

FIRE!

NOW WHAT???

The phone call wakes you from a sound sleep at 3 a.m. There has been a fire at your property. Everybody got out safely but there is severe damage to your building. Now what???

Sudden property damage can cause financial and emotional hardship to those directly affected due to loss of their living quarters and also indirectly to others living in your building and community. The damage can occur to any property, at any location, and at any time. What's good to know is the mitigation and remediation of fire, water, mold, vandalism, and other damage can all take place rather quickly.

Preparation and implementation are the main steps you must take to minimize disruption and difficulties when faced with property damage. To prepare an emergency plan, start with your property manager. If you do not have one, build your own emergency file. The emergency file should contain contact information for the property manager, the residents, and the utility companies, as well as Red Cross information, your insurance information, property vendors and, most importantly, an emergency vendor you have previously identified and vetted. It's important to do your homework *before* a disaster occurs.

Your insurance company is but one part of your emergency plan. The insurance company will indemnify you for covered losses...in other words, they will pay you for damages if they are covered by the insurance policy. The insurance company will not hire vendors to repair your property. As part of your preparation, meet with your agent on an annual basis to review your policies, limitations and deductibles and to understand your responsibilities as policy holder.

A good emergency/restoration vendor has the knowledge, experience, and equipment to handle the variety of challenging aspects that are over and above the expertise and/or resources of a regular contractor or builder. There are many restoration and reconstruction professionals available but there are fewer and fewer who are staffed, funded, and operated as professionally as you need them to be. The Contractors State License Board, the Better Business Bureau and other organizations are available to help you with your search. Contact and meet with your emergency service providers before any loss occurs and ask them to assist you with preparing your emergency file. A high-quality, professional emergency vendor will be happy to assist you with your pre-planning, whether at their offices or at your property. Just as you have a plumber, handyperson, and gardener, you should also have an experienced manager or emergency response team in place *prior* to property damage occurring. Do not be the one who is fumbling to find a professional emergency/restoration vendor when an event occurs.

Mitigation, restoration, and reconstruction are terms frequently used in the property repair and insurance industry and, at times, can be somewhat interchangeable. Regardless of who your

insurance company is, you, as the policy holder, have a “duty to mitigate” your loss. In other words, you must do what is necessary to prevent further damage. DO NOT WAIT for the adjuster to arrive before mitigating your damages. Boarding up, covering up, cleaning up, extracting water and drying of building spaces are all examples of mitigation. Restoration is typically what is done to repair existing items that are not in need of replacement; reconstruction is exactly what it sounds like. Mitigation is very critical and time sensitive when there is water involved. The thing to remember is that there is usually much more water involved than you know: a ½-inch water hose will emit approximately 600 gallons of water per hour...a washing machine uses a ½-inch water hose! And in a recent study in Scottsdale, Arizona, they found that it took, on average, more than 3,200 gallons of water to manually suppress a residential fire! So, just because a leak has been stopped or a fire has been put out, the damage will continue until the mitigation has been completed – and with water, this secondary damage can lead to mold in a relatively short amount of time. Along with water damage, smoke and soot will continue to erode many items in the structure until it has been cleaned.

If you have had a fire loss and the fire department has been called out, you will also be faced with a variety of direct solicitations from public adjusters, contractors, board-up crews, and other vendors. As in any industry, there are both good and bad companies trying to solicit your business. If you have properly and proactively prepared, you will not be faced with these spur-of-the-moment decisions.

After the loss has occurred, your plan has been implemented, and mitigation has been completed, your emergency vendor and insurance adjuster will work to reach an agreement on both the scope of work (what needs to be done) and the cost of the work. Changes you wish to make to the scope of work are between you and your vendors. For example, you may have had “Navajo White” paint on your walls and acoustic spray ceilings but that does not mean you have to stay with those. Just as the choice of *who* works on your property is up to you, the choice of *what* is done to your property is up to you as well.

In conclusion, by preparing for the unexpected, you will minimize problems and more quickly facilitate repairs to your property...enabling you to return the property to its pre-loss condition!

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John has 10 years’ insurance claims experience with commercial and residential claims as an adjuster and manager for Safeco Insurance Company. Additionally, John has seven years’ experience within the emergency property vendor industry, including three years with a national mitigation provider. John is also a California licensed General Contractor and has completed numerous training classes dealing with fire, water, smoke, mold, and earthquake damage. You can contact John directly at (562) 477-6414 or by email at jtemoyan@harbro.com.

Har-Bro, a full-service mitigation, restoration, reconstruction, and environmental service provider has been in the property restoration business since 1961 and has offices in Long Beach, Riverside, San Diego, Valencia, Hayward, Portland, Seattle, Phoenix, and Las Vegas. Har-Bro has completed projects from the smallest losses to those in excess of \$20 million dollars. You can learn more about Har-Bro at www.harbro.com or by calling (800) 266-5677.