

# After the Fire

Fire safety is a vital concern to everyone. After a fire strikes, lives are suddenly turned around. Recovering from a fire in your home can be a physically and mentally challenging process for you and your family. Often, the hardest part is knowing the steps you need to take and whom to contact.

The Montgomery County Fire and Rescue Service has compiled information from publications of the Federal Emergency Management Agency and the United States Fire Administration to assist you in your recovery efforts. Immediate action will be required for many of the recommendations while others may be needed in the future and others will be on-going.

This information is provided to assist as you begin rebuilding your life. Emotional care and recovery are just as important as rebuilding a home and healing physical injuries. The Montgomery County Fire and Rescue Service will do all that we can to assist you in the process of returning your life to normal. Please visit our web site at [www.mcfrs.org](http://www.mcfrs.org) for additional information and resources.

Sincerely,

Montgomery County Fire Chief

## **Understanding the Fire Department's Role**

The fire department has responded under emergency conditions to control and extinguish your fire. In some cases forced entry, causing some damage, may have been required to quickly extinguish the fire. Even small fires often produce large volumes of heat and smoke making it difficult for firefighters to locate the fire in your building until they get the smoke and heat out.

The fire department will perform basic clean-up and water removal to assure that the fire is out and to prevent further damage. It is the owner's responsibility to take the additional actions necessary to further protect the building and contents beyond any temporary measures provided by the fire department.

## **The First 24 Hours**

### **In Case of Personal Injury**

In the event that you, a friend, or member of your family is injured as a result of the fire, you should follow certain procedures if the injury required more than immediate first aid. Contact your employer if you have a company health insurance policy or your insurance company, or agent, if it is your personal policy. Portions of homeowner package policies provide limited medical coverage for persons who are injured on your property and who are not members of your immediate family. A homeowner policy may also cover you for any liability suits brought against you as a result of the fire. Contact your agent for more information.

### **Insurance Information**

#### **If you ARE Insured**

If you are insured, your insurance will be the single, most important factor in recovering from a fire loss. Your insurance adjuster may be able to assist you in making immediate repairs or help you in securing your home. If you are unable to contact your agent and need professional assistance in boarding up your home, you may contact a general contractor or fire damage restoration firm. It is critically important to coordinate with the insurance adjuster before contracting for any restoration services. You may violate the insurer's responsibility by contracting without their knowledge or consent.

Ask your insurance company what to do about the immediate needs of the dwelling, which may include covering doors, windows, and other exposed areas, and pumping out water.

Consult with your insurance company regarding what actions are required of you. Some policy holders may be required to make an inventory of damaged personal property showing in detail the quantity, description and how much you paid for the items.

Get renters or property insurance. A common misperception among renters is that they are covered by their landlord's insurance. Although landlords do carry insurance policies, they only insure the physical building against damage. Their insurance policy does not cover personal assets in your apartment. A number of insurance policies are available to homeowners, renters or condominium owners. It is highly recommended that you explore the many options and select a policy that is right for you.

Your insurance policy is a contract between you and the insurer. Your responsibilities after a fire loss include:

- **Providing immediate notice of the loss to the insurance company or the insurer's agent or broker.**
- Protecting the property from further damage by making sensible or necessary repairs such as covering holes in the roof or walls.
- Taking reasonable precautions against loss, such as draining water lines in the winter if the house will be unheated for some time. The insurance company may refuse to pay losses that occur from not taking such reasonable care.
- Making an inventory of damaged personal property with detail regarding quantity, description, original purchase price, purchase date, damage estimate and replacement cost. Consider taking photographs or videotapes of the damage where it occurred for further documentation to support your claim.
- Cooperating with the insurer or his/her adjuster by making the damaged property available to the insurance officer.
- Keeping copies of all documents and pictures that you give to the claims adjuster or insurance company for your files.

You may also need to submit, within a stated time period, **a formal statement of loss**. Such statements typically include:

- The time and cause of loss.
- The names and addresses of those who have an interest in the property. These might include the mortgage holder, a separated or divorced spouse or a lien holder.

