

WHAT TO DO IF YOUR HOUSE BURNS DOWN



If you're reading this, chances are, your house didn't just burn down. But the thought of that situation is scary, and you should know exactly what to do if your house burns down. Being prepared for a house fire isn't normally something you'd think about before it happens. House fire damage may not be common, but when it happens, here's what you should do.

1

CONTACT A FIRE DAMAGE RESTORATION COMPANY

A fire damage restoration company will begin the fire, water, and smoke mitigation process. The sooner you make this call, the less damage you'll end up with. Thankfully, a lot of restoration companies will help you with the next step. An emergency restoration company will also make sure that when they leave your property, your property is safe from intruders, animals, or severe weather. If you are not living at your house, this is a requirement that needs to be taken in order to comply with most homeowner's insurance policies and prevent full or partial denial of your fire damage insurance claim.

2

CONTACT A PUBLIC INSURANCE ADJUSTER

A public adjuster will take this stressful time and make it so much easier on you and your family. They handle all aspects of communication and negotiation with your insurance company and get you every penny you need to fix your home. After this step, you might not need to continue down this list as they take care of every aspect of the claims process for you. Your public adjuster will document the extent of the fire damage (and other damages) and begin building an estimate of what you are owed by your insurance company in order to restore your home.

3

FIND TEMPORARY HOUSING

If your home is deemed unsafe to live in, which most likely it is, you will need to find a place for you, your family, and your pets to live in. Your insurance company is required to place you somewhere that is of like, kind and quality. If you live in a 2-bedroom house that is 1400 square feet, they need to give you temporary housing that is a 2-bedroom with around 1400 square feet. Most insurance companies choose to put their clients into a cheaper option like a hotel or a small Airbnb. Performance Adjusting will make sure you get into a proper unit that meets the like kind and quality requirements that you are entitled to.

4

GET A COPY OF THE FIRE REPORT

Similar to a police report, a typical fire investigation report includes the incident date, alarm and arrival time, address, estimated losses, type of building, possible human factors (if any) for ignition, and the presence of any detectors.

5

FIGURE OUT YOUR FINANCES

If you're working with a public adjuster, they can help you with this step, too. If you have a mortgage on your house and your house is unfit to live in, you must contact them to let them know what happened and that you will not be living in the home.

7

BEGIN THE REPAIR/REBUILD PROCESS

After you've received a check from your insurance company, you can then begin the process of restoring your home back to normal. Again, a public adjuster will have connections to all the best local contractors to complete the numerous tasks of rebuilding or repairing your home.

6

RECOVER YOUR BELONGINGS

Things like electronics, furniture, clothing, etc. will need to be accounted for in order to properly be reimbursed from your insurance company. If you don't have a home inventory, do your best to remember the things in your home that you'd like to be paid for. This is called contents damage and is common in any kind of property damage insurance claim. Contents refer to the contents within your home that aren't the actual structure of your property. Your insurance policy will state a certain limit as to what they will reimburse you for after a named peril (fire, water, wind, etc.) and if you have specific riders on your policy like for jewelry or antiques. Contents damage is always a tricky part of any insurance claim and should be left to a professional, licensed contents adjuster.

BE PREPARED BEFORE A FIRE!

CHECK OUT OUR FULL BLOG TO BE READY IN CASE YOUR HOUSE BURNS DOWN



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