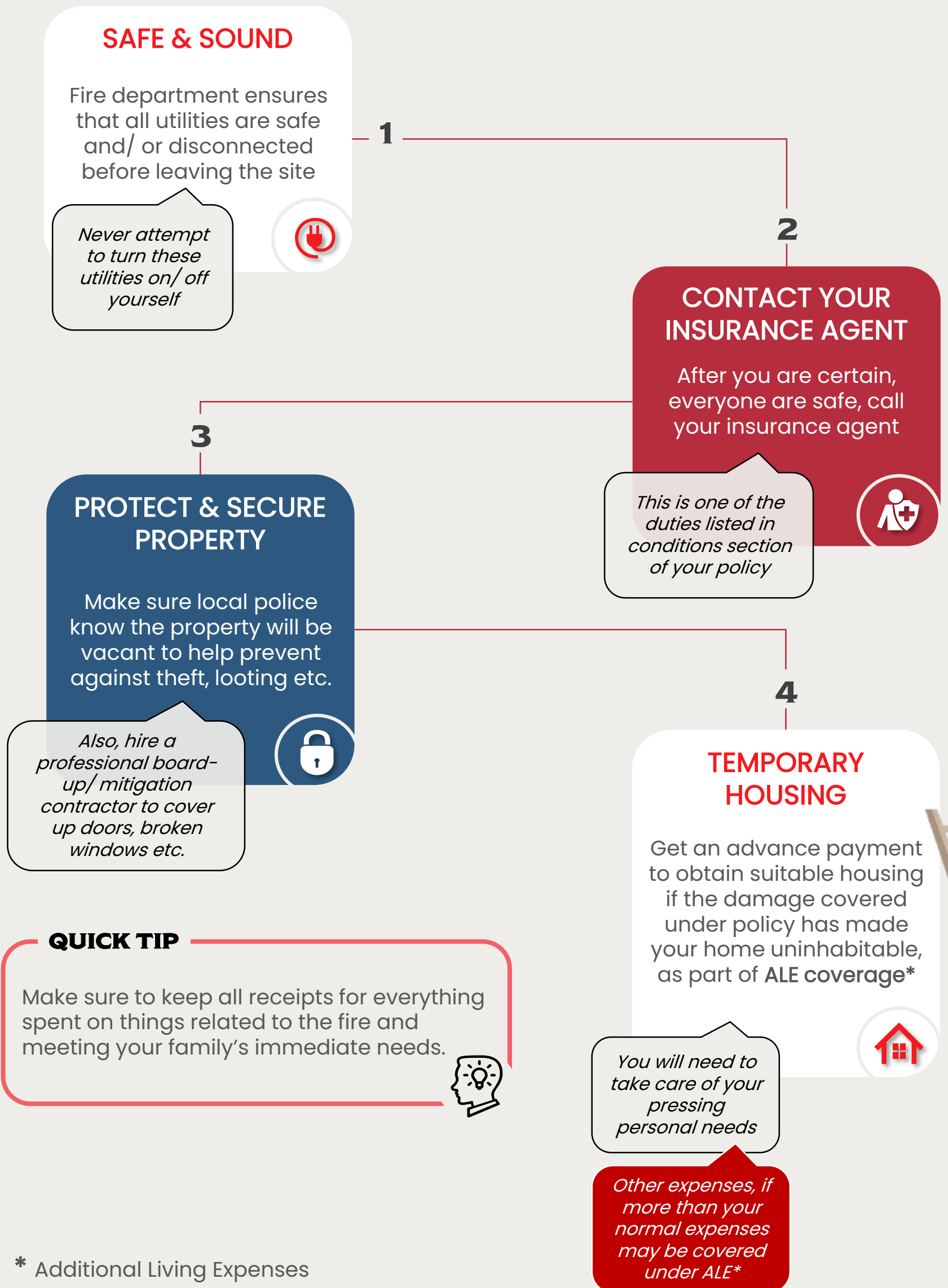
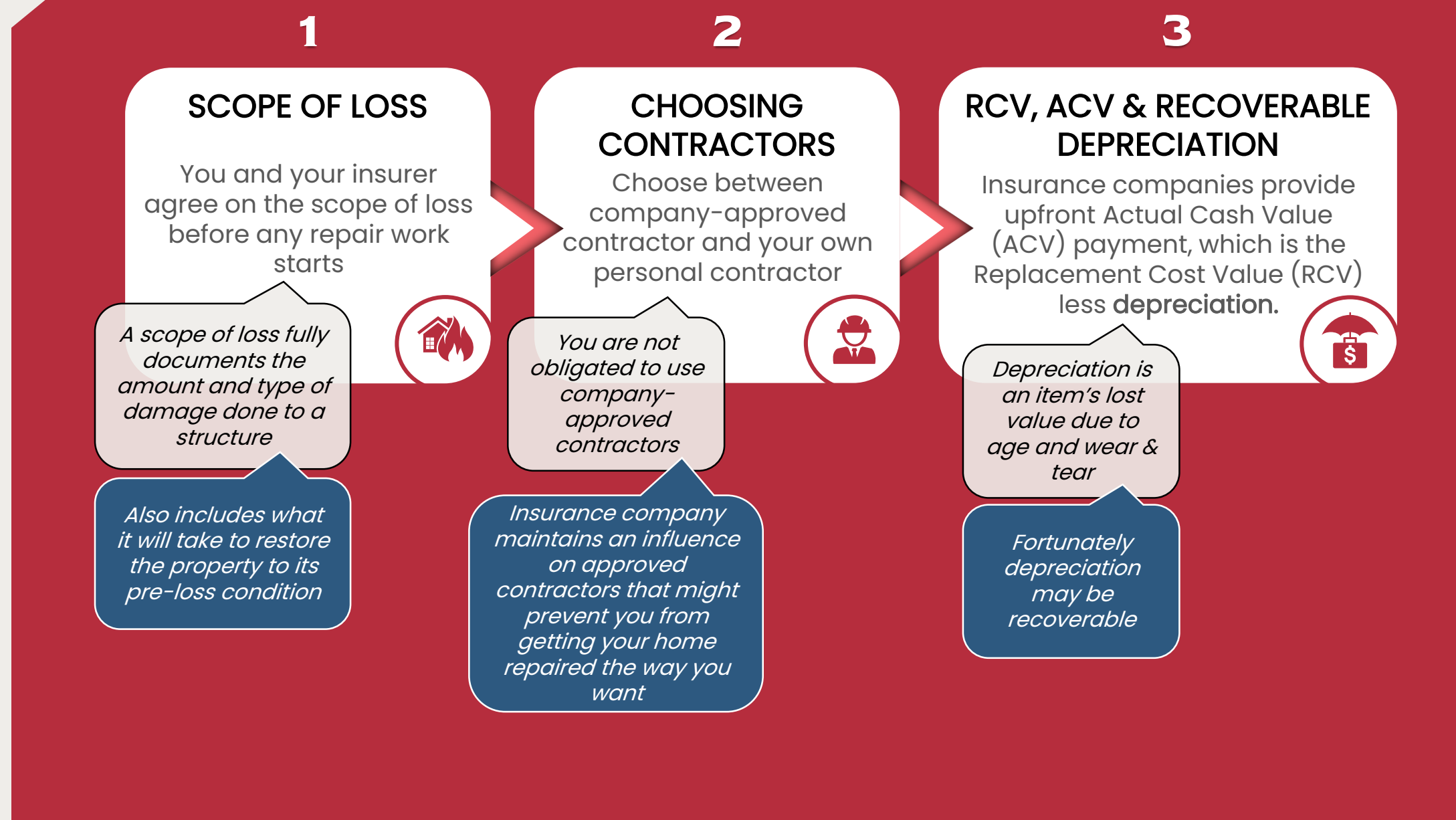