- Building plans and specifications of the original home and a detailed estimate for repairs.

## Assessment of Fire Damage

The Montgomery County Department of Fire and Rescue Service will notify the Department of Housing if your home has sustained damage as a result of fire. The Department of Inspections, Licenses and Permits will conduct an inspection of your home to determine the extent of fire damage and what permits are required to repair it. Before attempting any repairs, please contact the Department of Licensing, Inspections and Permits and make sure that they know that this is fire damage, so that permits will be processed quickly. Always coordinate any repairs in advance with your insurance company.

## Getting Your Family Settled

If your home is uninhabitable and you cannot find a place to stay, such as with family or friends, consult your insurance company to see if you are covered for additional living expenses. The Red Cross may be able to provide temporary shelter until you can arrange to rent a place to stay.

## Restoration Services

You or your insurer may hire the services of a fire damage restoration firm. **It is important to coordinate with the insurance company/adjuster before contracting for any services. If you intrude in the insurer's area of responsibility by contracting for services without their knowledge or consent, you may be left with bills to pay that otherwise would have been covered by the insurer.**

Check references before hiring any company for repairs. These firms provide a wide 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, transporting and storage of household items.
- Securing appropriate cleaning or repair subcontractors.
- Storing repaired items until needed.

## Protect Your Property

You must provide “reasonable care” to protect your remaining personal property in order for your insurance policy to remain in effect. Board up the windows and doors if damaged and cover holes in the roof with plywood, tarps and tar paper. If the weather is cold, make sure all the plumbing is shut off and drained. Contact the gas company to have all appliances such as the stove or range, hot water heater and furnace, checked for safety. Contact a reputable electrician to have all affected electrical equipment and wiring checked for safety and serviceability before reconnecting. If firefighters had to remove your meter or cut your service, contact the electric company or have your electrician fix them. Be sure to coordinate ALL services in advance with your insurance company/adjuster. If you are charged for any of these services, save your receipts as proof of money spent related to your fire loss. This will help verify losses claimed on your income taxes.

## If you are NOT Insured

If your property is not insured, or if your insurance will not cover all of your losses, contact your family attorney or the Internal Revenue Service for direction. You may be eligible for casualty loss. Contact the Internal Revenue Service Office and request: **Publications 547 Tax Information on Disasters, Casualty Losses and Thefts.**

If you are not insured and need assistance, contact your local disaster relief services for assistance. The American Red Cross is available to assist you 24 hours a day, seven days a week. They can also help with your immediate needs such as food, clothing and housing and identify agencies that can help from your community.

Private organizations that may be sources of aid or information:

- American Red Cross
- Salvation Army
- Religious Organizations
- Department of Social Services
- Civic Organizations
- State or municipal emergency services office
- Non-profit crisis counseling centers

## **Help/FISH Programs**

Below is a list of volunteer programs providing food. Some also provide emergency transportation, clothing, furniture and financial assistance. FISH stands for “For Immediate Sympathetic Help.” Serving Western Upper Montgomery County: Poolesville, Boyds, Dickerson, Beallsville and Barnesville areas.

<b>FISH For Immediate Sympathetic Help</b>	
<b>Leisure World FISH</b>	301-598-1345
<b>Rockville FISH</b>	301-564-0800

<b>HELP</b>	
<b>Bethesday HELP</b>	301-294-4888
<b>Damascus HELP</b>	301-253-4100
<b>Gaithersburg HELP</b>	301-216-2510
<b>Germantown HELP</b>	301-482-1320
<b>Olny HELP</b>	301-774-4334
<b>Silver Spring-Wheaton HELP</b>	301-585-4357
<b>WUMCO HELP</b>	301-972-8481

### **Important Cautions:**

- **Do not enter the damaged site.** Check with the fire department to make sure your residence is safe. Do not cut or walk past colored tape placed over doors or windows to mark damaged areas unless local authorities advise that it is safe to do so. Remember, fires can rekindle from hidden, smoldering remains.
- Normally, the fire department will ensure that utilities (water, electricity and natural gas) are either safe to use or are disconnected before they leave the site. Do not attempt to turn on utilities yourself.
- Be watchful for structural damage caused by the fire. Roofs 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:**

Contact your local police department to inform them that the site will be unoccupied. In some cases, it may be necessary to board up any openings to discourage trespassers. Save all receipts for any money you spend immediately after the incident. Receipts are important in showing the insurance company the money you have spent related to your fire loss and also for verifying losses claimed on your income tax.

