Introduction

The fire is out, the firefighters have left, and the chaos is over. What do you do now? Do you have a contingency plan?

The actions taken after a fire has damaged your business can make a difference in the survival or failure of the company.

To help you get back in business, here’s a list of what to do and what not to do:

Do

- Report your loss to your insurance company or agent immediately. The company will send an adjuster to discuss your situation.
- Notify your local police. Request extra patrols of the property during your absence.
- Remove valuables remaining in the building after you have obtained the fire department’s permission to enter it, such as:
  - Business licenses, city permits
  - Inventory records
  - Accounting records
- Employee documentation
- Insurance policies
- Check books, credit cards, petty cash monies
- Any other valuables
- Secure the building/business unit space and arrange to have it boarded up to protect against entry of intruders or weather. (Your insurance adjuster may be able to arrange this for you.)
- Consider contacting local disaster relief services to assist as needed for the situation.
- Notify the appropriate parties of the situation and where you can be contacted, such as:
  - Employees
  - Customers, suppliers, and vendors
  - Post office
  - Local fire department
  - Utility companies
  - Bank and credit card companies
- Contact the property manager or owner, or the owner’s insurance agent if you are a tenant
- Begin collecting receipts and log all contacts and phone calls.
- Make sure all utilities are turned off, such as the water at the main valve, gas at the meter, and electricity at the meter.

Don’t

- Sign anything immediately after damage. Take time to read all forms or work orders thoroughly.
- Give anyone “carte blanche” for repairs or work to be done. Get an estimate.
- Leave the site until it is secured. You may have to arrange for a private security company to watch the property until it can be secured.
- Open a fire safe immediately even if there are important documents inside. The safe may explode or the contents inside may ignite.
- Throw away any damaged property until inventoried.
- Use any utility until it has been inspected by the utility company or by a professional.

**Contingency plans**

Be prepared for an emergency. Make sure you have a contingency plan, with a copy kept off site, that includes:

- A current list of telephone contacts
- An updated inventory of all equipment and supplies
- Weekly back up of computer records
- Storage of an extra copy of accounting records in a secure, off-site location

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This article provides general information and recommendations that may apply to many different situations. Any recommendations described in this article are not intended to be specific to your unique situation. Consult with your specialists to determine how and whether the information in this article might guide you in developing specific plans or procedures. This article does not substitute for legal advice, which should come from your own counsel. Any references to vendors or third-party websites are provided solely as a convenience to you and not as an endorsement by Allianz Global Corporate & Specialty SE of the vendors or the content of such third-party websites. Allianz Global Corporate & Specialty SE is not responsible for the goods or services provided by vendors or the content of such third-party sites and does not make any representations regarding the goods or services provided by vendors, or the content or accuracy of materials on such third-party websites. If you decide to use a vendor or access third-party websites, you do so at your own risk. Any descriptions of coverage are abbreviated and are subject to the terms, conditions and exclusions of the actual policy, which forms the contract between the insured and the insurance company. Availability of coverages, credits and options may vary by state or region.