

Home Safety and Disaster Preparedness Guide



Don't Wait Until It's Too Late

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Milford, Michigan

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Many people contributed to this book without even knowing of their involvement. Their mentoring, training, guidance and support not only helped shape my career in disaster restoration, it gave me the foundation to promote this important life saving topic.

- My wife, Judy, who is my love and my inspiration. You have always been there by my side, encouraging and supporting me. Your courage and strength are my motivation.
- My 3 beautiful children, John, Evan and Beth, you have taught me more about the value of life than I could have ever imagined.
- My parents, Tony and Bernie, for providing a safe, secure and loving environment to grow up in.
- Mark and Randy Fenton, true pioneers in the disaster restoration business who taught me the Art and Science behind this industry.
- Sheldon and Mike Yellen, who taught me its not about rebuilding buildings, its about restoring lives.
- Special thanks to the many firefighters who have befriended me over the years. Your dedication to your career and willingness to help others is amazing. Everyday you put your life on the line in effort to make this world a safer place. My hope in preparing this information is it will not only prevent a disaster, but may even save a life!

This book is dedicated to a young man who I never met. His life was cut short by an unfortunate disaster that occurred in his home, the very place that was supposed to be safe and secure.

I can not imagine the pain and anguish his parents must be living through. If only I could have been able to teach them to Prepare, Prevent and Protect, maybe things would be different today.

The Most Complete
Home Safety
and
Disaster Preparedness Guide

By purchasing the Home Safety and Disaster Preparedness Guide you agree to one single use of this material. Additional copies can be purchased for an additional charge. It is not intended to be purchased once and duplicated for multiple uses.

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A Message to the Homeowner

- Information provided in this Home Safety and Disaster Preparedness Guide is for general discussion purposes only. It is designed to be used as a template to help you create your own Disaster Recovery Plan. This exercise will help you understand the potential dangers within your home and be better prepared to react in the event of a disaster.
- While this information is no guarantee against the risks identified with in this guide, it is extremely beneficial to all property owners. Dangerous situations that can be predicted are situations that can be prevented. If used properly and practiced regularly, this information may be life saving as well as effective in reducing expensive property damage.
- It is highly recommended that you give a completed copy of your Disaster Recovery Plan to your insurance agent. The information you include in this document will serve as a historical and photographic record of your property and personal belongings. This information can also be used to evaluate your property to insure that proper policies are in place to protect your financial interest. The only thing worse then a devastating loss is to find out you do not have proper insurance coverage.

What is Personal Disaster Recovery Plan?

A Personal Disaster Recovery Plan is designed to be a road map that will help you navigate with a clear mind and a concise plan when a disaster strikes. Disasters can be the result of a natural occurrence, accidental mishap or terrorist activity. From a devastating fire in your home, vandalism or burglary to a broken water pipe, or torrential rains that cause flooding and substantial water damage, preplanning is critical to a proficient recovery.

A personal Disaster Recovery Plan will not only help you be prepared in the face of a disaster it will also cause you to look at preventative measures that will, reduce costly property claims .

A Personal Disaster Recovery Plan will present real life situations and give you real life solutions to what could be life's most devastating tragedies.

A Personal Disaster Recovery Plan will prepare you to make important insurance considerations.

A Personal Disaster Recovery Plan will help you educate your family on safety procedures that can and will save their lives.

Basic Elements in Preparing a Disaster Recovery Plan

- In preparing a disaster recovery plan, You must always consider the health and safety of yourself and other family members **FIRST**. Nothing is as important as human life, you and your loved ones safety must be placed above all other considerations. Homes can be rebuilt, personal possessions can be replaced, loss of life can not. Victims of fires are treated daily at burn centers and hospitals around the country. Smoke inhalation and burns are painful, disfiguring and deadly. Education, prevention and preparedness are the goals of any personal disaster recovery plan.

This personal disaster recovery guide will provide the following information:

- Summary of different types of disasters
- Help you write your prevention and recovery plan
- Provide personal safety information
- Offer preventative measures
- What to do if disaster strikes

Summaries of Different Personal Disasters

Fires Residential and commercial fires have claimed the lives of thousands of unsuspecting men, women and children and are responsible for thousands of injuries annually. Firefighters are at risk everyday protecting the public from such disasters. It is your responsibility to prevent fires and to educate your family in fire safety. Your efforts can save lives. Every year, billions of dollars are spent restoring properties damaged by fires that could have been prevented.

- **Floods** Interior Water damage can be caused from a number of different sources. The degree of damage can be associated with the length of time the water ran, as well as, the source of the water. Category 1= Clean Water from a broken water supply pipe (clean drinkable water), if repaired and cleaned up in with in 24 hours may cause some structural damage with limited health risk. Category 2 = Gray Water from rains, flood water or roof leaks may cause some structural damage with the potential of health risk due to contaminants carried into the structure with the water. Quick clean up and drying are critical for a successful restoration. Category 3 = Black Water a result of sewer back up or broken sewer lines that release raw sewage into the indoor environment creating major structural damage to all porous materials, as well as, introduce serious health risk to your family thru bio hazardous contamination. Immediate response is critical.
- **Vandalism / Theft** Invasion into your personal property by an intruder is a violation of your personal space. Not only are you violated, some homeowners have been injured and even killed by intruders.
- **Mold contamination** Mold has been a part of our environment since the beginning of time. It plays a very important role in the eco system. Mold becomes dangerous when it colonizes in the indoor environment in greater potencies then it does outside. Many people are allergic or become highly sensitive to mold when they live in a contaminated environment. Mold related health issues are nothing to be taken lightly. Infants, elderly and the immune compromised are most at risk. Preventive measures and proper maintenance can reduce the threat of mold.
- **National Security Threats** The Homeland Security Advisory Commission has developed a list of recommendations in the event of a national biological or terrorist attack. Depending on the threat, sheltering in place may be a consideration opposed to evacuating.
- **Weather Conditions** Heavy Rains, Floods, Tornado's, Hurricanes, Blizzards, Sub Zero Temperatures all create different emergency situations. Understanding the potential dangers will help you prepare and can prevent a disaster.
- **Other Emergencies** include events like, power outage, chemical spills and Vehicular damage to property.

Writing the plan

- When writing your disaster recovery plan, think of the different types of disasters that could occur and how they would change your daily routine. Consider all the services provided for you on a daily basis and how they would be effected if you suddenly had to move.
 - mail delivery would need to be rerouted to your temporary address.
 - phone service may be transferable to your temporary home so you wouldn't have to change phone numbers.
 - Cable service and internet connections may need to be relocated.
 - Other utilities like gas and electricity may need to have the service address changed.
 - You may want to stop the paper delivery
 - You may need to notify schools of any new contact numbers or change in bus routes
- Include contact numbers for these services in your plan (See page 16)

Develop an Escape Plan

- Draw a floor plan of your home
- Number each room starting at the front door
- Each bedroom must have a minimum of 2 escape routes, a primary exit through a door and a secondary exit through a window
- Identify location of utility shut off valves, smoke alarms, fire extinguishers, escape ladders and other safety equipment.
- Predetermine a meeting spot outside of the home where family members can gather after an evacuation.
- Discuss the escape route with all members of the family
- Practice fire drills during the day and at night, include window and second floor evacuations.
- Post a copy of your escape plan on the back of each bedroom door, especially in guest bedrooms where occupants may not be familiar with your disaster plan
(see page 20)

Practice your escape plan

- Practice a fire escape, children may think it would be fun to climb out of a second floor window on an escape ladder, however the first time they try it they may be a little apprehensive. Don't let their apprehension prevent them from an escape while the flames from a fire are at their backs.
- Predetermine the evacuation order. Instruct your older children how to help their younger siblings escape to safety.
- Inform your children that if they are trapped, not to hide. Take your younger children to your local fire station to see what a fireman looks like in his or her protective gear. They can look awfully scary to a child who is already terrified.
- Plan a meeting spot and pre arrange with a neighbor to help keep your family safe in the event of a disaster.
- Each Bedroom must have 2 exits, a door being the primary exit and a window the secondary exit. Before opening a closed door, feel around the door for excessive heat. If it is warm, the fire is nearby and an alternative evacuation may be necessary. If the fire is not close by and the door can be opened. Crawl staying low to the ground and exit under the smoke and heat. The air will be the cleanest and coolest about 1 to 2 feet above the floor.
- If a fire has blocked the door or hallway the only alternative may be a window evacuation. Make sure windows and screens are accessible. Second floor window evacuations will require the use of an escape ladder. Practice your window evacuation from a first floor window several times with young children before attempting a second floor evacuation.

