



AFTER A FIRE GUIDE



FILE NUMBER:



AFTER A FIRE GUIDE

This guide, created by the *Service de protection contre l'incendie de Québec (SPCIQ)*, is a general reference tool on what to do in the aftermath of a fire.

It contains recommendations to help you throughout the process.

IMMEDIATELY AFTER THE FIRE

It is important to contact your insurer or insurance broker as soon as possible before ordering a subcontractor.

Most generally offer a 24/7 emergency number.
(See also the *I am not insured* section.)

In the event of a fire, your priorities should be to:

- secure the premises by blocking accesses to prevent intruders and limit additional damage
- in the winter, call on a professional to install additional heating to limit damage to the building

You will discuss with your insurer:

- the role of the mandated claims adjuster
- your temporary relocation
- securing the premises
- living expenses
- other matters

The claims adjuster will coordinate the entire claims process, and renovations or reconstruction. This person will be your contact person for the next steps.

Be easy to reach in the coming hours and days.

Give your phone number to the following:

- ☐ Red Cross representative
- ☐ City of Québec fire commissioner's investigator
- ☐ Police Department representative
- ☐ your insurer's representative
- ☐ claims adjuster

Inform your loved ones

Tell them about the situation, your temporary residence, and how to reach you.

Protect all your undamaged belongings

You need prior authorization from a representative of the *Service de protection contre l'incendie de Québec* (SPCIQ).

Valuable goods

We recommend that you limit the movement of goods from your residence. If, however, you must move objects, photograph them and make a list of the objects being removed from the building. Never remove objects from the fire's areas of interest: these need to be protected for insurance purposes.

I AM NOT INSURED

IF YOU ARE THE LANDLORD

Do the following in addition to the instructions given on pages 2 and 3:

Secure the premises by contacting a general contractor or a specialist in emergency work and post-disaster cleanup.

Contact:

- ☐ a master electrician before reconnecting the electricity
- ☐ a cleaning company
- ☐ a plumber

IF YOU ARE A TENANT

Contact your landlord to:

- ☐ give your new contact information
- ☐ get temporary housing, if possible
- ☐ find a place to store your salvageable objects
- ☐ get their authorization to re-enter your dwelling

Are you low income earner or on a social program? Services Québec offers a special benefit in cases of fire. Contact the nearest office.

www.localisateur.servicesquebec.gouv.qc.ca/en

TIP: Whether you're insured or not, we recommend that you accept the Red Cross' free services. This organization will help you temporarily meet your basic needs.

The Red Cross provides 24 hours of services for the insured and 72 for the uninsured.

THE FIRST 24 HOURS

We recommend that you inform:

- ☐ your employer
- ☐ your children's schools
- ☐ your bank (loss of debit and credit cards)
- ☐ your mortgage holder
- ☐ utility services (Hydro-Québec, telephone, Internet)
- ☐ Canada Post (holding your mail)
- ☐ government services (ID cards, passports, etc.)

IMPORTANT: As soon as the *Service de protection contre l'incendie de Québec* personnel have left the premises, you are once again responsible for the building. You must thus secure and protect it.

When your home is partly or completely destroyed by fire, it is best to store your salvaged items with relatives, neighbours or a service specializing in temporary storage.

THE NEXT FEW DAYS

You will have many things to sort out in the coming days.

Make things easier by:

- ☐ listing destroyed property and documents
- ☐ gathering all receipts necessary for your claim

Don't hesitate to ask friends and relatives for help.

NEED HELP, COMFORT, SUPPORT?

Call 211

If you're low income or on social assistance,
Services Québec offers a special service in case of fire. Contact the nearest office.
www.localisateur.servicesquebec.gouv.qc.ca/en

WHEN CAN YOU GO BACK HOME?

How long before you can go back home again varies between fires. It is important that the landlord keep you abreast of progress and setbacks. Before authorizing a return home, it is essential to make sure the premises are safe.

