

POLICYHOLDER GUIDE - ADVICE FOLLOWING FIRE DAMAGE

DO

1. Always think first of the health & safety of you and others who may be involved
2. Look out for, be aware of, and be careful of, slippery surfaces and hidden dangers
3. Tell anyone who enters the premises of any known asbestos presence or other hazards
4. Wear a face mask
5. Keep your mobile 'phone charged up and with you at all times: you may need to call someone for help
6. Turn off the electricity supply at the mains
7. Unplug and remove any electrical appliances that are in contact with wet floor coverings
8. If you are sure the heating system has not been affected, keep the temperature low (18° to 20° celsius is about right) and rooms ventilated by keeping external doors and windows open as much as possible to reduce odour levels: otherwise, arrange for the heating system to be checked and restored by a qualified heating engineer
9. Mop up - if you want to - or you can leave it to us
10. Take photographs, or make video recordings, of the damage caused. You may be able to do this using your mobile 'phone
11. Make lists of, and notes regarding, damaged items/areas - to hand to the Loss Adjuster or Claims Adviser. Make copies for your own use.

DO NOT

- A. Ignore health and safety risks
- B. Enter any fire damaged property alone: always make sure someone accompanies you or at least knows where you are
- C. Touch sources of electricity when standing in water
- D. Lift or remove carpets or soft furnishings - leave it to trained specialists
- E. Eat affected, or possibly affected, foods or canned foods that have been exposed to heat
- F. Attempt to clean up - leave it to trained specialists
- G. Turn on/use any electrical items that have been affected by soot, water or condensation
- H. Throw anything away until this is authorised by your Insurers or their appointed Loss Adjuster.

WHAT CONTINUITY WILL DO

We will, subject to the cover provided by your insurance policy, and subject to approval by your Insurers or their appointed Loss Adjuster:

- a. Promptly assess the situation and start the recovery process
- b. Agree the process with you, taking into account your priorities, objectives, aims and needs
- c. Limit secondary damage to unaffected or salvageable items as far as we can
- d. Remove any standing water and then clean or remove carpets/floor coverings as necessary
- e. Clean and sanitise the affected areas of the building - ready for redecoration - which cannot usually take place (successfully) without completion of the former process
- f. Decontaminate and sanitise affected contents items
- g. Remove furniture and other contents items, as agreed with you, for decontamination and restoration where possible and as necessary
- h. Arrange for textiles and other agreed items to be conveyed to specialists for assessment and restoration to their pre incident condition
- i. Inventory any items removed
- j. Inventory any items deemed to be beyond restoration (BER). This inventory will be sent to your Loss Adjuster for disposal approval, and will be copied to you
- k. Keep you informed
- l. Keep any of your affected/restored contents items in secure premises.

Because there are limitless types of material that can burn in a fire, residues and odours are complex, often proving difficult to remove. Prompt appropriate action can help to save wall coverings, other finishes and furnishings. Experience is undoubtedly the deciding factor in determining whether an item is beyond restoration or is restorable. Continuity offer the professional removal of odours and all smoke and soot residues through the use of trained technicians, a wide range of restoration techniques, and specially formulated products and equipment.

CONTINUITY: DAMAGE MITIGATION SOLUTIONS

CONTINUITY is the trading name of Business Continuity Network Ltd

Head & Registered Office: Continuity House, Hamilton Road, Hythe, Southampton, Hants SO45 3PB

T: 02380 20 70 70 F: 02380 20 70 20 E: help@bcnlt.com W: www.bcnlt.com