A room in the basement can not be used as a bedroom unless it has a window large enough to climb through in the event of a fire. Local codes and ordinances have specific size requirements for egress windows.

Create a Room Detail and Safety Audit

- As you prepare your room detail and content inventory take time to perform a safety audit.
- Make sure each room corresponds with the appropriate room number on your escape floor plan
- Be sure to date each page to start a historical record.
- The entry door into each room is the primary exit
- A window large enough to crawl out of can be used as a secondary exit.
- Identify location of safety equipment (i.e. smoke alarms, fire extinguishers, escape ladders ect.)
- Identify location of large pieces of furniture and traffic pattern out of the room.
- Identify structural finishes from within the room (ceiling material, wall finishes, carpet etc)
- Attach a photograph of the interior of the room
- List as many of the content items as possible (furniture, electronics, appliances, etc)
- Identify location of utility shut off valves if they are located within the room.

(see page 27)

Maintaining the plan

The key to a successful disaster recovery plan is maintenance. Review your disaster recovery plan at least twice a year. It is recommended that you review your plan in the spring and again in the fall.

Discuss with your family the different types of disasters that may occur during different times of year. As an example hurricanes and tornados generally happen in the summer months. Fires and frozen pipes occur during the winter months.

Update your Personal property inventory
Provide an updated copy of your disaster recovery plan to your insurance agent.

Disaster Recovery Plan Storage

- Print a hard copy of your disaster recovery plan and store it in a fire safe box near the door along with your other important papers and insurance documents and back up computer discs..
- Give a copy of you Disaster Recovery Plan to your Insurance Agent.
- Keep a copy of your Disaster Recovery Plan in a safe deposit box or at another offsite secure location.

Personal Safety Issues

- If a disaster does occur, always consider your own personal safety and the safety of your family members first. Be prepared to evacuate your property, leaving personal possessions behind to insure personal safety.
- Always call the fire department prior to attempting to extinguish a fire on your own.
- Always make sure you have a clear evacuation route if your attempt to extinguish a fire is unsuccessful.
- Never attempt to put out a fire that would take more than 1 fire extinguisher to put out.
- Never walk into a flooded room in an attempt to turn on the electricity
- Never re-enter a building to try to save a trapped pet.

Children and Disasters

- Disasters can be frightening and dangerous for adults, but even more traumatic and dangerous for children. During a disaster your family may have to leave your home and your routine. Children often times become anxious and frightened during these times. Your reaction and guidance will reduce these fears.
- After a disaster, Children are most afraid that the disaster will happen again and someone will be injured or even killed. They are also afraid of being separated from the family or that they will be left alone. By keeping your children involved in the disaster recovery process, you will help relieve some of these tensions.
- In the event you have to leave your home in search of temporary housing, take your children along. You may want to leave your children with relatives or friends, however studies have shown, keeping the family together as a unit helps reduce the anxieties children suffer after a disaster.
- Calmly and firmly explain the situation to your children, as best you can. Tell your children what to expect next. Get down to the child's eye level when talking to them. Reassure them with love and compassion.
- If a child does not respond to the above suggestions, you may need to seek help from a mental health professional or a member of the clergy.

Preventative Measures

- **1)** Overloaded electrical outlets can start an electrical fire.
Do not plug more than two electronic items into an outlet at the same time.
- **2)** Inspect electrical cords for frayed wires
- **3)** Use the appropriate rated extension cord for each application.
- **4)** Make sure all gas and electric appliances are working properly and have their original testing label such as UL affixed to it.
- **5)** Have appliances repaired or replaced if they are not working properly.
- **6)** Do not store things inside of the oven or directly above the stove.
- **7)** Do not use your stove or oven as a supplemental heating device.
- **8)** Do not leave the home while items are cooking in the stove or on the oven.
- **9)** Keep portable heaters away from combustibles
According to the National Fire Protection Association, space heaters are the leading cause of fires in the winter.
- **10)** Have gas furnaces and heating equipment checked and cleaned annually.
- **11)** Keep all combustibles away from electric baseboard heating elements
- **12)** Do not overload the fireplace with more wood than will safely fit on the fireplace grate.

Preventative Measures

- **13)** Test electric blankets regularly and dispose of them if any electrical shorts are identified.
- **14)** Inspect heating pads and their cords for frayed wiring or faulty connectors.
- **15)** Never leave matches or lighters around for children to get their hands on.
- **16)** Keep all flammable liquids stored in a fireproof, locked storage cabinet.
- **17)** In the event of a fire teach children to “Stop, Drop and Roll” if their clothing catches on fire.
- **18)** Teach your children what to do if a fire alarm sounds.
- **19)** Never leave candles burning when everyone is sleeping or when you leave the house.
- **20)** Never dispose of fireplace ashes in a paper or plastic bag. *Always place fireplace ashes in a metal fireproof container.*
- **21)** Allow proper ventilation around the TV and other electronic equipment
- **22)** Never store flammable items around the furnace or water heater
- **23)** Never store gasoline or gas powered engines inside your home.
- **24)** Never use kerosene heaters inside without proper ventilation.
- **25)** Clothes dryers can be a fire hazard if not maintained properly, clean your lint screen and dryer vent regularly.
- **26)** Test your lint screen by running water over it. If it does not allow water to pass through, wash it with warm soapy water. Dryer sheets tend to plug up the pours of the lint screen and will trap the heat inside.

Survival Tips

- **Closed Doors Save Lives:** Many Parents feel they need to leave a bedroom door open so they can hear the children, or they are worried little Johnny may not be able to fall asleep if the door is shut. In either case you need to get into the habit of closing the door after the kids have fallen asleep. Even an inexpensive hollow core door can slow the spread of fire and keep the heat, smoke and poisonous gasses from entering a room. The heat in room with an open door can exceed 300 to 500 degrees while a room with the door closed may have temperatures in the 80 to 100 degree range allowing additional time for the fire department to perform a rescue.
- **Feel the Closed Door for Heat Before Opening:** If a fire does occur teach your children to test the closed door by feeling it with the back of their hand. If the door is hot, that would indicate the fire is close by and an evacuation through a window may be your only way out.
- **Door Escape:** If the door is not hot and an escape is possible, kneel and place your shoulder against the door and begin to open it slowly. High pressure from the heat can cause the door to blow open if you are not prepared. If excessive smoke or heat enter the room, slam the door and follow the window escape plan. If it is safe, be prepared to crawl out. During a fire super heated air and smoke containing poisonous gasses will fill a room from the top down. It is important while escaping from a fire that you stay in this safe zone, approx 1 to 2 feet above the ground. Lifting your head above the 2 foot range while escaping could result in inhalation of smoke and poisonous gas hot enough to scorch you lungs. 2 breaths of this super heated air could be deadly.
- **Window Escapes:** If a window escape is your only option, make sure the bedroom door is closed tightly before opening the window. An open door would allow fresh oxygen to feed the fire and cause it to spread quickly. If possible seal the bottom of the door with blankets or towels to help prevent the smoke from entering the room. **Never go out the window first and expect small children to follow. If they should be afraid to evacuate through the window you may not be able to get back in to rescue them. Practice window escapes in your fire drill. Children must learn not to be afraid to climb out of a second floor window**
- **Teach Your Children Not to Hide:** Fires are frightening for adults and even more frightening for children, especially if they were involved in starting the fire. Teach you children not to hide if a fire should occur. They must also know that if they are trapped and they see and hear a Fire Fighter in full safety gear coming through the flames and smoke, they are coming to rescue them. Firefighters tell heart wrenching stories of failed rescue attempts because children were hiding and afraid to come out to be rescued.

Important Phone Numbers

Mortgage Company _____

Bank _____

Credit Card Company _____

Phone Company _____

Gas Company _____

Electric Company _____

Cable Company _____

Water _____

News Paper Delivery _____

Post Office _____

Other Services

Valet Service _____

Food Service _____

Medical Supply Service _____

In Home Nursing Service _____

Maid Service _____

Landscape Service _____

Baby Sitter Information

Copy this information and post it near the phone or on the refrigerator for the baby sitter.