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

- Identification, such as driver's licenses and social security cards.
- 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. These include:

- your insurance company
- your mortgage company
- your family, friends and neighbors
- your employer
- your child's school
- your post office
- any delivery services
- your fire and police departments
- your utility companies

## **Fires Under Investigation**

If the Office of the Fire Marshal, the Montgomery County Police or your insurance company is investigating your fire, check with them before moving, removing or altering the contents of your home or vehicle.

## **Valuing Your Property**

A **pre-fire inventory** along with a videotape of all your property could prove to be a valuable record when making your claim.

## **Adjusting the Loss**

"Loss adjustment" is the process of **establishing the value of the damaged property**. This is the result of a joint effort among several parties. Basic parties to the process are the owner or occupant, the insurance company and its representatives.

Typically, the owner or occupant is required by the insurance company to prepare an inventory and cooperate in the loss valuation process. An insurance agent may act as the adjuster if the loss is small. The insurer may send an adjuster who is a permanent member of the insurer's staff, or the company may hire an independent adjuster to act in its behalf. It is the insurance adjuster's job, as a representative of the insurance company, to monitor and assist in the loss valuation process and to bring the loss to a just and equitable settlement.

- Do not throw away any damaged goods until after an inventory is made. All damages are taken into consideration in developing your insurance claim.
- Discuss your plans with your insurance agent/company before contracting for inventory or repair services.

## **Vehicle Fires**

### **If INSURED**

Contact your insurance agent. They can explain your coverage and assist you with your claim. If your vehicle is damaged in a structure fire, contact both your home and vehicle insurance agents.

### **If UNINSURED**

If the vehicle is repairable, a list of repair facilities is contained in the yellow pages of your phone directory under "Automobile Repair and Service."

If towing is required, refer to the yellow pages of your phone directory under "Automobile Road Service" or consult your insurance agent in the event your policy covers towing or has any specific requirements.

If the vehicle is damaged beyond repair, it may have some value to a salvage yard. A list of vehicle salvage companies is contained in the yellow pages of your phone directory under "Automobile Salvage."

## **Fire Department Operations and Procedures for Vehicles**

Occasionally, firefighters will have to force entry into a vehicle. This is a necessary because they need to check for fire extension and to extinguish any fire. To ensure that the fire is completely extinguished, the fire department may:

1. Cut and/or disconnect battery cables to prevent electrical shorting of wires where insulation or wiring has been damaged.
2. Completely remove padding from seats, especially where cotton padding is used.
3. Force entry into the passenger compartment, engine compartment and trunk of the vehicle to extinguish the fire, check for extension and gain access to battery cables.

## **Pets**

Smoke can damage the lungs of a dog or cat in minutes and sparks can cause painful burns that may stay hidden under your pet's fur. Dogs tend to bark and run far away from the scene of a fire and are frequently scared by the noise of fire trucks. Cats tend to hide from the fire by going under furniture and into closets and are typically more vulnerable to smoke inhalation than dogs.

A scared animal may react by biting or scratching. Handle pets carefully and calmly. Any animal that has been in a fire is often covered with smoke and soot. Cats tend to clean themselves by licking and will lick themselves until there is no smoke odor. During this process they will ingest the soot and other byproducts of the fire which may be quite harmful. A cat that has been in a fire should be carefully and thoroughly shampooed in lukewarm water with a mild baby shampoo. You may do this yourself but many pet owners find it less stressful on the animal if this is done by a qualified veterinarian or a member of the vet's staff.

- Be sure that your pet has current identification tags with your contact information. If your pet is lost in the confusion, call the Montgomery County Animal Control offices.

