walls or other hidden places.

Is it possible to obtain a fire report?

A fire report is a public document, and is available through the Upper Darby Township Website, www.UpperDarby.org/departments/Fire/FireReportRequests. Please call 610-734-7673 in advance to ensure the report is ready and allow the assigned Fire Investigator/Fire Marshal/Deputy Fire Chief to complete it.

WARNING!

Be careful when signing any paperwork, contract, or agreement with people approaching you. Certain people out there will attempt to pressure you into signing paperwork. We have seen some of these people use bullying tactics or say that they “work for the fire department.” If you are approached by anyone claiming that they are a representative of the fire department, please ask for identification. Especially if they are not in an official fire department vehicle. If you are uncertain, you may call 9-1-1, and the police will be able to assist you.

For any other questions or concerns please contact us.

CONTACT US :



610.734.7673



www.upperdarby.org/fire



headquarters@udfd.org



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