- Name of Children:
 - _____ Age _____
 - _____ Age _____
 - _____ Age _____
 - _____ Age _____
- Family Name _____
- Address _____
- City _____ Zip _____
- Cross Streets _____
- Home Phone Number _____
- Fire Department _____
- Police Department _____
- Doctor's Office _____
- Poison Control _____
- Neighbors Name _____
- Neighbors Phone _____
- Place to meet outside after escaping from a fire. _____
- Mom's Cell Number _____
- Dad's Cell Number _____

Personal Disaster Recovery Plan Emergency Services:

- Fire Department Phone

- Police Department Phone

- Ambulance Phone Number#

- Insurance Agent
Name _____
- Insurance Agent Phone #

- Temporary Emergency Service
Provider _____
- Services offered: Board Up, Temporary Electrical, Temporary Heat, Water Extraction, Emergency Mitigation
- Emergency Mitigation: Regardless of the type of disaster, emergency mitigation is the single most important factor in restoration. Emergency clean up procedures save thousands of dollars and reduce the amount of time you are out of your home.
- Personal emergency contacts
- Name _____
- Number _____
- Name _____
Number _____
- Name _____
Number _____

Personal Disaster Recovery Plan

Utilities:

- **Electric Company**

- Emergency Phone

- Main shut off
location _____

- **Natural Gas
Provider**

- Emergency Phone

- Main Shut off Valve
Location _____

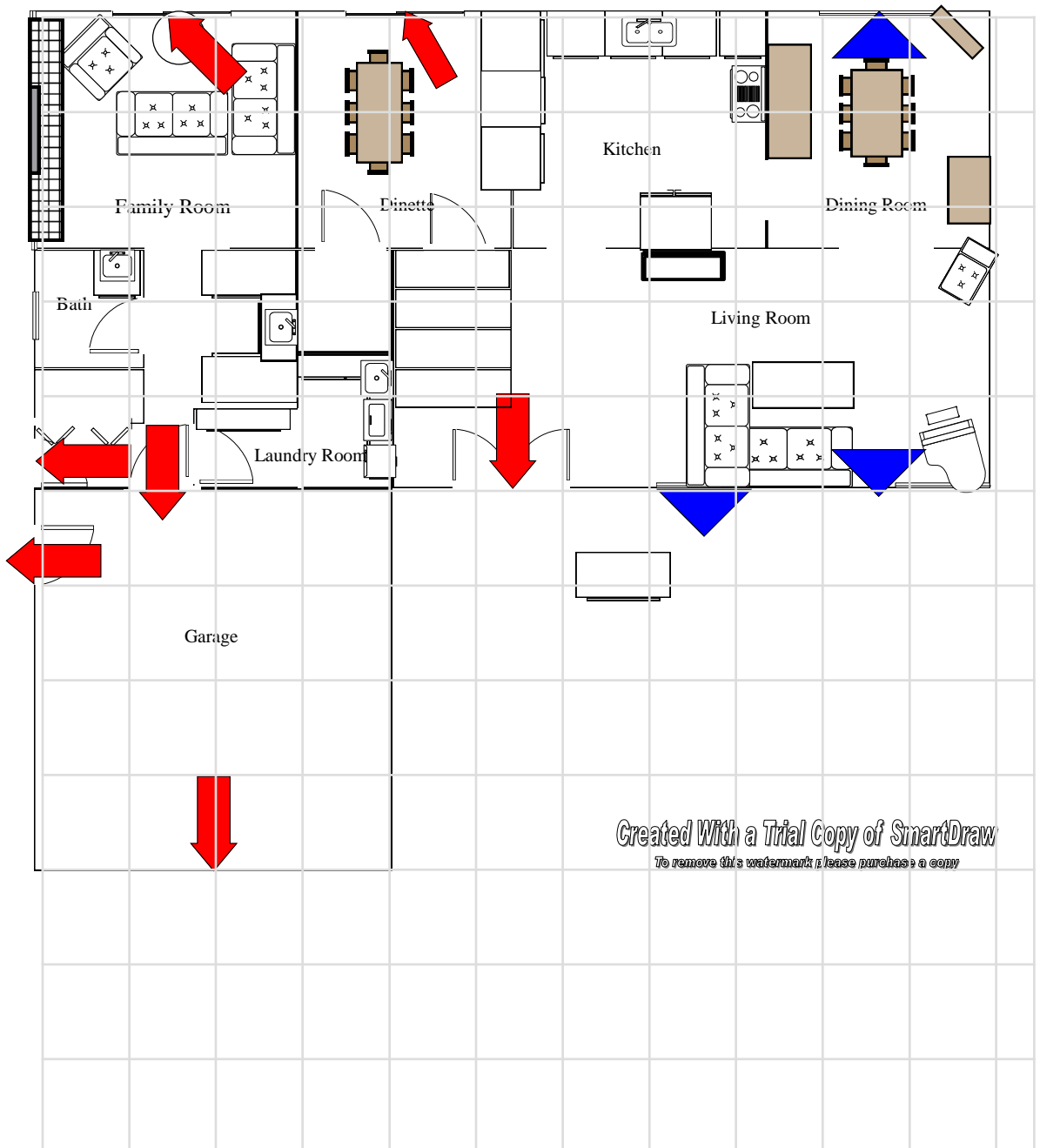
- **Water Provider**

- Emergency Phone
Number _____

- Main Shut off Valve
Location _____

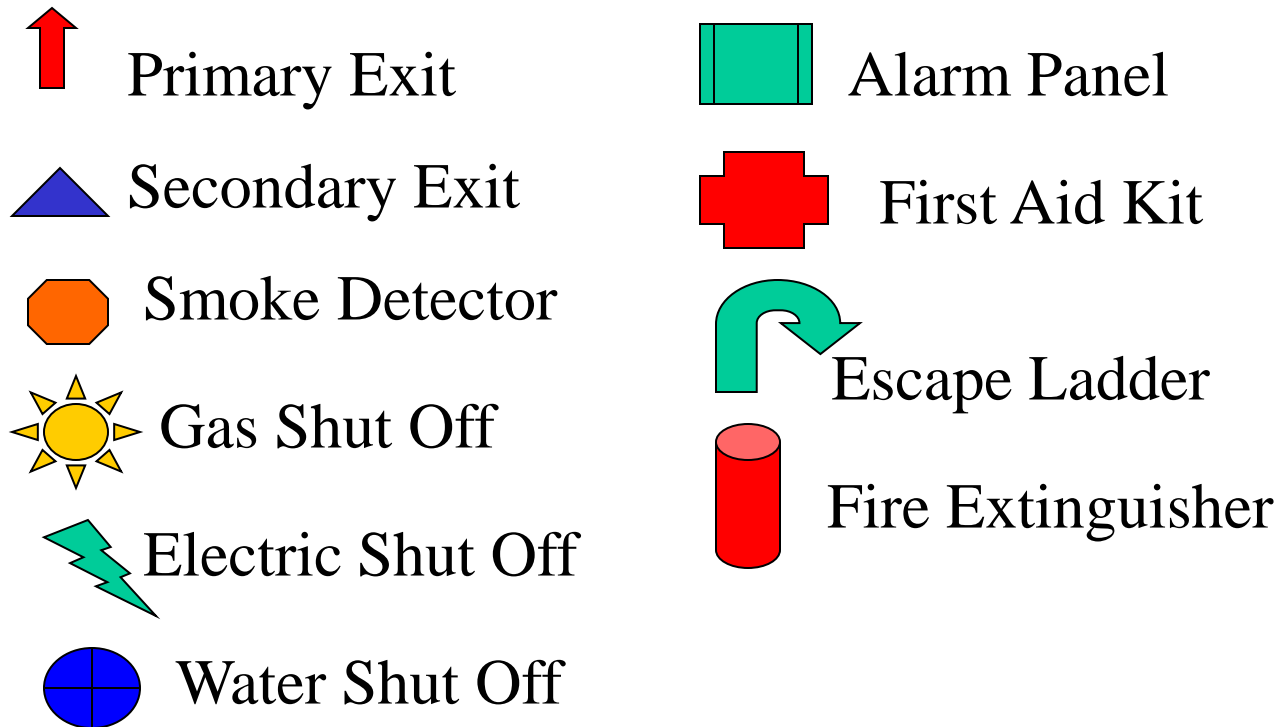
- Sewer Drain Clean Out
Location _____

Sample Evacuation Plan



Main Floor

Evacuation Plan Key



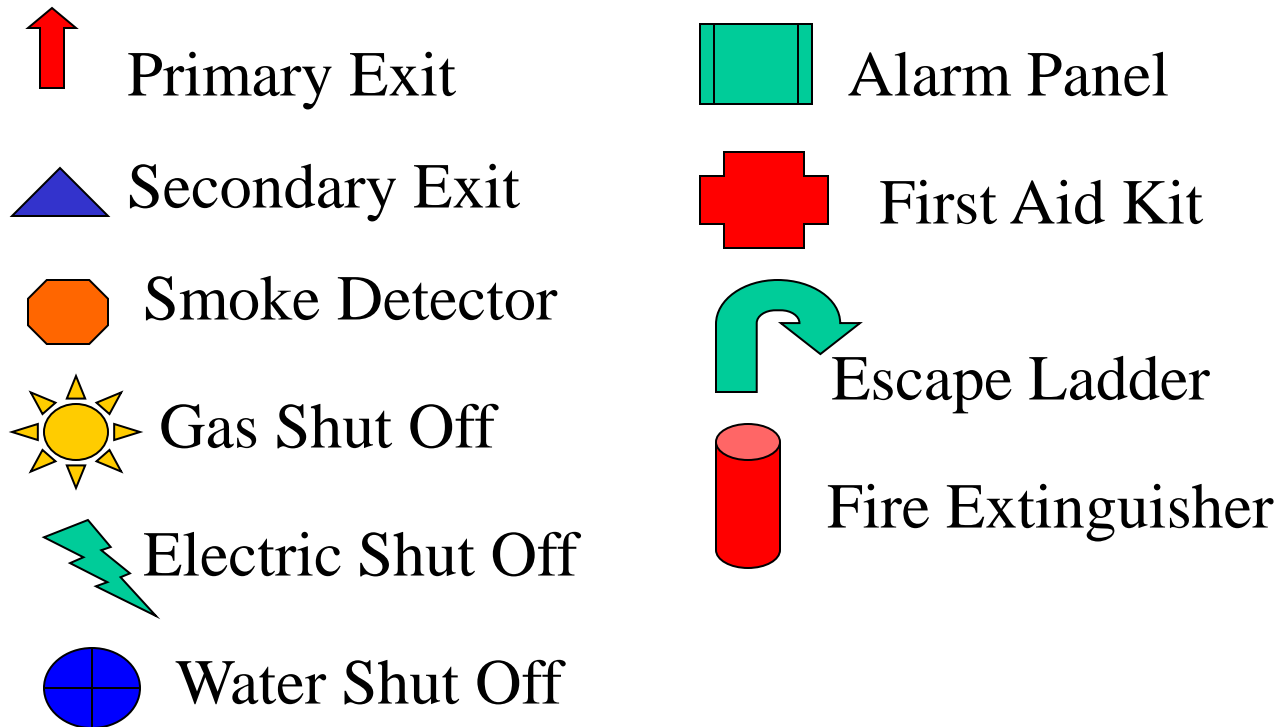
- *Every bedroom must have 2 exits, A door as the primary exit and a window as the secondary exit.
- *Second floor bedrooms must have a smoke alarm and an escape ladder in each room.
- *Test windows identified as secondary exits to insure they are in good working condition and that a person can escape through it.
- *Smoke alarms should be located on every floor.