***It is always recommended that you take your pet(s) for evaluation by your veterinarian as soon as possible, following a fire.***

# **Understanding Insurance Terms**

There are common terms used in the insurance industry that are often misunderstood by the consumer. 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.

You can insure your possessions in two ways: by their actual cash value or their replacement cost. Make sure you review with your agent or company representative which type of coverage is best for your particular situation.

Your personal loss of goods through fire may be difficult to measure. However, these items have SENTIMENTAL VALUE to you. However, it is objective measures of value that you, the insurer, and the Internal Revenue Service will use as a common ground for discussion.

## **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. This is what you could have received for the item had you sold it the day before the fire. The price would reflect its cost at purchase minus the wear it had sustained since purchase.

## **Actual Cash Value**

This is the amount of money necessary to enable you, the insured, to restore the damaged property to as near the same condition it was in at the time of the loss. When the repairing process is completed, the value of your property should not be enhanced. When receiving actual cash value (ACV), you should not gain as a result of the loss. ACV is determined by the cost of the new materials at the time of the loss, plus labor and other charges, less depreciation (wear, tear, use and obsolescence) to represent the pre-loss condition of the property.

## **Depreciation**

Depreciation is a formal term used to express the amount of value an item loses over a period of time.

## **Replacement Cost**

When you buy property damage insurance on a “replacement cost” basis, the term “replacement cost” displaces “actual cash value” and requires that all property value be considered on the basis of new for old, without regard to depreciation.

### **Value after the Fire**

This is sometimes referred to as the item’s salvage value.

## **Money Replacement**

If your **U.S. Savings Bonds** have been damaged or destroyed, the bond will be replaced without cost upon the filing of an application establishing the loss. It will be helpful if you have kept a record of the bonds, with their issue dates and serial numbers, in a safe place separate from the bonds. Include the name(s) and address(es) on the bonds, approximate date or time period when purchased, denominations and approximate number of each. Details of the loss, along with partially destroyed bonds if burned or mutilated, should be sent to:

The Bureau of the Public Debt  
Department of Public Debt  
Saving Bonds Operations  
P.O. Box 1328  
Parkersburg, WV 28106-1328

Filling out Form PDF 1048 will help speed replacement. These forms are often available from local banks or from the nearest Federal Reserve Bank or branch, or from the Bureau of the Public Debt. Any reissued bonds will bear the original issue date.

Handle burned money as little as possible. Attempt to encase each bill or portion of a bill in plastic wrap for preservation. If money is only half-burned or less (if half or more is still intact) you can take the remainder to your regional Federal Reserve Bank for replacement. Ask your bank for the nearest location or you can mail the burned or torn money by “registered mail, return receipt requested” to:

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

Mutilated or melted coins can be taken to your regional Federal Reserve Bank or mailed by “registered mail, return receipt requested” to:

Superintendent  
U.S. Mint

P.O. Box 400  
Philadelphia, PA 19105

## **Tax Information**

Check with an accountant, tax consultant or the Internal Revenue Service (IRS) about special benefits for people with limited financial needs after a fire loss.

## **Salvage Hints**

Professional fire and water damage restoration businesses may be the best source of cleaning and restoring your personal belongings. Always consult with your insurance company for guidance and recommendations. However, you may be able to restore some property with these helpful tips:

### **Clothing**

A word of caution before you begin: test garments before using any treatment, and follow the manufacturer's instructions. Several of the cleaning mixtures described in this section contain the substance Tri-Sodium Phosphate. This substance can be purchased under the name of TSP. Tri-Sodium Phosphate is a substance used commonly as a cleaning agent and should be used with care and stored out of reach of children and pets. Wear rubber gloves and read the label for important instructions.

### **Rugs and Carpets**

Rugs and carpets should be allowed to dry thoroughly. Throw rugs can be cleaned by airing out, vacuuming and shampooing. Rugs should be dried as quickly as possible – lay them flat and expose them to a circulation of warm, dry air. A fan turned on the rugs will speed drying. Make sure the rugs are thoroughly dry. Even though the surface seems dry, moisture remaining at the base of the tufts can quickly cause the rug to rot. For information about cleaning and preserving carpets, call your carpet dealer or installer, or a qualified carpet cleaning professional.