THE FIRST 24 HOURS AFTER A FIRE



30 DAYS AFTER A FIRE

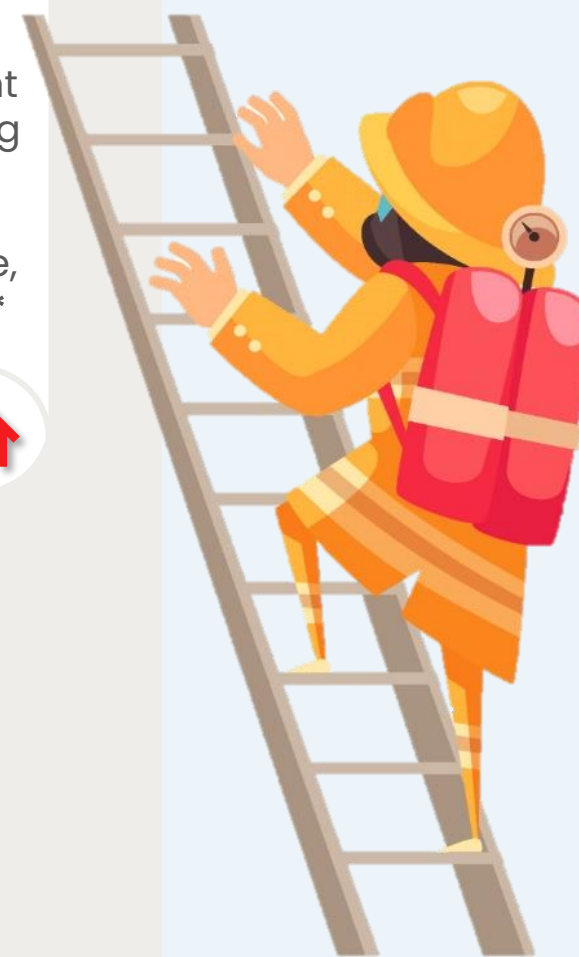


6 MONTHS AFTER A FIRE

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



- 1 If cleaned items are returned to you but not satisfactory, put them aside and negotiate for replacement cost.
- 2 Make sure any costs associated with moving possessions back into the repaired structure are submitted as ALE.
- 3 Be alert for the unexpected expenses that occur that could also be submitted as ALE.
- 4 Keep track of your receipts when you replace personal property items, so you can recover depreciation.
- 5 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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