- *Identify location of utility shut off valves
- *Fire Extinguishers should be located in high risk areas like the kitchen, garage, furnace room a work room.
- *Number your rooms starting with number 1 at the point of entry into the home.

Evacuation Plan Graph



Main Floor

Evacuation Plan Key



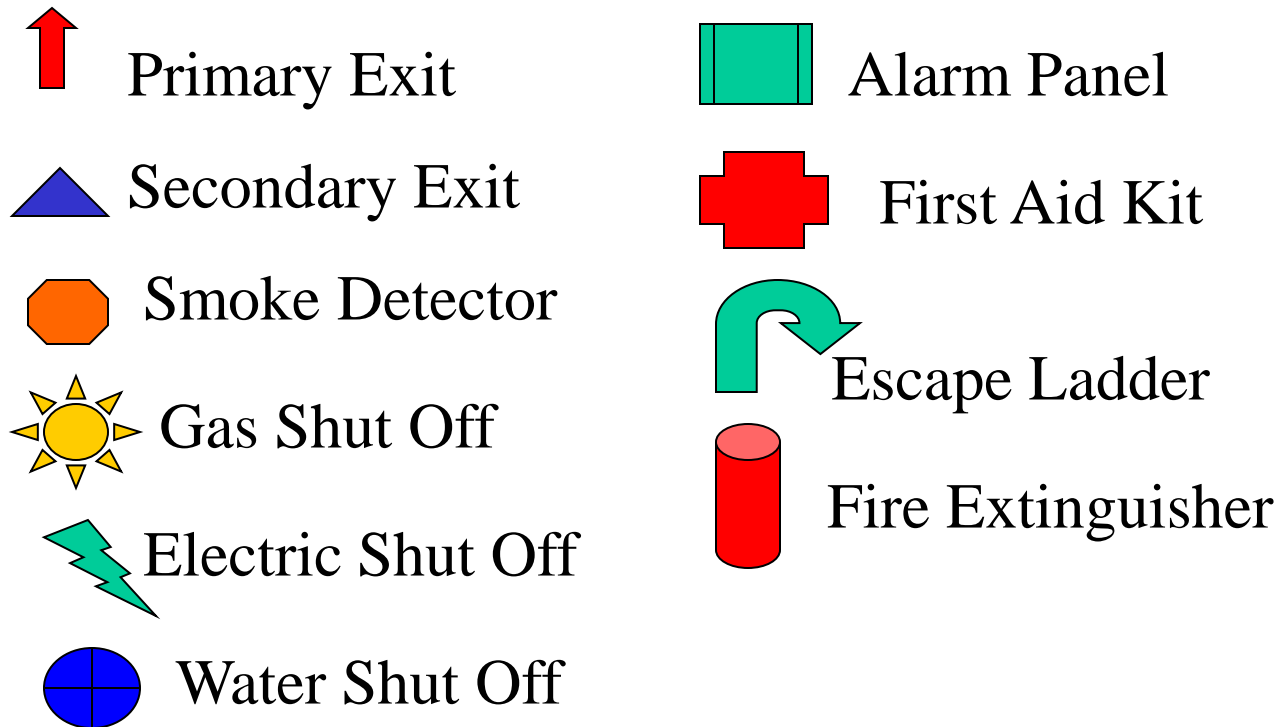
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Evacuation Plan Graph



2nd Floor

Evacuation Plan Key



- *Every bedroom must have 2 exits, A door as the primary exit and a window as the secondary exit.
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Evacuation Plan Graph



Lower Level

Content Inventory

Furniture

Upholstery

Electronics

Safety Audit

Entries

- Dead bolt locks and heavy duty strike plates
- Outdoor security lighting on timer or motion detector

Living, dining, and family room

- Carbon monoxide alarm
- Safety plug covers
- Window treatments free of dangling cords
- Programmable timers on lamps
- Extension cords tuck away
- Outlet surge protectors for electronics
- Windows free of furniture

Kitchen

- Smoke alarm with silence button
- Fire extinguisher
- Rugs with non skid backing
- Childproof latches on cabinets
- Ground-fault circuit interrupters (GFI plugs)
- Safety guards on stove
- Short heavy duty extension cords for appliances
- Emergency numbers near phone

Bath

- Up to date first aid kit
- Anti Scald shower and tub controls
- Grab bars in reach of tub
- Child safety latches on cabinets
- Ground-fault circuit interrupters (GFI plugs)
- Night light

Bedroom / office

- Smoke alarm
- Carbon monoxide detector
- Night light
- Fire escape ladder (second floor)
- Plug covers
- Furniture secured wall
- Windows in good working order

Furnace Room

- Smoke alarm
- Carbon monoxide detector
(15 to 20 feet from furnace)
- Fire extinguisher

Garage

- Smoke alarm
- Fire extinguisher
- Well maintained tools
- Flammable liquid storage cabinet
- Telephone
- Ground-fault circuit interrupters (GFI plugs)

