

What To Do After A Fire...

A fire has caused damage to your home and property and you're not sure what steps to take. Use the information below as a guideline to cover all bases and put things back in order.

Who to Call First:

- Contact your insurance agent or office as soon as possible. Their assistance is invaluable in arranging repairs of essential services: restoring the heating system, electrical power and patching windows or roofs. If you and your family are unable to live in the dwelling after a fire, the insurance company will arrange other living arrangements, assuming your policy covers this.
- After you are settled, an accurate list of all lost items needs to be made. This is a difficult task if an inventory has not been made or kept up to date (now is a good time to make one if you haven't already!). Photos and videos work well, too. These should be stored in a fireproof box or a safety deposit box.
- Inform your mortgage company of the fire and keep them updated on the progress in restoration of the property.

Others to Call (depending on the extent of the damage and what has been lost):

- Ontario Ministry of Transportation-Drivers' licenses, car ownership(s)
- Financial Institutions-Bank books, bankcards, burned bonds/money/certificates
- Car, Property and/or Life Insurance Agent-Insurance policies, etc.
- Employment and Immigration Canada-Passport replacement
- Human Resources Development Canada-Social Insurance Number (SIN) replacement
- Lawyer/Solicitor-Copies of wills, power of attorney papers, other legal documents
- Land Registry Office-Copies of deeds and titles
- Revenue Canada-Income tax information
- Your Doctor-Medical records, prescription drugs replacement
- Credit Card Companies/Stores & Businesses-Replacement of credit cards
- OHIP-Replacement of Health Card
- Provincial/Local Registrars-Replacement of Birth, Marriage or Death Certificates, etc.
- Local Electric Utilities Company
- Local Natural Gas Service Provider
- Municipal Engineering Department/Town Works Department
- Canada Post-Re-routing or holding mail. Contact your local post office outlet.
- Cleaners-For walls, rugs, upholstery and household effects. Try a Fire Restoration Service

Can I Have a Copy of the Fire Report?

Yes. If insured, your insurance adjuster will be requesting one from the local fire department in order to process your claim.