

After the fire . . .

**A Guide
for
Businesses**



Phoenix Fire Department
Fire Prevention Division
150 South 12th Street
Phoenix, AZ 85034
602-262-6771 • TTY: 602-495-5555
www.phoenix.gov/fire

Services Available

Services Available

Date of Fire: _____

Investigator/Captain: _____

Incident #: _____

<i>Checklist</i>	<i>Page</i>
<input type="checkbox"/> The First 24 Hours	4-5
<input type="checkbox"/> Your Insurance Company	6
<input type="checkbox"/> Valuing Your Property	6-7
<input type="checkbox"/> Assessment of Fire Damage	7
<input type="checkbox"/> Restoration Services and Salvage	8
<input type="checkbox"/> Replacement of Valuable Documents and Records	9
<input type="checkbox"/> Money Replacement	9
<input type="checkbox"/> Tax Information	10
<input type="checkbox"/> Counseling Support	10
<input type="checkbox"/> Reference Directory (phone numbers)	11-12

Introduction

Introduction

Phoenix Fire Department

A century ago, the Phoenix Fire Department was nothing more than a bucket brigade in the scorching desert. We have grown from one station with 25 men, to 50 stations with over 1500 firefighters. Through consistent dedication to the safety of the citizens of Phoenix, we are today recognized as one of the outstanding fire service organizations in the country.

This pamphlet was developed as a resource tool to give you information you may need in the coming days to assist you in reducing your losses after the fire is out. In the event you cannot find the help you need, phone **602-495-5555** and we will assist you in locating the appropriate individual or agency that can help.

The Phoenix Fire Department is concerned with the loss of your business property and stock. Packing material and boxes are available (at no cost) to assist you in retrieving your salvageable property for your **immediate** needs. Security by a private agency (hourly rate) will be provided if a responsible party cannot be located.

Common Questions

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

Answer. 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.

Question. *Why are holes cut in walls?*

Answer. 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.

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

Answer. To obtain a copy of the fire report, have your agent contact the Phoenix Fire Department Investigations Office. See “Reference Directory” at page 11 of this pamphlet.

*We in the Phoenix Fire Department
are sincerely committed to providing you
with the best possible service.
Our common goal is for you to
resume business as quickly as possible.*

The First 24 Hours

The First 24 Hours

Securing the Site

- Secure the site. Refer to the “Restoration Services and Salvage” section at page 8 of this pamphlet. If an apartment is in the building, contact a local disaster relief service (such as American Red Cross) or the Salvation Army for possible temporary assistance to residents. See “Reference Directory” at page 11 of this pamphlet.
- Contact your insurance company for detailed instructions on protecting the property, conducting an inventory and contacting fire damage restoration companies. An insurance adjuster will be assigned to your case.
- Request a case number from the Fire Department investigator. See “Reference Directory” at page 11 of this pamphlet.

Cautions

- Do not enter the damaged premises. Fires can rekindle from hidden, smoldering remains. There may also be stock that can react in a dangerous manner during a fire.
- Normally, the fire department will see that utilities (water, electricity and natural gas) are either safe to use or are disconnected before they leave the site. **DO NOT** attempt to reconnect utilities yourself. Utilities cannot be turned on until the proper inspections have been made.
- Be watchful for structural damage caused by the fire. Roofs and floors may be damaged and subject to collapse.

Leaving Your Business

- Contact the police department and inform them that the site is unoccupied. It may be necessary to completely secure the site to prevent trespassing and looting.
- 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 tax records.
- Try to locate valuable documents and records at the site. See “Replacement of Valuable Documents and Records” section at page 9 of this pamphlet.
- Other people/entities that should be notified are:
 1. Your bank or mortgage company
 2. Your lawyer
 3. Your post office
 4. Your delivery services, suppliers, etc.
 5. Your utility companies
- Conduct an inventory of damaged property and merchandise/stock. Do not throw away any damaged goods until after an inventory is completed.
- If you are considering contracting for inventory or repair services, discuss your plans with your insurance agent/company first.
- Contact the **Planning and Development** Department to determine the safety of the building prior to any repairs or reconstruction. See “Assessment of Fire Damages” section at page 7 of this pamphlet.

Your Insurance Company

Your Insurance Company

- Give notice of the loss to your insurance agent or company as soon as possible.
- Ask the insurance agent/company what to do about the immediate needs of the property, such as covering doors, windows and other exposed areas, and pumping out water. It may be necessary to erect a fence around the premises.
- Ask the insurance agent/company what actions are required of you. You will probably be required to make an inventory of damaged property showing in detail the quantity, description and how much you paid for the items.