Room Detail

- Room # _____ Description _____

Ceiling Material:

Painted Dry Wall _____ Painted Plaster _____ Textured Dry wall _____ Acoustic Tile _____ Drop Ceiling _____ Other _____

Wall Material:

Painted Dry Wall _____ Painted Plaster _____ Paneling _____ Wall Paper _____ Ceramic Tile _____ Block _____ Other _____

Flooring Material:

Carpet _____ Vinyl Tile _____ Wood _____ Ceramic Tile _____ Slate _____ Marble _____ Other _____

Light Fixtures

Average Grade _____ Premium Grade _____ Recessed _____ Ceiling Fan and Light _____ Other _____

Plumbing Fixtures:

Sink _____ Toilet _____ Shower Stall _____ Bathtub _____ Laundry Tub _____ Fiberglass _____ Porcelain _____ Other _____

Cabinets:

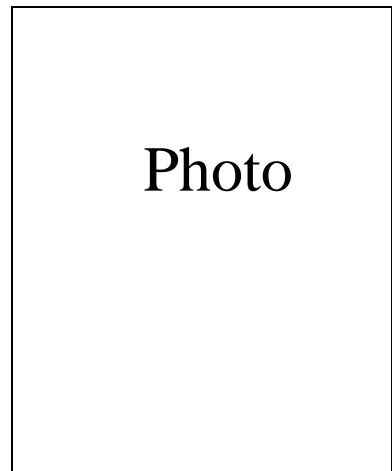
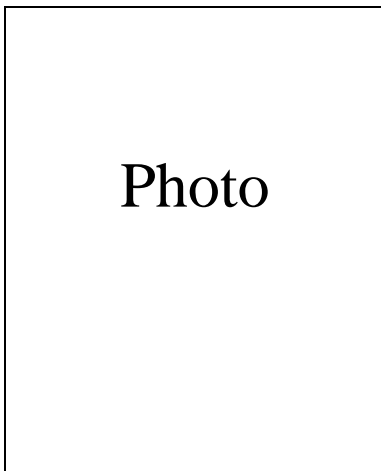
Wood _____ Formica _____ Formica Counter Tops _____ Corian Counter Tops _____ Granite Counter Tops _____ Other _____

Windows:

Aluminum _____ Vinyl _____ Wood _____ Fiberglass _____ Other _____

Doors:

Wood _____ Metal _____ Flush _____ Six panel _____ Glass _____ Louvered _____ Other _____



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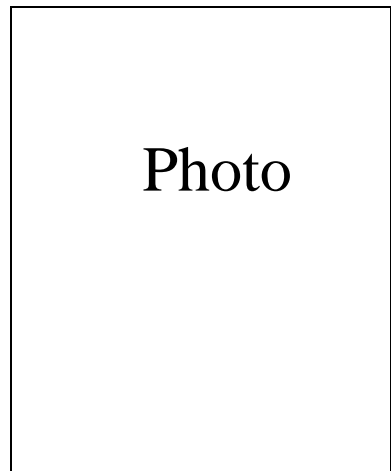
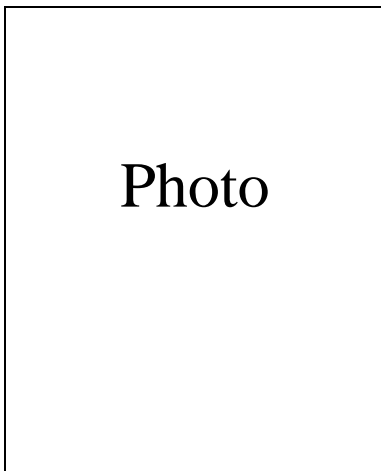
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- Night light
- Fire escape ladder (second floor)
- Plug covers
- Furniture secured wall
- Windows in good working order

Furnace Room

- Smoke alarm
- Carbon monoxide detector
(15 to 20 feet from furnace)
- Fire extinguisher

Garage

- Smoke alarm
- Fire extinguisher
- Well maintained tools
- Flammable liquid storage cabinet
- Telephone
- Ground-fault circuit interrupters (GFI plugs)

Room Detail

- Room # _____ Description _____

Ceiling Material:

Painted Dry Wall _____ Painted Plaster _____ Textured Dry wall _____ Acoustic Tile _____ Drop Ceiling _____ Other _____

Wall Material:

Painted Dry Wall _____ Painted Plaster _____ Paneling _____ Wall Paper _____ Ceramic Tile _____ Block _____ Other _____

Flooring Material:

Carpet _____ Vinyl Tile _____ Wood _____ Ceramic Tile _____ Slate _____ Marble _____ Other _____

Light Fixtures

Average Grade _____ Premium Grade _____ Recessed _____ Ceiling Fan and Light _____ Other _____

Plumbing Fixtures:

Sink _____ Toilet _____ Shower Stall _____ Bathtub _____ Laundry Tub _____ Fiberglass _____ Porcelain _____ Other _____

Cabinets:

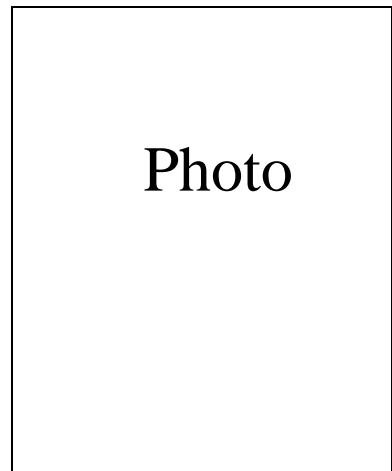
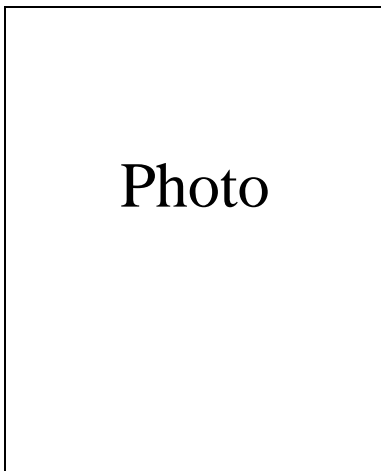
Wood _____ Formica _____ Formica Counter Tops _____ Corian Counter Tops _____ Granite Counter Tops _____ Other _____

Windows:

Aluminum _____ Vinyl _____ Wood _____ Fiberglass _____ Other _____

Doors:

Wood _____ Metal _____ Flush _____ Six panel _____ Glass _____ Louvered _____ Other _____



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Upholstery

Electronics

Safety Audit

Entries

- Dead bolt locks and heavy duty strike plates
- Outdoor security lighting on timer or motion detector

Living, dining, and family room

- Carbon monoxide alarm
- Safety plug covers
- Window treatments free of dangling cords
- Programmable timers on lamps
- Extension cords tuck away
- Outlet surge protectors for electronics
- Windows free of furniture

Kitchen

- Smoke alarm with silence button
- Fire extinguisher
- Rugs with non skid backing
- Childproof latches on cabinets
- Ground-fault circuit interrupters (GFI plugs)
- Safety guards on stove
- Short heavy duty extension cords for appliances
- Emergency numbers near phone

Bath

- Up to date first aid kit
- Anti Scald shower and tub controls
- Grab bars in reach of tub
- Child safety latches on cabinets
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Bedroom / office

