# WHEN WE LEAVE WHAT DO YOU DO NEXT?











YOUR LOCAL FIRE & RESCUE SERVICE WORKING IN PARTNERSHIP WITH RICHFORDS FIRE AND FLOOD

If you or someone you know would like to see this document in another language or a different format such as large print, Braille or audio CD, please contact us on 01209 722522.

#### Hindi:

यदि आप या आपकी जान–पहचान वाला/वाली कोई व्यक्ति इस दस्तावेज को किसी अन्य भाषा में या अन्य रूप में लेना चाहें – जैसे बड़े अक्षरों या ब्रेल में या सुनने वाली टेप पर – तो कृपया हमारे साथ नंबर 01209 722522.पर संपर्क करें।

# Kurdish Sorani:

ئه گه ر بؤ خوّت يان كه سنِک كه ده نِناسيت، پنِتان خوشه ئه م به لَگه نامه يه به زباننِكي تر يان به شنوازنِكي تر واته به خه تي گه وَره، يان به خه تي تايبه ت به كونِران يان به ده نگ له سه رسي دي ببينن، تكايه په يوه ندي بكه ن به نيمه وه له سه ر ژماره ي 722522 (7200).

# Mandarin:

如果你或你所熟知的人希望得到本信息的简体中文或其它诸如大字印刷、盲文 或音频光碟等格式的版本,请致电01209 722522。

#### Polish:

Jeśli Ty lub ktoś znajomy chciałbyś otrzymać ten dokument w innym języku lub formacie (np. większym drukiem), w alfabecie Braille'a lub na audio CD, skontaktuj się z nami pod numerem 01209 722522.

# Portuguese:

Se você ou alguém que conhece desejar este documento noutra língua ou noutro formato, como um formato ampliado, Braille ou CD áudio, contacte-nos por favor através do número 01209 722522.

#### Turkish:

Siz ya da tanıdığınız birisi bu belgeyi başka bir dilde görmek veya iri puntolu baskı, körler alfabesi ya da sesli CD gibi başka bir formatta edinmek isterseniz, lütfen 01209 722522. numaralı telefondan bizi arayın.

# WHEN WE LEAVE WHAT DO YOU DO NEXT?

YOUR LOCAL FIRE & RESCUE SERVICE WORKING IN PARTNERSHIP WITH RICHFORDS FIRE AND FLOOD

#### PREVENTING PROTECTING RESPONDING

Your Fire and Rescue services are committed to preventing, protecting and responding. They have produced this document to help you recover quickly from a fire or flood with timely advice. It also encourages you to think about fire prevention and life saving measures for the future. We encourage you to talk to your friends and relatives about your experience and the safety messages that you have learnt. The Fire Service offers free home safety checks for members of the public in vulnerable risk groups. Please recommend your friends and family for a free home safety inspection today by returning the freepost card. It may save their lives.

Richfords Fire and Flood Tel 01209 722522

# **CONTENTS**

# **USE THIS AS A REFERENCE DOCUMENT**

This guide contains information that will save you a lot of time and worry about what to do next if you have experienced a fire or flood. The information is broken down into colour-coded sections for easy reference.

GETTING ORGANISED	Page
Introduction	2
<ul> <li>Security &amp; utilities - helpful advice</li> </ul>	3
Safety - helpful advice	4-6
Insurance - helpful advice	7-9
Fire - what to expect	9-10
<ul> <li>Water damage - what to expect</li> </ul>	П

# **DIY ADVICE**

Stopping secondary damage	12-1
• Emergency tips - fire damage	15
Emergency tips - water damage	16
Helpful advice - lost documents	17

#### **SAFETY ADVICE**

17-19
19-20
20-22
23-24
25

# **FURTHER ASSISTANCE**

Contacts you may need	25-28
Useful telephone numbers	29

# INTRODUCTION FROM YOUR FIREFIGHTERS

This guide contains frequently asked questions and advice from specialists including what you and others can immediately do to stop further damage. Tips include placing wet family photographs and documents in sealed plastic bags and storing them in a freezer to prevent further damage until a specialist can work on them.

As well as offering practical tips the guide suggests ways that you and your friends can protect yourself from the dangers of fire or flood in the future. A working alarm could save your life tonight. Your Fire Service is here to help you. Please contact your Community Fire Safety Officer if you need any information or advice. See page 28 for your local telephone number.

# Please read this important note...

The cost of producing this publication has been met by the advertisers. This does not imply endorsement by the Fire Service of the services provided by the advertiser. Information is contained in this document on how to locate other service providers. As individual circumstances and damage conditions vary, the guidance given in this book must be considered general advice only. Professional opinion should be sought before proceeding with decisions and any work. Neither the Fire Service nor the publisher can be held responsible for the consequences of following advice contained in this guide. The contents of this guide are copyright and must not be copied or reproduced in any form without permission.

