

HOUSE FIRE CHECKLIST

BEFORE THE FIRE:

1. Make sure you have a home owners insurance policy or a renters insurance policy that covers your loses in the event of a fire. A copy of the policy should be placed in your emergency binder and scanned and uploaded to a secure cloud and or flash drive or SD card.
2. Develop a fire escape plan based on your home's layout and practice it twice a year.
3. Ensure there are two ways to escape each bedroom - You may need to add a collapsible fire escape ladder to rooms on the second or third floors. <https://amzn.to/2VbKtOP>
4. Ensure all windows can be opened and are not stuck closed and screens can be removed.
5. Keep a large roll of duct tape or Gorilla Tape in each room to tape off vents and doors if you are trapped in the room. <https://amzn.to/2EhJF55>
6. Consider keeping a large axe in the closet in case you need to cut a hole in a wall.
7. Establish a rally point outside the home for everyone to meet at after they get out of the house.
8. Determine which parents will grab which children on the way out of the house ahead of time. (I.e Mom grabs little Suzy and Dad grabs older brother Tom).
9. Make sure children know not to hide from firefighters if they cannot get out of the house.
10. Ensure smoke alarms are installed in each bedroom, hallways and kitchens and on each floor, including the basement and near the utility room, furnace, air conditioning unit, etc. (Be sure to follow all building code requirements as a minimum). <https://amzn.to/2GOWYjT>
11. Replace smoke alarm batteries once a year. Set a reminder in your cell phone.
12. Sleep with bedroom doors closed.
13. Have at least one ten pound fire extinguisher per floor in your home as a minimum. Recommend to have one in the master bedroom, one in the hallway, one in the kitchen, one near the furnace, and one near any fire places, wood burning stoves, or other heat generating devices. <https://amzn.to/2BHcJBf>
14. Consider adding a fire blanket (or a fiberglass welding blanket) for each person in each bedroom. These can be used to help smother fires and to put over a person to keep them from getting burned as they exit the home. <https://amzn.to/2Ejc3nH>
15. Consider having an emergency smoke hood in each bedroom for each person as well so that they may be able to breath a little better for a little longer if the house fills with smoke. <https://amzn.to/2Ncfm2E> or <https://amzn.to/2loMQfp>
16. Consider installing an automatic fire sprinkler system in your home.
17. Do a walking tour of your home and video tape all of your possessions so that you can use that video to make an accurate claim with the insurance company after the fire.
18. Make sure that all of your important papers (including video inventory) and the entire contents of your Emergency Binder are already be uploaded to a secure cloud storage service (i.e. Drop Box <https://db.tt/oOn7l8dOCb>) as well as on a SD card or Flash Drive stored outside of the home (i.e. in a vehicle, at work, safety deposit box, storage facility, friends house, survival cache, etc.)

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DURING A FIRE:

1. If you see a fire start in your home immediately try to use a fire extinguisher to put the fire out if you can reach the fire safely.
2. If the fire has already engulfed the home, grab a phone and exit the home as soon as possible.
3. Crawl low (under the smoke) and gather your children and exit the residence. If needed use the Emergency Smoke Hood (or a wet cloth) to help you breath and grab a fire blanket or wet blanket to throw over you or your children to help prevent burns as you are on your way out of the home.
4. If possible grab bug out bags and emergency binder on the way out of the home. **Do not risk your life to get them.**
5. Before opening a door, make sure to feel the door knob to make sure there is not a fire burning behind the door. If the door knob is hot, use the second exit to get out of the room / home.
6. If the door knob does not feel hot, open the door slowly. Be ready to shut it quickly if flames or thick smoke rush through the door opening.
7. Call 911 as soon as you and your family are out of the home. If you cannot get to all of your family members make sure to relay to the fire department where the family member is located in the home.
8. If pets are trapped in the home let the fire fighters know where they are as well.
9. If you are trapped in a room - close the door, **call 911** and then cover the vents in the room with duct tape or cloth, cover the edges of the door with tape or cloth and call 911 and let them know where you are in the house. If a bath tub or shower is available start filling it with water and get in the water pull a blanket in the water with you to help keep the flames away from your skin. Make sure to yell out constantly so that fire fighters can find you quickly.
10. Use cool water to treat any burns for 3 to 5 minutes. Cover burns with a clean dry cloth and notify Fire Department of your burns when they arrive.
11. If your clothes catch fire STOP - DROP - ROLL - Cover your face with your hands and roll back and forth flat on the ground until the fire is out. Use a blanket or towel or fire blanket to smother the fire if you cannot stop, drop and roll.

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AFTER A FIRE:

1. Contact the local Red Cross or Salvation Army for temporary housing, food and medicine.
2. Contact your insurance company to file a new claim.
3. Contact your mortgage company or landlord to notify them of the fire.
4. Most Home Owners insurance Policies should provide an Additional Living Expenses to help with the cost of hotels, food, rental cars, etc.
5. Do not re-enter the residence until the Fire Department has deemed it safe to do so.
6. Make sure that the Fire Department disconnected the Utilities or made sure they are safe to use - Electric, Gas, Water, etc.
7. If it was a partial fire make sure to temporarily cover any holes in the roof that may have been cut by the fire department or burned through.
8. If any windows were broken or removed make sure to replace them or cover them so that rain does not cause further damage.
9. Do not throw away damaged goods until after an inventory has been conducted.
10. Use the video recording you took before the fire to help you recreate an inventory of the items in your home.
11. Save all receipts associated with the fire and replacement of items.
12. Document the damage caused by the fire with photos and or video of the home and its contents.
13. Make sure not to get rid of any damaged items until the insurance adjuster has seen them.
14. If you own your home make sure to continue to pay your mortgage payment while your home is being fixed or rebuilt or until it has sold.
15. Be sure to get the ok from your insurance company and your local fire department before you start making repairs to the home.
16. If you cannot stay in your home after the fire, contact the local police department and let them know that you will not be staying in the home. You may need to board up windows or doors before leaving the home unsecured.
17. If credit cards or debit cards were lost in the fire make sure to report them as lost to the bank or credit card companies.
18. Always get estimates for repairs in writing and ensure you work out with your insurance company if they will pay the company directly or if you will pay them and be reimbursed.
19. To replace lost partially burnt money collect up what portions you can and place in a plastic bag. Those bills that burnt half or less you may be able to get them replaced by your Regional Federal Reserve Office.
20. Contact an accountant to the IRS about the special benefits for recovering from the fire loss at tax time.