### **Leather and Books**

Wipe leather goods with a damp cloth, then a dry cloth. Stuff newspaper inside purses to retain shape. Leave suitcases open. Leather goods should be dried away from heat and sun.

Wet books must be taken care of as soon as possible. The best method to save wet books is to freeze them in a vacuum freezer. This special freezer will remove the moisture without damaging the pages. If there is a delay in locating such a freezer, place them in a normal freezer until a vacuum freezer can be located. A local librarian can also be a good resource.

## **Locks and Hinges**

Locks (especially iron locks) should be taken apart and wiped with oil. If locks cannot be removed, squirt machine oil through a bolt opening or keyhole, and work the knob to distribute the oil. Hinges should also be thoroughly cleaned and oiled.

## **Walls, Floors and Furniture**

To remove soot and smoke from walls, furniture and floors, use a mild soap or detergent or mix the solutions listed together:

- 4 to 6 tbsp. Tri-Sodium Phosphate
- 1 cup of household cleaner or chlorine bleach
- 1 gallon of warm water

### **Remember to:**

- Wear rubber gloves when cleaning with this solution. Be sure to rinse your walls and furniture with clear warm water and dry thoroughly after washing them with this solution.
- Wash a small area at one time, working from the floor up. Then rinse the wall with clear water immediately. Ceilings should be washed last.
- Do not repaint until walls and ceilings are completely dry.

Your wallpaper may also be repaired. Use a commercial paste to re-paste a loose edge or section. Contact your wallpaper dealer or installer for information on wallpaper cleaners. Washable wallpaper can be cleansed like any ordinary wall, but you must be careful not to soak the paper. Work from bottom to top to prevent streaking.

## **Wood Furniture**

- Clear off mud, dirt and debris. Do not dry your furniture in the sun. The wood will warp and twist out of shape.
- Remove drawers. Let them dry thoroughly so there will be no sticking when you replace them.
- Scrub wood furniture or fixtures with a stiff brush and a cleaning solution.
- Wet wood can decay and mold, so dry thoroughly. Open doors and windows for good ventilation.

- If mold forms, wipe the wood with a cloth soaked in a mixture of borax dissolved in hot water. To remove white spots or film, rub the wood surface with a cloth soaked in a solution of ½ cup household ammonia and ½ cup water. Then wipe the surface dry and polish with wax or rub the surface with a cloth soaked in a solution of ½ cup turpentine and ½ cup linseed oil. Be careful – turpentine is combustible.
- You can also rub the wood surface with a fine grade steel wool pad dripped in liquid polishing wax, and clean the area with a soft cloth and then buff.

## **What about Perishables?**

Any food, beverages and/or medicines exposed to heat or smoke should not be consumed. If the materials were in tightly closed or sealed containers, or in air-tight refrigerators or freezers, they may be salvageable. Consult with local health representatives for specific guidance and recommendations regarding the consumption of foods that may appear to be safe. It is wiser to replace these items than to jeopardize your health by taking a chance.

## **Photographs**

Preserving damaged photographs is often very important to victims of fires, floods and other disasters. If the damage isn't too severe, you can probably restore it yourself. You can scan (or have scanned) each photograph digitally. Make sure the pictures are scanned at a high resolution, such as 300dpi, so that you can print high-quality pictures also. Having scanned the photographs at a high resolution will also help the person who is doing the restoring, as it will be easier to work with the image.

Photographs can often be saved, using today's technology and the expertise of photo restoration professionals. Never try to peel apart photographs that have stuck together. Look in the Yellow Pages to find a photo restorer for additional information.

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# **Fire Department Operations**

## **Common Questions:**

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

As fire burns, it moves upward then outward. Breaking the windows and/or cutting holes in the roof (called ventilation) slows the damaging outward movement, helps remove blinding smoke that obscures the actual fire, and enables the firefighters to fight the fire more efficiently. The result of this action is less damage to the structure in the long run.