# **SECURITY & UTILITIES - HELPFUL ADVICE**

# AFTER WE HAVE LEFT

Your property again becomes your responsibility when the Firefighters leave.

# DO YOU INTEND TO LEAVE YOUR PROPERTY UNATTENDED?

- I. Close all the windows and doors, if it is safe to do so these are an open invitation to thieves.
- 2. Should windows or doors require boarding up, a contractor can be contacted through the Yellow Pages or similar see Fire and Flood or Glaziers. Your Building Insurance will normally pay for this work.
- 3. Remove valuables and important documents if it is safe to do so.
- 4. Your firefighters may use large salvage sheets to protect your property. These remain the property of the Fire Service and long usage may incur a charge.
- 5. Contact your local Police to make them aware your property will be empty.

#### GET ADVICE BEFORE RECONNECTING

Gas, electricity and water supplies may have been affected and be turned off or disconnected. Under no circumstances should you attempt to reconnect or turn on utilities yourself unless qualified to do so. Contact the gas and electricity supply companies to arrange reconnection. Normally they will only reconnect if a qualified person has rectified the problems.



# • ARE YOU A TENANT? THEN CONTACT YOUR LANDLORD

If you are a tenant then contact the building owner, your landlord or their agent. It is often their responsibility to arrange any repair work necessary to gas, electricity and water supplies, and to re-secure the property.

Tip!
Your building insurer will usually pay for the cost of securing the property — if you are a tenant then contact your landlord.

# SAFETY HELPFUL ADVICE

# • DO YOU FEEL UNWELL?

Contact NHS Direct (tel. no. 0845 4647), your doctor or hospital A & E department if you suffer the after-effects of fumes, or smoke inhalation, and if you feel unwell at any time after a fire or flood.

#### • IS THE BUILDING SAFE TO ENTER?

Do not re-enter an unsafe building until informed by the Fire Officer that it is safe to do so. You will be advised of any apparent defects. In cases of severe structural damage a Local Authority Building Inspector may be required to advise on the safety of the building.

# • POOR AIR OUALITY AFTER A FIRE?

Fires can produce unhealthy chemicals; these can be absorbed by various surfaces during the fire, to be slowly released as unpleasant gases afterwards. Fires also produce tiny particles of carbon that can float in the air for hours or even days. It is advisable that you take steps to limit your exposure to this poor quality air, especially immediately after the fire.

Sufferers from allergies, breathing problems or asthma should keep away from the property until air quality has improved. If in doubt seek medical advice.

Everybody should take precautions to reduce inhalation of the post-fire gases and particles. Opening doors and windows can sometimes help improve air quality. It may be advisable to wear personal protective equipment such as disposable overalls and a good quality disposable respirator mask covering mouth and nose. If you are in doubt seek medical advice.

# • HELP IS AVAILABLE TO IMPROVE AIR OUALITY AFTER A FIRE

Some local Specialist Fire and Flood companies, are equipped to improve air quality by decontamination of your property and by the use of "air scrubbers" that remove the tiny particles from the air. If you are insured, their charges will normally be covered by your standard policy.

#### AVOID SKIN CONTACT WITH FIRE RESIDUES

As mentioned above, fire residues may contain harmful chemicals. You should avoid skin contact as these chemicals may damage the skin or be absorbed through it. If you have to handle contaminated items reduce the risk by wearing gloves and suitable protective clothing. It is known that car fires, especially involving the engine, can produce hydrofluoric acid, which can severely burn the skin.



# **SAFETY HELPFUL ADVICE**

# SAFETY AFTER A FLOOD

Avoid direct contact with any contaminated water (e.g. sewage and storm water). Wash your hands thoroughly before touching food, and protect any cuts with a waterproof plaster. Persons with weak immune system should be especially careful.

In cases of severe flooding the structural stability of buildings or garden walls could have been affected. If in doubt seek advice from your Local Authority Environmental Health or Building Control Officer, or request that your landlord arranges a safety inspection.

#### PREVENT MOULD GROWTH

Your property is normally dry – much dryer than outside. After a flood this changes and mould can soon start to grow. A mouldy building can trigger asthma and other sickness. Take prompt action to start drying the property. See "Emergency Tips Water Damage" on page 16.

# SAFETY WITH FOOD

Do not use food damaged by floodwater, heat or smoke. If in doubt throw it out.