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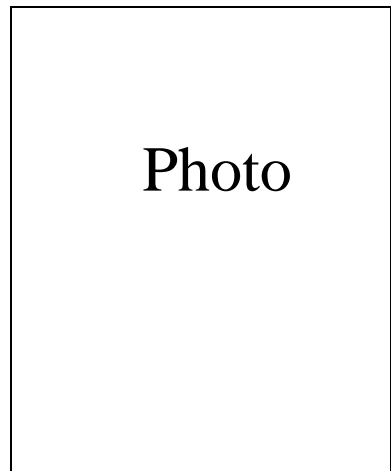
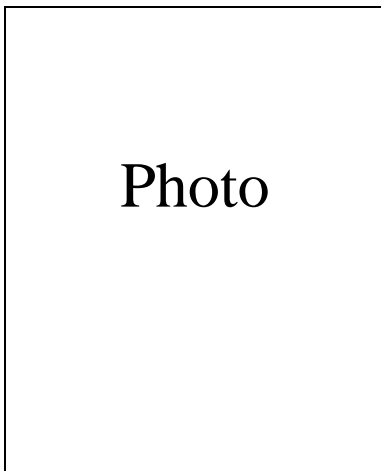
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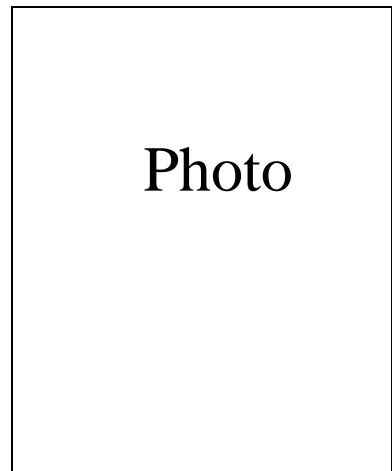
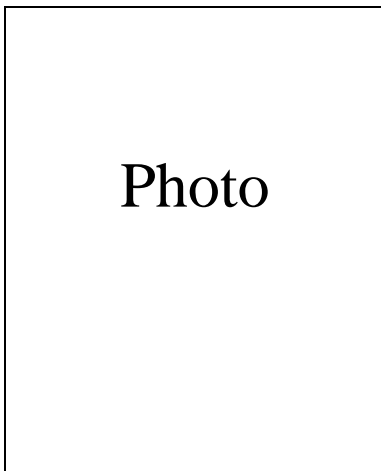
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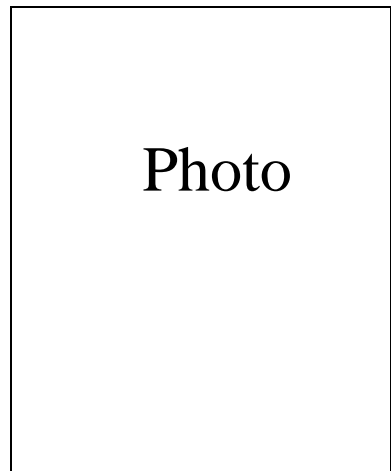
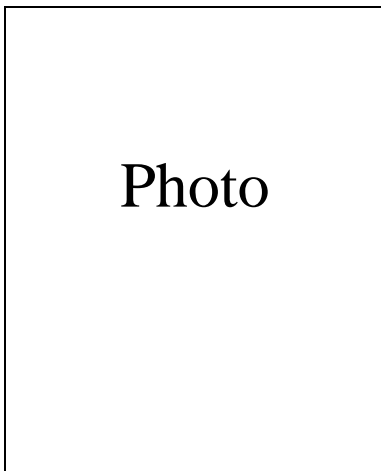
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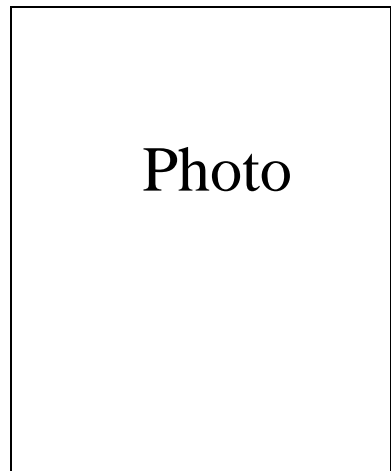
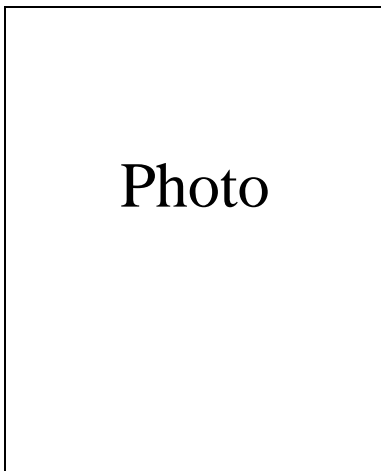
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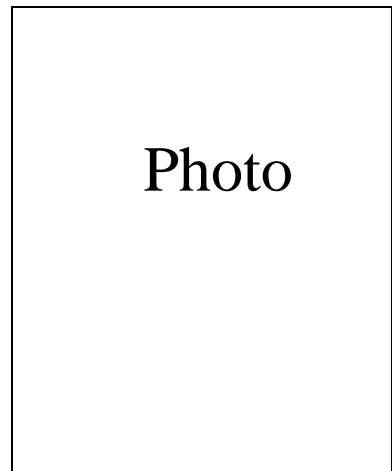
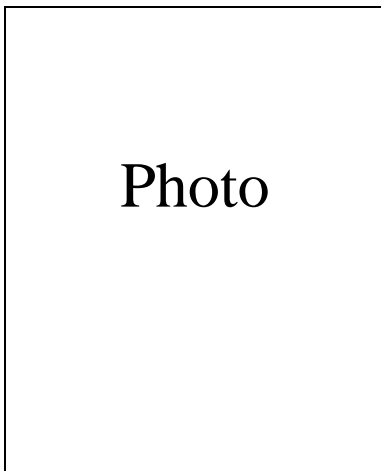
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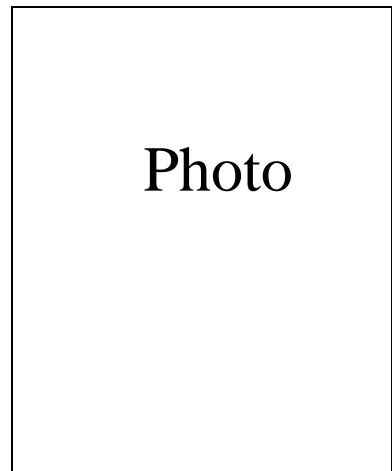
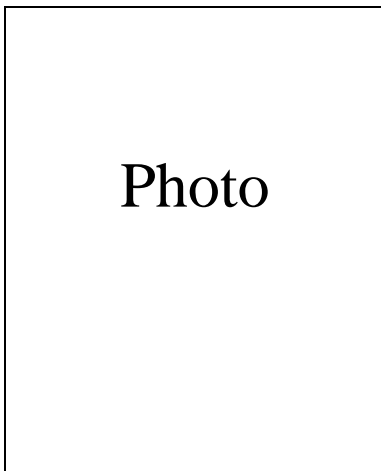
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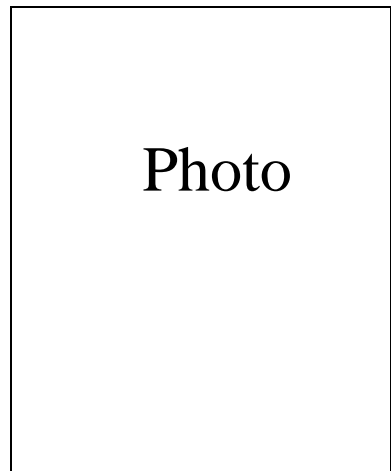
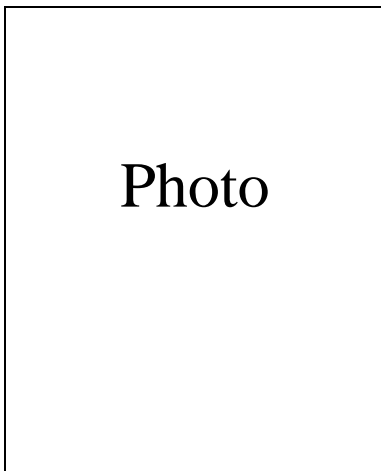
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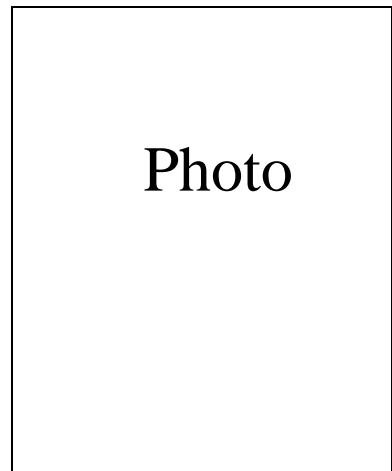
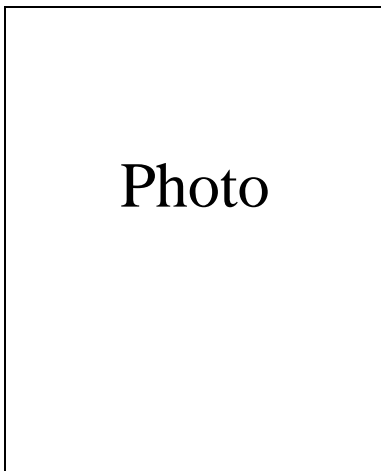
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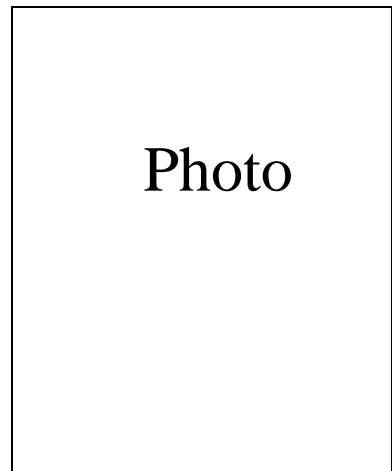
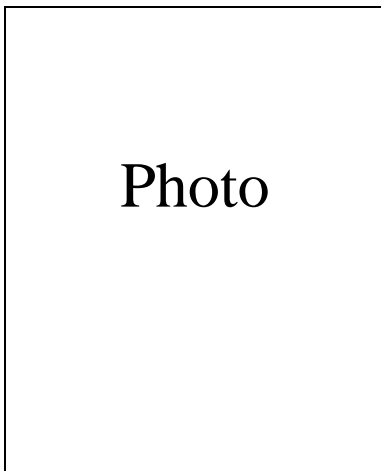
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- Safety guards on stove
- Short heavy duty extension cords for appliances
- Emergency numbers near phone

