# THE FIRST 24 HOURS AFTER A FIRE

#### **SAFE & SOUND**

Fire department ensures that all utilities are safe and/or disconnected before leaving the site

Never attempt to turn these utilities on/off yourself



#### **PROTECT & SECURE PROPERTY**

Make sure local police know the property will be vacant to help prevent against theft, looting etc.

Also, hire a professional boardup/mitigation contractor to cover up doors, broken windows etc.



Make sure to keep all receipts for everything spent on things related to the fire and meeting your family's immediate needs.

### **QUICK TIP**

\* Additional Living Expenses

You will need to take care of your pressing

**CONTACT YOUR** 

**INSURANCE AGENT** 

After you are certain,

everyone are safe, call

your insurance agent

**TEMPORARY** 

HOUSING

Get an advance payment

to obtain suitable housing

if the damage covered

under policy has made

your home uninhabitable,

as part of ALE coverage\*

This is one of the duties listed in

conditions section of your policy

Other expenses, if more than your normal expenses may be covered

### 30 DAYS AFTER A FIRE

#### **SCOPE OF LOSS**

You and your insurer agree on the scope of loss before any repair work starts

A scope of loss fully documents the amount and type of damage done to a structure

Also includes what it will take to restore the property to its pre-loss condition

#### CHOOSING **CONTRACTORS**

Choose between company-approved contractor and your own personal contractor

You are not obligated to use companyapproved contractors

Insurance company maintains an influence on approved contractors that might prevent you from getting your home repaired the way you

#### **RCV, ACV & RECOVERABLE DEPRECIATION**

Insurance companies provide upfront Actual Cash Value (ACV) payment, which is the Replacement Cost Value (RCV) less depreciation.

Depreciation is an item's lost value due to age and wear & tear

Fortunately depreciation may be recoverable

## 6 MONTHS AFTER A FIRE

Focus on getting repairs completed and replacing property so you can claim recoverable depreciation (if policy permits) and obtain your replacement cost value (RCV) for damages.

Construction should be well underway to getting your life back to normal.

#### Other Items to Consider after 6 months

If cleaned items are returned to you but not satisfactory, put them aside and negotiate for replacement cost.

Make sure any costs associated with moving possessions back into the repaired structure are submitted as ALE.



Be alert for the unexpected expenses that occur that could also be submitted as ALE.



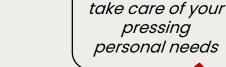
Keep track of your receipts when you replace personal property items, so you can recover depreciation.



When making a purchase that you expect to be reimbursed, try not to use cash. Use a debit or credit card to ensure documentation of the expense.



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under ALE\*

