



[www.CampbellDKI.com](http://www.CampbellDKI.com)

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# THE FIRST 24 HOURS

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## Step 1. 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
  - Eyeglasses
  - Clothing, and
  - Other essential items.
- Contact your insurance agent/company

## Step 2. Cautions

- Do not enter the damaged site. Fires can rekindle from hidden, smoldering remains.
- Normally, the fire department will see that utilities (water, electricity, natural gas) either are 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 medicines exposed to heat, smoke, soot, and water should not be consumed.

## Step 3. Leaving Your Home

- Contact your local police department to let them know that the site will be unoccupied.
- In some cases it may necessary to board up openings to discourage trespassers, or to prevent further loss.
- Beginning immediately, save receipts for any money you spend. These receipts are important in showing the insurance company what 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.

### Step 3. Leaving Your Home - Continued

- Many people/entities should be notified of your relocation, including:
  - Your insurance agent/company
  - Your mortgage company (also inform them of the fire)
  - Your family and friends
  - Your employer
  - Your child's school
  - Your post office
  - Any delivery services
  - Your fire and police departments
  - Your utility companies.
- Do not throw away any damaged goods until after an inventory is made. All damage is 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, and contact **Campbell DKI** at **1-800-HELP-511** for additional assistance.

### IF YOU ARE NOT INSURED

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- Your recovery from a fire loss may be based upon your own resources and 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
  - Nonprofit crisis counseling centers

## VALUING YOUR PROPERTY

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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 though fire may be difficult to measure. These personal 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. 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.

**Actual Cash Value:** This is what you could have received for the item if you had sold it the day before the fire. 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 losses over a period of time.

**Recoverable Cash Value:** This is sometimes called the items salvage value.

### Restoration Services

*Campbell DKI* specializes in the restoration of property damaged during a disaster, including fire-damaged structures. Whether you or your insurer employs this type of service, the professionals at *Campbell DKI* have a history of service that leaves all with a "Peace-of-Mind" unmatched by anyone else. Our company provides a range of services that include:

- 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

## Money Replacement

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 one. 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

If your U.S. Savings Bonds have been destroyed or mutilated, you must obtain Department of Treasury Form PD F 1048 (I) from your bank or [www.ustreas.gov](http://www.ustreas.gov) and mail to:

### Department of the Treasury

Bureau of the Public Debt  
Savings Bonds Operations  
P.O. Box 1328  
Parkersburg, WV 26106-1328

# A WORD ABOUT FIRE DEPARTMENT OPERATIONS

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## Common Questions

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

As a 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 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 in other hidden places.

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

In most localities, a fire report is a public document and is available at the fire department or fire marshal's office.

For further answers to these and other questions, please contact your local fire department in advance of an emergency. Your local fire department is there to serve you twenty-four hours a day, seven days a week.

## EMERGENCY AND NONEMERGENCY NUMBERS

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Please fill this area in with your local phone numbers and keep copies at locations other than your home.

Emergency \_\_\_\_\_

Poison Control \_\_\_\_\_

Doctors \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Pharmacy \_\_\_\_\_

### Insurance Companies

Medical policy number \_\_\_\_\_

Home policy number \_\_\_\_\_

Auto policy number \_\_\_\_\_

Gas/Fuel Company \_\_\_\_\_

Electric Company \_\_\_\_\_

Telephone Company \_\_\_\_\_

Cellular Phone Company \_\_\_\_\_

Municipality \_\_\_\_\_

Banks \_\_\_\_\_

Investment Broker \_\_\_\_\_

Neighbors \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Accountant \_\_\_\_\_

Family \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

American Red Cross \_\_\_\_\_

Shelter / Assistance \_\_\_\_\_

Work Numbers \_\_\_\_\_

Other \_\_\_\_\_



# **NOTES AND INFORMATION**

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## SECURE OR REPLACE VALUABLE DOCUMENTS & RECORDS

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

ITEM	WHO TO CONTACT
Driver's License, auto registrations	Department of motor vehicles
Bank Books (checking, savings, etc.)	Your bank, as soon as possible
Insurance Policies	Your insurance agent
Military discharge papers	Department of Veterans Affairs
Passports	Passport service
Birth, death, and marriage certificates	Bureau of records in the appropriate state
Divorce papers	Circuit court where decree was issued
Social Security or Medicare cards	Local Social Security office
Credit cards	The issuing companies, ASAP
Titles to deeds	Records department of the locality in which property is located
Stocks and bonds	Issuing company or your broker
Wills	Your attorney
Medical records	Your doctor
Warranties	Issuing company
Income tax records	The IRS center where filed, or your accountant
Citizenship papers	U.S. Immigration and Naturalization
Prepaid burial contract	Issuing company
Animal registration papers	Humane Society
Mortgage papers	Lending institution

## CHECKLIST

The following checklist serves as a quick reference and guide for you to follow after a fire occurs.

1. Check with the fire department to make sure residence is safe to enter. Be watchful of any structural damage caused by the fire.
2. 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.
3. Try to locate valuable documents and records. Refer to information on contacts and the replacement process inside this brochure.
4. Begin saving receipts for any money you spend related to fire loss. The receipts may be needed to later by the Insurance Company and for verifying losses claimed on income tax.
5. Notify your mortgage company of the fire.
6. Check with an accountant or the Internal Revenue Service about special benefits for people recovering from fire loss.
7. If you leave your home, contact the local police department to let them know the site will be unoccupied.

**Campbell DKI can assist you with the following services.**

**Call 1-800-HELP-511 anytime day or night.**

8. Contacting your insurance company for detailed instructions. If you are not insured contacting private organizations for aid and assistance.
9. Assisting you with temporary housing, food, or medicines.
10. Conduct an inventory of damaged property and items. DO NOT throw away any damaged goods until after an inventory is made.