**Q. Why are holes cut in the walls?**

This is done so that the fire department is absolutely sure that the fire is completely out, and that there is no fire inside the walls or other hidden places.

**Q. Is it possible to obtain a copy of the fire report?**

To receive information from Emergency Medical Services Incident Patient Reports or a Fire Incident Report, you must mail your request to:

Montgomery County Fire and Rescue Services  
Office of Quality Assurance  
100 Maryland Ave Room 220  
Rockville, MD 20850  
Questions: 240-777-2418

**Please provide:**

1. a stamped, self-addressed business size envelope;
2. the date the patient was transported;
3. the approximate time the patient was transported;
4. the patient's full name;
5. the incident location, or the address from which the patient was transported;
6. the type of incident and/or injury, e.g., vehicle collision, heart attack, etc.
7. the patient's signature on a document requesting that his/her patient information be released, indicating the person(s) legally authorized to receive this information.
8. If the individual making the request is not the patient, the relationship to the patient must be indicated. If the patient is unable to complete a request, the patient's legally authorized representative must provide a signed consent for the release of information, with documentation indicating the individual's authority to sign on the patient's behalf. To request the release of this information, a patient's legal representative or insurance company must also provide this consent.

Information will be provided to you within 30 days of the receipt of an acceptable request that complies with the requirements indicated above.

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## REPLACEMENT OF VALUABLE DOCUMENTS AND RECORDS

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

<b>ITEM</b>	<b>WHO TO CONTACT</b>
Animal registration papers	Humane Society
Bank books (checking, savings, etc.)	Your bank, as soon as possible
Birth, death and marriage certificates	Bureau of Records in the appropriate State
Citizenship Papers	U.S. Immigration and Naturalization Services
Credit Cards	The Issuing Companies as soon as possible
Divorce Papers	Circuit Court where decree was issued
Driver's License	Department of Motor Vehicles
Income Tax Records	The IRS Center where filed or your accountant
Insurance policies	Your insurance agent
Medical Records	Your doctor
Military discharge papers	Department of Veteran Affairs
Mortgage Papers	Lending institution
Passports	Passport service
Stocks and Bonds	Issuing company or your broker
Social Security or Medicare Cards	Local Social Security Office
Stocks and Bonds	Your Lawyer
Titles to Deeds	Records department of the locality in which the property is located
Warranties	Issuing Company
Wills	Your lawyer
Warranties	Issuing Company

# RENTERS INSURANCE

## What is Renters Insurance?

For those who rent, renters insurance covers damage to, or loss of, your personal property. Whether you rent from a house owner, a property manager, or a university (as a student living in a dorm), consider purchasing renters insurance.

## Why Buy Renters Insurance?

### *Your Landlord's Insurance Policy Doesn't Cover You*

A common misperception among renters is that they are covered by their landlord's insurance. Although landlords do carry insurance policies, they insure the physical building against damage for occurrences such as fire, hail and vandalism. However, their insurance policy does not cover personal assets in your apartment.

The first time most people think about insurance is with their first car or home. Usually this is because the law or bank requires it. Although renter's insurance is usually not required, it is just as necessary to have. Not only will it protect your personal items, but it will also give you help with temporary housing and liability protection, such as medical expenses for people on your property or a lawyer if you are sued by someone unintentionally injured on your property. Once you determine your need for renter's insurance, knowing your options will help you choose the best policy.

### *Renters Insurance Protects You from Disaster*

If the ceiling in your rented property is damaged by wind or hail in a storm, of course the ceiling is covered by your landlord. What about your brand new computer and TV that was damaged? Also, while the ceiling is being fixed, do you have enough money to immediately find another place to stay? These are the types of things that would be covered by your renters' insurance policy. Along with personal property coverage and living expenses, your policy will also cover your liability or damage you cause to others or their property.

