

# WHO'S WHO?

There are many people you are likely to be in communication with after a fire. Here are some of the key players you can expect to contact:



A person who represents the insurance company to evaluate the loss. This could be a staff adjuster employed by the company or an independent adjuster under contract with your insurance company.



A person who represents the insurance company to sell and service policies. "Captive" agents sell for one specific company, and "independent" agents sell for several different companies.



A sworn law enforcement officer specially trained to identify and collect evidence relating to fires.



A person who investigates the cause and origin of fire.



A person who protects damaged property from further harm by boarding up broken windows, tarping over a roof, pumping out water etc.



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Companies that salvage and clean electronic equipment damaged by smoke and/or root.



Companies that provide full-service cleaning and restoration of personal property damaged by catastrophes, including fire.