Valuing Your Property

Valuing Your Property

- Business records will be used for determining the value of your fire losses (receipts, invoices, delivery papers, etc.) Or in claiming a casualty loss on your federal income tax. Computer records can also be used, if available, or backup disks of computer files. Insurance company adjusters can help in the process.
- The following terms will help you understand the process used to determine the value of your loss:

Your personal valuation: Your personal loss of goods through fire may be difficult to measure. 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. Some of the objective measures are discussed on the next page.

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 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 loses over a period of time.

Value after the fire: This is sometimes called the item's salvage value.

■ Assessment of Fire Damage

The Fire Department will notify the Planning and Development Department if your business has sustained heavy damage as a result of fire. A team may respond to the site at the time of the fire. You should contact the Development Services Department before making any repairs. This department has a Fast Track Plan Review, Permit and Inspection Team to review building plans and permit applications as soon as possible. They will visit the site, assess the building integrity and make suggestions as to how to proceed to quickly restore the building and business. They are committed to helping you with reconstruction and restoration without going through the usual long process of reviewing plans and issuing permits. See "Reference Directory" at page 11 of this pamphlet to talk with a person in the Planning and Development Department.

Restoration Services and Salvage

Restoration Services and Salvage

There are professional companies that specialize in fences, emergency security systems and the restoration of fire and water damaged structures. They can be located in the telephone yellow pages under “Fences,” “Security Guard and Patrol Service” and “Fire and Water Damage Restoration.” Whether you or your insurer employ this type of service, be clear of who will pay. Be sure to request an estimate of cost for 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:

- Temporarily securing the site against further damage
- Erecting a security fence to protect property from trespassing and looting
- Estimating structural damage
- Repairing structural damage
- Estimating the cost to repair or renew damaged items
- Packing, transportation, and storage of undamaged items
- Securing appropriate cleaning or repair subcontractors
- Storing repaired items until needed

Do not use electrical motors or appliances that have been exposed to water or steam until you have a service representative check them. In addition, steam can remove the lubricant from some moving parts.

Replacement of Valuable Documents and Records

<i>Item</i>	<i>Who to Contact</i>
Vehicle registrations	Department of Motor Vehicles
Bank books (checking, savings, etc.)	Your bank, as soon as possible
Insurance policies	Your insurance agent
Credit cards	The issuing companies, as soon as possible
Titles to deeds	Records department, county and/or city
Warranties	Issuing company
Tax records	IRS center where filed or your accountant
Mortgage papers	Lending institution
Inventory records	Copies of computer disks in safe
Stock invoices	Distributors and vendors

Replacement of Valuable Documents and Records

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 branch.

Mutilated or melted coins can be taken to your regional Federal Reserve Bank.

Money Replacement

Tax Information

Tax Information

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

Counseling Support

Counseling Support

After a fire, you may experience anxious feelings, depression, difficulty concentrating, sadness, anger, fatigue, irrational (unfounded) fears and nightmares. These are common responses to a traumatic event. If you, your family members or employees need support, call the American Red Cross (see “Reference Directory” at page 11 of this pamphlet) or check the yellow pages under “Counselors.”

Reference Directory

American Red Cross

Central AZ Chapter HQ 602-336-6660

The Arizona Republic 602-444-8222

Department of Economic Security 602-542-4791

Planning and Development Department (building codes/permits)

Steve Noblet 602-262-7811

Fire Department

Emergency 9-1-1

Phoenix Fire Administration,
150 S. 12th Street 602-262-6002/6297

Phoenix Fire Investigations 602-262-6774

Phoenix Fire Prevention 602-262-6771

Code Violation/Fire Hazard 602-256-3426

Code Information 602-256-3426

Internal Revenue Service 1-800-829-1040

Police Department

Emergency 9-1-1

Information Desk 602-262-7626

Social Security Administration 1-800-772-1213

State Department of Revenue 602-542-4260

Superior Court

Microfilm Services 602-506-6162

Utilities

Phoenix Sanitation 602-262-7251

Phoenix Water Department
Turn On/Off 602-262-6251

Arizona Public Service 602-371-7171

Salt River Project 602-236-8888

Southwest Gas 602-861-1999

Qwest Business Phone Repair
and Forwarding 1-800-954-1211

Victim's Assistance 602-261-8192

Vital Statistics Department
(Arizona) 602-255-3260



For more information, or a copy of this
publication in an alternate format, contact
602-262-6771/voice or 602-495-5555/TTY.

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