



## Homeowners: What to do after a house fire

A house fire can cause property damage, financial hardship, physical injury and emotional harm. Once the fire is extinguished and the smoke has cleared, many homeowners are left wondering who to contact, and what steps to take to contain the chaos.

1. Contact your insurance company immediately — as the insured, you are responsible for filing your claim.
2. Secure the property to protect from further damage — “The least effective action after a loss is to be overambitious in cleaning up the site. Disposing of the contents before they are accurately documented and proven damaged or destroyed can cost you the claim. You’re required to secure the area to prevent further damage, but do not throw anything away as this is your evidence to support the claim.”
  - The owner of the property or a contracted cleaning/restoration company must secure the site to mitigate further damage
3. Get organized — it’s important to be as detailed as possible when creating a home inventory list as the little items add up quickly. Track down photos, receipts, and note the age and description of the items. If you had not previously created a home inventory, this can be very difficult to do from memory.
4. Replace valuable documents — including but not limited to:
  - Adoption decrees, birth/death/marriage certificates, driver’s license(s), immigration documents, income tax return records, insurance policies, marriage dissolution (divorce) records, military records, medical records, mortgage papers, passports, property deeds, savings bonds/notes, Social Security cards, wills, etc.
5. Receive repair estimates
  - Dependent on whether your policy is an actual case value or a replacement policy

The insurance adjuster is the professional one will probably deal with the most during the insurance claims process. There are three main types of insurance claims adjusters.

A company adjuster is an employee of the insurance company that you are filing an insurance claim with. This would most likely be the insurance claim adjuster most would be dealing with for their insurance claims.

The independent adjuster is an independent contractor that the insurance company pays to handle a claim for the insurance company. They are hired during times of major losses like a wind storm or tornado.

The public adjuster, works only for the policy holder and will normally take 10% of the total claim which could leave you short of getting the property replaced or repaired. It’s like buying \$100.00 worth of groceries & paying them \$10.00 to do it which cost you \$110.00. Public adjuster will normally show up on large loss it seems almost immediately after the disaster. They will try to get you to sign up with them. Never sign something until you understand what is going on & have talked to the insurance company’s adjuster. If you sign with a public adjuster then all communications go through them. You will lose all contact with your insurance company’s adjuster as they are no longer allowed to talk to you.

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