

First Steps After the Fire

Have all injuries attended to by a medical professional. Smoke inhalation problems can appear or last after the fire has been extinguished. Contact your doctor if symptoms include a persistent cough, wheezing, vomiting, high temperature, or breathing difficulty.

Call your insurance company as soon as possible. Do not wait for business hours. Most insurance companies have a 24-hour emergency line.

If you are a tenant, contact your landlord.

Inform the institution holding your mortgage that there has been a fire at the property.

Look into which community emergency organizations can assist you based on your needs. These things may include: food, shelter, household items, transportation, phone access, child care, and emotional support.

Should you not be permitted to enter the property, ask Brantford Fire personnel to gather necessary items for you, such as medications, eyeglasses, important documents, pet supplies, jewellery and weather-appropriate clothing.

After it is safe to enter the property, remove valuables from your house. A firefighter may escort you, and you may need safety boots, a hard hat, lung and eye protection, and/or other protective clothing/equipment. Children should not enter a home that has been damaged by fire.

Make an inventory of damaged personal property for your insurance company showing in detail the quantity, description, cost, and replacement value.

Ensure that the property is secure. Board up broken windows and cover doors that can no longer be locked shut. Consider draining water lines if it is winter and the house will be unoccupied for some time. Notify the police that your property will be unoccupied.

The utilities (gas, water, electricity) may have been disconnected or turned off during the fire. Contact your utility companies for assistance.

Do not consume any food, beverages, or medicines that have been exposed to heat, smoke, soot, or water.

Prior to leaving the scene, let Brantford Fire know where you will be staying, and provide contact information. You may also wish you inform Canada Post, delivery services, (newspapers), utility companies, the bank, insurance and credit card companies, employers, schools, neighbours, and the police.



Insurance

One of the first things to do after a fire is contact your insurance agency as soon as possible, and request that an adjuster come to the property immediately to assess the damage.

Here are some things to consider:

Ask which fire restoration companies your agency recommends, and choose one to begin the work.

Request a written account of what your insurance policy does and does not cover. Document any disputed items.

Obtain the necessary insurance forms to help you determine fire damage and loss, and fill out these forms, with the help of the restoration company, as soon as possible.

Record all expenses after the fire and ensure you keep receipts.

It's important to remember that it's your responsibility to limit secondary damage caused by water and smoke. In fact, the insurer can refuse to cover losses that occur as a result of not taking reasonable care to protect the property from further damage following a fire.

For information on insurance, visit the Insurance Bureau of Canada website at www.ibc.ca or call 1-888-227-5422.

If you are uninsured, your recovery from the fire loss will be based on your own resources and help from the community. Contact City of Brantford Social Services for help finding community agencies and organizations that may be able to offer assistance



Actions by the Fire Department

Fire suppression crews will work to extinguish the flames, and may use ventilation tactics such as breaking windows and cutting holes in the walls or the roof.

Based on the needs of the victims involved in the fire, Victim Services may be contacted and may come to offer practical and emotional support.

Depending on the cause of the fire and the extent of the damage, fire prevention personnel may conduct an investigation. Investigators from the Office of the Fire Marshal or the Brantford Police Service may get involved. The property will be in the possession of the investigators during this time – not the homeowner. As well, various groups may be brought in, including the City of Brantford building, property standards or by-law departments, the Technical Standards and Safety Authority, the utility companies, and the Electrical Safety Authority, depending on the conditions.

Once the investigation is complete, the building will return to the property owner's possession.



Replacing Documents and Records

It is important to be proactive about replacing any documents or records that were destroyed or damaged in the fire.

Here is a listing to help you get started:

- Driver's license and any records
- Bank book, bank cards, certificates, etc.
- Insurance policies
- Passports
- Birth, death and marriage certificates
- Divorce documents
- Health card
- Social insurance card
- Credit cards
- Titles to deeds
- Income tax information
- Mortgage documentation
- Will and/or Powers of Attorney

Coping with Disaster

After a fire, you may experience some of the following reactions: anxious feelings, depression, difficulty concentrating, sadness, anger, fatigue, hopelessness, irrational or unfounded fears, and nightmares. These are common responses to a traumatic event. There are agencies in our area that can help you work through a crisis. Please reach out to City of Brantford Social Services or, if you are a member of a church congregation, your parish priest or minister may also be of some assistance.

- Recognize that the way you react to this event is not unusual.
- Try not to make big life changes.
- Talk to family members and friends.
- Listen to one another and help each other with daily tasks.
- Try to achieve a balance between rest and activity.
- Seek counseling to help cope with emotional trauma associated with disasters.

Children and Emergencies

Children's fears and anxieties are very real to them and should be taken seriously.

Here is how parents can help:

- Encourage children to express themselves through play or drawing.
- Take their fears seriously, talk about what happened and what is being done.
- Comfort young children with physical care, holding, and hugging.
- Keep the family together as much as possible.
- Give children information that they can understand.

Helping Pets

If you have pets, try to find and comfort them. A scared animal may react by biting or scratching. Handle animals carefully and calmly.

Pets can become upset and react in unusual ways such as spraying urine, defecating on floors, or scratching/biting furniture. Since pets will need regular care and attention to help them calm down, try to leave pets with a family member, friend, veterinarian, or boarding facility while you are cleaning up your home. Animals are naturally inquisitive and could be injured if they are brought back to a damaged home.

Here are some tips on how to help your pet:

- Use toys, a blanket, or a favourite human's unsoiled clothing for comfort.
- Make sure pets are fed their usual diet and have plenty of water.
- Visit your pets regularly, speak calmly, and take some time out to play with them. Doing so can also help you in your recovery as well.



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AFTER THE FIRE...



Recovering from a fire can be a long and difficult process. Always remember that you are not alone. There are many organizations in this community that will give you practical and emotional assistance. This brochure is filled with information you may need to get this process started.

Helping you and your family through the next few days...

