



# Re:FIRE DAMAGE?

If any of the steps listed below feel too overwhelming, skip to the last step and call the experts at R4.

## **STOP! BEFORE FILING AN INSURANCE CLAIM**



Whether you know it or not, you have a CLUE report (Comprehensive Loss Underwriting Exchange). Essentially, this is the report insurance companies use to determine how much you pay. Even **just a call** to your insurance company can lead to a negative entry on your CLUE report, which in turn, can raise your insurance rates or even potentially cancel your policy. Call a mitigation expert first to help assess the damage and decide whether you want to contact your insurance company to file a claim.

**CARE FOR YOUR FAMILY** Contact your local disaster relief service, such as the American Red Cross or any family or friends that can offer assistance. They will help you find food, clothing, medicine and a place to stay. You have a big job ahead of you. Get plenty of rest, and don't hesitate to ask others for help.

**CALL THE FIRE DEPARTMENT** This may be an obvious step, but they're the experts. They'll be able to tell you when it's safe to return to your home. The fire department will also know when it's safe to turn your utilities back on. If necessary they can also provide medical care, treatment, and assistance.

**FIND A PLACE TO STAY** Depending on the extent of the fire, you may need to evacuate your home and find a place to stay while your home is restored. Soot and debris left behind by a fire can be hazardous to your health. You need to find a clean environment to use while the fire damage in your home is being taken care of. When going through your insurance, temporary housing may be included in your coverage. In that case, your agent should be able to help you.

**DOCUMENT THE DAMAGE** Did you lose anything valuable? Make a list of anything that may have been affected by the fire. Take pictures of the damaged items. Some items may not have direct fire damage, but could still be ruined due to smoke damage. Take photos of the damage as soon as it is possible to do so safely. This will help you if you have to file a claim on your insurance.

**CHECK FOR FURTHER POTENTIAL DAMAGE** In most cases fire damage can lead to water damage. Through the process of putting out the fire you could be causing more damage. Water and other chemicals used to put out a fire can leave behind excess wetness or moisture. These need to be handled quickly in order to avoid further damage, including potential mold growth.

Review the damage and your insurance coverage with your agent. Some coverages may have special limits to provide additional coverage. Understanding your coverage can help you have peace of mind.

### **CALL AN EXPERT**

If any of these steps seem overwhelming, there are professionals that can assist with all aspects of the restoration process. An expert will be able to help you with everything from the initial inspection, to identifying the source of loss, documenting, and cleanup work. Everything is done according to IICRC industry standards, while on call 24/7/365.

For a more detailed list and additional help visit [R4Fire.com](http://R4Fire.com)



NEED MORE HELP?  
**CALL THE EXPERTS AT R4!**  
**404.428.1255**  
R4RESTORATION.COM