Now that you have decided renter's insurance is for you, there are some things to consider when purchasing your policy that will affect the price and coverage:

1. Dollar Amount of Coverage: This is a leading factor in the price and coverage. A dollar amount is not placed on each piece of property. Instead a fixed amount for all of your possessions will be determined. Of course, the more coverage you purchase, the higher the price of the policy.
2. Deductible: This would be a leading factor to consider in the cost and how much you are willing to pay out of pocket before your insurance kicks in. Coverage's subject to the deductible would be everything except liability coverage.

3. ACV(Actual Cash Value) or Replacement Cost: When the insurance company comes to reimburse you for your computer and TV, what they give you is determined by these factors. A basic policy will pay you ACV, which is the value of the property at the time of the loss. But, if you opt for replacement cost you will get an actual replacement. For example, your 5 year old TV will be replaced with as much money as it would cost for you to purchase a new comparable TV. Expensive items prone to theft such as jewelry and guns, only have limited coverage so it is wise to place these items on a separate policy. Replacement cost is well worth the small amount more it may cost for your policy.

4. Location and Previous Claims: If you rent in an area prone to thefts you will probably pay more for your insurance and if you or the previous person or neighbors have had a large amount of claims, this is likely to affect the cost of your policy.

Even if you feel your personal property is not worth enough to insure, the value of having liability coverage is well worth renter's insurance.

### ***Carrying Renters Insurance Helps You Get Homeowners Insurance in the Future***

Renters insurance helps you build history with an insurance company. If you are considering the purchase of a home, having a renter's insurance policy may make it easier and may result in a discount on your homeowners' policy.

### ***How much is renters insurance?***

Surprisingly, a basic renters' insurance policy is typically less than \$200 per year. Renters with tens or hundreds of thousands of dollars worth of personal possessions or who need larger liability coverage, will pay more. Your own quote will depend on a number of factors including your previous insurance history and where you live. According to the National Association of Insurance Commissioners, the countrywide average premium for renters insurance in 2000 was \$175 for an annual policy, although the premiums range widely by state. Despite the low cost and high benefits, a 2003 poll conducted by the Independent Insurance Agents & Brokers of America found that 64 percent of respondents living in rental homes had no renters insurance.

### ***What else do I need to know?***

Additionally, consider the following to ensure you select a renters' insurance policy that's right for you. First, all insurance policies have a deductible. The lower the deductible, the higher the insurance premium paid. While you can lower your premium by having a higher deductible, be sure that you can afford the deductible should disaster strike. Second, insurance policies have exclusions that you need to be aware of. Basic policies do not generally insure you for natural disasters, such as floods and earthquakes or the loss of certain items such as jewelry or art. However, you can purchase additional coverage to insure for these potential losses.

***How do I buy renters insurance?***

Buying renters insurance is easy. You can get a quote and purchase insurance online or you can purchase renters insurance from your local insurance agent. Some insurance providers offer discounts to people who already have their auto insurance. Check if your auto insurance has such discounts.

## AFTER THE FIRE

The following checklist serves as a quick reference and guide for you to follow immediately after a fire strikes:

- Contact your local disaster relief services, such as the American Red Cross, if you need temporary housing, food and medication.
- If you are insured, immediately contact your insurance company for detailed instructions on protecting the property, conducting inventory and contacting the fire damage restoration companies. If you are not insured, try contacting private organizations for aid and assistance.
- Check with the fire department to make sure your residence is safe to enter. Be watchful of any structural damage caused by the fire.
- The fire department should see that utilities are either safe to use or are disconnected before they leave the site. **DO NOT** attempt to reconnect utilities yourself.
- Conduct an inventory of damaged property and items. Do not throw away any damaged goods until after an inventory is made.
- Try to locate valuable documents and records. Refer to information on contacts and the replacement process provided in this document.
- If you leave your home, contact the local police department to let them know that the site will be unoccupied.
- Begin saving receipts for any money you spend related to fire loss. The receipts may be needed later by the insurance company and for verifying losses claimed on income tax.
- Notify your mortgage company of the fire.
- Check with an accountant or the Internal Revenue Service about special benefits for people recovering from loss.