

# What to Do After A Fire

Allianz Risk Consulting

## 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

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- 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