Bath

- Up to date first aid kit
- Anti Scald shower and tub controls
- Grab bars in reach of tub
- Child safety latches on cabinets
- Ground-fault circuit interrupters (GFI plugs)
- Night light

Bedroom / office

- Smoke alarm
- Carbon monoxide detector
- Night light
- Fire escape ladder (second floor)
- Plug covers
- Furniture secured wall
- Windows in good working order

Furnace Room

- Smoke alarm
- Carbon monoxide detector
(15 to 20 feet from furnace)
- Fire extinguisher

Garage

- Smoke alarm
- Fire extinguisher
- Well maintained tools
- Flammable liquid storage cabinet
- Telephone
- Ground-fault circuit interrupters (GFI plugs)

Room Detail

- Room # _____ Description _____

Ceiling Material:

Painted Dry Wall _____ Painted Plaster _____ Textured Dry wall _____ Acoustic Tile _____ Drop Ceiling _____ Other _____

Wall Material:

Painted Dry Wall _____ Painted Plaster _____ Paneling _____ Wall Paper _____ Ceramic Tile _____ Block _____ Other _____

Flooring Material:

Carpet _____ Vinyl Tile _____ Wood _____ Ceramic Tile _____ Slate _____ Marble _____ Other _____

Light Fixtures

Average Grade _____ Premium Grade _____ Recessed _____ Ceiling Fan and Light _____ Other _____

Plumbing Fixtures:

Sink _____ Toilet _____ Shower Stall _____ Bathtub _____ Laundry Tub _____ Fiberglass _____ Porcelain _____ Other _____

Cabinets:

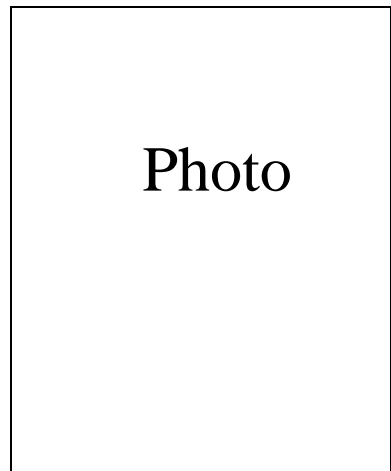
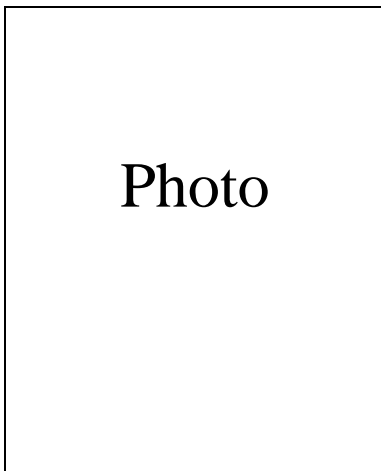
Wood _____ Formica _____ Formica Counter Tops _____ Corian Counter Tops _____ Granite Counter Tops _____ Other _____

Windows:

Aluminum _____ Vinyl _____ Wood _____ Fiberglass _____ Other _____

Doors:

Wood _____ Metal _____ Flush _____ Six panel _____ Glass _____ Louvered _____ Other _____



Content Inventory

Furniture

Upholstery

Electronics

Safety Audit

Entries

- Dead bolt locks and heavy duty strike plates
- Outdoor security lighting on timer or motion detector

Living, dining, and family room

- Carbon monoxide alarm
- Safety plug covers
- Window treatments free of dangling cords
- Programmable timers on lamps
- Extension cords tuck away
- Outlet surge protectors for electronics
- Windows free of furniture

Kitchen

- Smoke alarm with silence button
- Fire extinguisher
- Rugs with non skid backing
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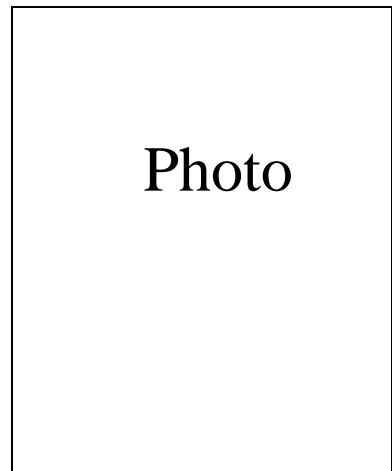
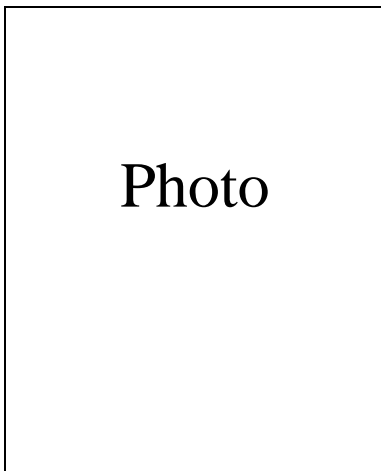
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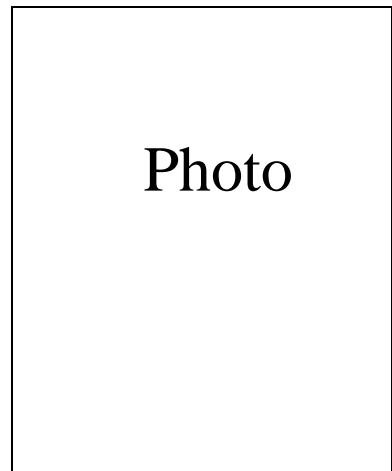
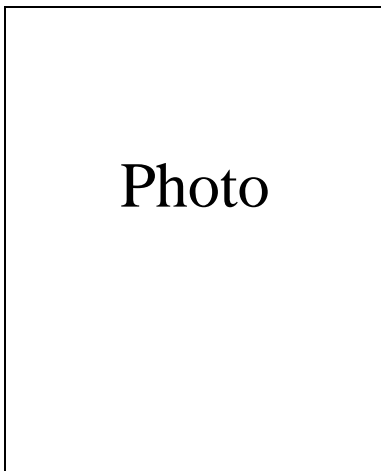
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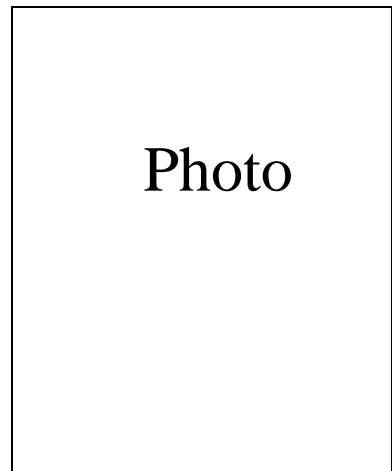
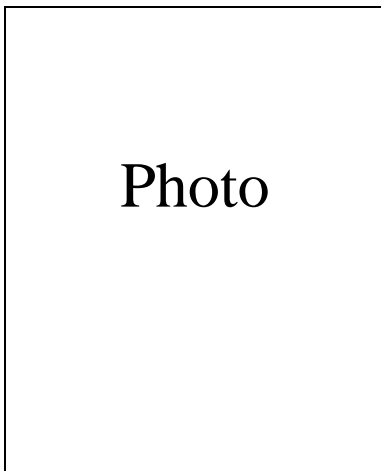
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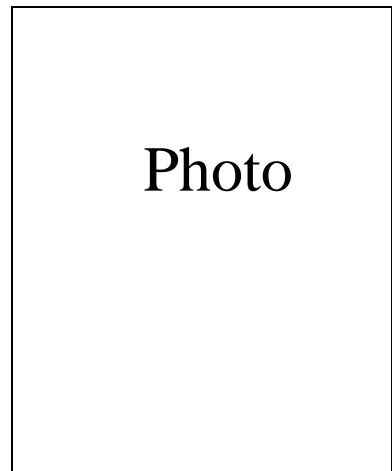
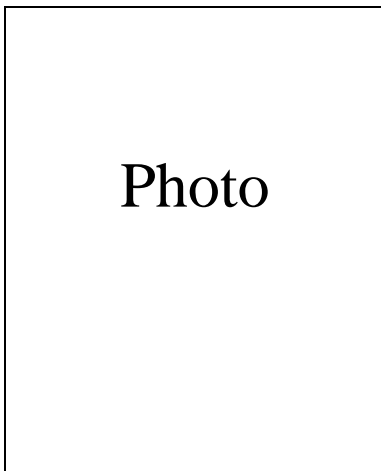
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Mortgage Survey