The building owner is responsible for ensuring the premises are safe for reintegration by its occupants. For example: broken windows, electrical wiring, lighting, ice remaining from the firefighting, etc. The occupants will be able to return once the building is secured.

YOU ARE THE LANDLORD

What to do when reintegrating the building

Once the firefighters' job is done and the investigation into the cause of the fire completed, your job is to ensure the safety of the building and its occupants.

If applicable, take the requisite actions indicated in the form, "Remise des lieux au propriétaire ou son représentant," provided by the firefighters or the fire commissioner.

Among other things, make sure:

- ☐ you have new working smoke and CO detectors
- ☐ that a master electrician has inspected and re-commissioned the electricity
- ☐ that Énergir or your propane gas provider has inspected and reconnected the gas supply, if applicable

Have your gas or oil heating system inspected, repaired and cleaned, if necessary.

Chimney sweeping is required for wood heating systems.

You have to have your building alarm and sprinkler system inspected and restarted, if applicable, before the tenants can return.

IMPORTANT NOTES

File number:

Insurer or insurance broker:

Representative: _____

Telephone: _____

File number: _____

Claims expert appointed by the insurer:

Public claims adjuster (if applicable):

Name: _____

Telephone: _____

File number: _____

The City of Québec fire commissioner (if applicable):

Investigator: _____

Telephone: _____

File number: _____

NOTES: _____

HOW TO OBTAIN A COPY OF THE INTERVENTION OR INVESTIGATION REPORT

You need to file an access to information request to obtain a copy of the report (fees apply) online at ville.quebec.qc.ca/apropos/acces-information or by calling 311.

CANADIAN RED CROSS

Telephone: 1 877 362-2433
(emergency services up to 72 h after the fire)
redcross.ca

CENTRE DE RELATION AVEC LES CITOYENS DE LA VILLE DE QUÉBEC

The telephone number for the centre for citizen relations is: 311, or 418 641-6311 for calls originating outside the 311 territory

(Monday to Friday, from 8 a.m. to 7 p.m.)
ville.quebec.qc.ca

REFERENCE INFORMATION – COMMUNITY SERVICES

Telephone: 211
211quebecregions.ca

SOME PRACTICAL ADVICE

Id papers and passports

Contact the relevant government services to have damaged or destroyed ID papers and passports replaced.

Mail

You are responsible for advising Canada Post of the incident and requesting that they hold your mail.

This service is at your expense (keep your receipts).

Receipts

Various fees may be reimbursed to you depending on the terms of your insurance contract. It is therefore important to keep all your receipts.

List of assets

Your insurance company will demand a comprehensive list of all your assets. Don't throw anything away without your insurance agent's advice.

Tip: Taking pictures of the premises and your assets can help you with your claim.

Medication

Most pharmacists will be able to replace essential medication lost as a result of a fire.

Renovations / construction

If you are insured, your insurance agent and claims expert will guide you on the necessary work following a fire. Keep in mind that permits may be needed to commence work. You can call 311 for more information.

Company representatives / Solicitation on damaged premises

Various companies will likely solicit you to offer their emergency services and post-fire cleaning. Do not commit to anything without consulting your insurer.

Claims adjuster

The claims adjuster is tasked with investigating a claim for damage insurance, assessing damage and negotiating the settlement.

There are three kinds of claims adjuster:

- those employed by an insurance company
 - independents hired on a case-by-case basis by an insurance company
 - those hired by the victim, at the victim's expense.
- Before hiring a public claims adjuster, take the time to inform yourself on the terms of the contract and the professional's status. The ChAD provides advice on the matter.

Canadian Red Cross

The Red Cross provides emergency food, lodging and clothing. The service is for 24 hours for insured people and 72 hours for the uninsured. Red Cross volunteers provide comfort and support. Don't hesitate to accept their services.

NOTES



ville.quebec.qc.ca/incendie