Insert a copy of your Mortgage Survey Here

Homeowners Insurance Policy

Insert a copy of your Insurance policy Declaration Page Here

If A Fire Does Occur

- * call emergency (911)
- * Evacuate the home and meet other family members at your pre arranged meeting site
 - Determine if anyone needs medical attention
 - If the fire is small, Use appropriate extinguisher, leaving yourself an escape route.
 - **Do Not Attempt to extinguish a fire that would take more than 1 fire extinguisher.**
 - Inform arriving fire department of any missing family members that may still be in the home.
 - Instruct Fire Department of special concerns or hazards
 - When the fire department is fighting the fire, stay calm and keep all family members together and safe.
 - When the fire department has the fire extinguished the chief will generally asses the damage and determine if emergency services are needed to secure the site, holes in the roof and busted windows and doors may need to be boarded up. Temporary power and heat may need to be supplied to prevent additional secondary damage.
 - Call your insurance agent and inform them of your fire. Most Insurance agents have a 24 hour emergency line
- * Ask your insurance agent to refer a company that can provide emergency services. * If your home is uninhabitable, ask you agent for a referral for immediate temporary housing.

CAUTION: The days following a fire may be the most stressful as well as the most critical in determining the outcome of your recovery Many people will be offering to help, some of whom may have ulterior motives. Not all help is welcome at a time like this. Remember to stay calm and follow your disaster recovery plan. Your insurance agent must become your best friend. They are there to help and that is the very reason you have paid premiums to them. In your hast to fix the problem do not give anyone authorization to act as your representative or to handle your claim without careful consideration. It may only cost you in the long run. Nothing more than emergency services should be provided without the consent of the insurance company. Make sure the emergency service authorization spells out exactly what the contractor is going to do for you.

Personal Disaster Recovery Plan

Evaluating the Loss

Your insurance company will assign an adjuster to handle your claim. Your agent and your adjuster need to become your advisors to help you select a qualified restoration company. Disasters are restored best when the Insured, Adjuster and Restoration Contractor are all working together. In many parts of the country, you will need to hire a building restoration contractor and a contents restoration contractor. Building restoration contractors repair your home while contents restoration contractors repair your personal property.

You have the right to hire any restoration contractor you choose, however contractors unfamiliar with fire restoration often times delay the project while they try and figure out what to do. Smoke odor removal can be difficult with out proper training and experience.

Meet with your adjuster and restoration contractors on site to evaluate the loss and determine a scope of work. Often times insurance adjusters will give permission to a contractor to begin once they have agreed on the scope of repairs. The contractor must have written authorization from you to work on your home. The insurance Company does not hire the repair contractor, you do. Their job is to agree on the scope of repairs and restoration costs with your contractor as well as pay the agreed expenses.

Review Written Scope of Work with Restoration Contractor as soon as possible. Often times during restoration, changes can be made in the scope of repairs to modify your home at the same time. Change orders need to be written up to show your insurance company how restoration dollars were used. (ex. Instead of Carpet install wood floor). You may be responsible for any upgrades to the restoration scope.

Develop time lines with the restoration contractor. If a project runs longer then expected, a discount may be taken to account for additional living expenses. On the other hand, if a project is complete ahead of schedule a premium may be paid due to the additional living expense savings.

Pre arrange for regular production update meeting with your restoration contractor. Review work completed, work to be done, special order items such as, cabinets, carpet, appliances or fixtures.

Personal Disaster Recovery Plan

Contents Restoration

Once temporary repairs have been made and your home is secure, your personal property, or contents need to be addressed. In some cases, your contents may be able to be cleaned and restored on site. With little disruption to you or your repair contractor. In other more severe cases everything needs to be removed from your home and taken to a restoration facility where all of your possessions can be cleaned and deodorized. Just as if you were moving out of your home, every thing must be inventoried, packed and transported off site. Once restoration efforts are complete your contents will be stored off site until your home repairs are completed.

Special consideration should be given to priority items that you may need in your temporary home. Don't panic if you forgot something, generally, contents restoration companies will provide you with a complete and detailed inventory list of all items in their possession. That way if you need something, they will be able to retrieve it for you. A handling charge may apply.

Unique Items: Antique furniture, collectable items, electronic audio and video equipment, computer equipment, silver ware, china and crystal, clothing, dry cleaning and washables, wood furniture, upholstered furniture, dishes, cookware, tools and equipment. Art work, lamps and vases, musical instruments, appliances, toys and draperies all require special attention and handling to achieve positive restoration results.

Make sure your restoration contractor does not charge you or your insurance company for any items that do not respond to cleaning. If they do not respond they may be classified as unsalvageable and you may receive payment from your insurance company to replace these damaged items. Your insurance company is not responsible to pay for the cleaning of an unsalvageable item as well as its replacement.

Your contents restoration contractor should separate any items that are not restorable for you to inventory. Listing and pricing the unsalvageable contents is your responsibility.

Personal Disaster Recovery Plan

Unsalvageable Contents

Unsalvageable Contents: Personal items that are damaged beyond economical repair are considered unsalvageable. Based on your insurance policy, you may be entitled to a portion of the actual cash value or the complete replacement cost of that item. (Ask your insurance agent about a replacement cost policy)

You are required to inventory all unsalvageable contents and record the approximate date purchased, the purchase price and the current replacement cost of each unsalvageable item. Depending on the size of the claim this may seem overwhelming and may require several days to several weeks of preparation time before submitting your list. This is one of the most important tasks you as the homeowner will have to do. It is in your best interest to set aside enough time to do a complete and detailed inventory of all unsalvageable items. Take Photo's or video to help identify your loss. In some States, unsalvageable items not covered by your insurance may be tax deductible.

Personal Disaster Recovery Plan

Unsalvageable Contents

Your Insurance Adjuster will provide you with specific requirements for completing your unsalvageable inventory. Some helpful hints to consider are:

- Start your inventory at the point of origin and work your way out of the home.
- Photograph your unsalvageable contents to help validate your claim
- Inventory one room at a time and record the unsalvageable contents of that room only before going on to the next room.
- Start with the larger Items such as furniture, electronics and appliances art work, jewelry and collectibles and work your way to the miscellaneous contents such as books, clothing and Knick Knacks.
- Included in your inventory should be toiletry items, food products and medication.

Notes



Personal Disaster Recovery Planning and Prevention Guarantee

- We will pay up to \$100.00 of your insurance deductible if an insurable disaster should occur in your home.

Guarantee Requirements

- A Home Safety and Disaster Preparedness Guide must be purchased from www.myhomesafetyplan.com
- A completed copy of your Home Safety Plan must be available for review should a guarantee claim be filed
- A completed home safety evaluation must be completed and submitted to www.myhomesafetyplan.com.