# SAFETY WITH ELECTRICAL SUPPLIES, TEMPORARY LIGHTING AND HEATING

Damaged or wet electrical wiring or appliances must be isolated and checked by a competent person before use – don't risk electrocution. Remember, water conducts electricity. Some TV sets store an electrical charge for several hours. Generators should be sited outside as they give off fumes that can kill in confined spaces.

# ASBESTOS CONTAINING MATERIALS

Many common building materials contain asbestos and this is harmless unless disturbed. During a fire these materials can be damaged resulting in the release of asbestos fibres into the air. Asbestos can be harmful to your health if inhaled. If you suspect that an asbestos containing material has been damaged seek advice from the Local Authority Environmental Health Officer or the Health & Safety Executive – see page 27 for contact number. Artex and other textured coatings manufactured in the UK before the year 2000 can contain asbestos - old stock may have been used after this date.

#### SAFETY WITH PETS

Injured animals, including those obviously affected by smoke, should be taken to a vet for prompt treatment. The RSPCA or PDSA charities offer help and advice.



# **INSURANCE HELPFUL ADVICE**

# • WHO TO USE TO DO THE EMERGENCY WORK

Your home and contents insurance entitles you to have assistance to deal with the chaos following fires and floods. In the event of a claim you should be sure that you receive the service you have prepaid for in your premiums. You may be aware that some insurance companies now send national contractors to carry out restoration work following damage causing incidents.

However you may not be aware that as a customer you do not have to accept your insurer's choice and can in fact choose a Specialist Fire and Flood Company, to help you recover from the chaos of an incident. This is a right that you may not realise you have and it is important because after all, it's your property so you should choose.

# •WHO PAYS FOR EMERGENCY WORK?

The cost of immediate damage limitation work by Specialist Fire and Flood Companies, is usually covered by your building and contents insurance, provided that you are insured (less any specified excesses or exclusions). Your chosen Specialist Fire and Flood Company should liaise throughout to ensure that the work remains within policy cover.

# WHAT YOU SHOULD DO

Your insurance company expects you to take prompt action after your firefighters have left to limit further damage. The Specialist Fire and Flood Company can help you by taking action to prevent further damage. Another benefit from using these specialists is that they should offer you advice on Health and Safety issues, such as poor indoor air quality, which may affect building occupants. This can all help your safe recovery from the incident.

When you contact your Insurance Company, remember that both contents and building insurers may need to be informed. Don't worry if you can't find your insurance details, as there will be a record linked to your postcode.

#### TAKE PHOTOGRAPHS

Photograph damage including items put outside by your firefighters. Remember, cheap disposable cameras are available from most supermarkets.

# BUILDING AND CONTENTS POLICIES – WHAT DOES EACH PAY FOR?

The contents policy covers items that you can easily take with you when you move, (furniture, carpets, curtains etc.) The building policy covers the structure of the building and items fixed to the structure (boilers, fitted kitchens etc).

# DO YOU HAVE CONTENTS INSURANCE?

If so, and your contents are affected, then contact your contents insurer.

# **INSURANCE HELPFUL ADVICE**

# • DO YOU OWN THE PROPERTY?

If you own the property you should contact your building insurer. You may need to inform the mortgage company about the incident.

#### • ARE YOU A TENANT/LEASEHOLDER?

If so then contact the building owner, landlord or their agent, or the management company, and inform them of the event. They may claim from the building insurer.

# • ARE YOU A COMMERCIAL LEASEHOLDER?

You will need to check the terms of your lease, which will define your responsibility for the property. You are advised to inform the owner who may be responsible for the building insurance.

# LOSS ADJUSTERS AND LOSS ASSESSORS

The insurer may send a loss adjuster or claims advisor to inspect damage to the property and/or its contents, and to agree the claim with you. They represent your insurers and are appointed by them to assess the extent of the damage. You will not be charged for this. Don't dispose of anything, including appliances that may have caused the incident, until authorised to do so.

Public loss assessors are independent of your insurance company and can represent you in dealing with your claim. They will normally charge you a percentage of the claim value for their services.

# PREPARING YOUR CLAIM

Make a detailed list of all the damaged items with replacement costs, if possible. Your Specialist Fire and Flood Company should be able to assist you by reporting on damage conditions and/or arranging for inspections by specialists. You may need to get quotations for building repair costs. Give all these items to the insurance representative, if appointed, or send to the claims office. Remember to keep copies of all correspondence and invoices & receipts. See "Stopping Secondary Damage" on pages 12-14.

#### AREYOU VAT REGISTERED?

The VAT on claims cost for business premises - not the domestic part - will normally be reclaimable from Customs & Excise, not the insurers.

# • NO INSURANCE?

Support Agencies may be able to help you if you do not have insurance and have immediate hardship. See 'Contacts you may need' on pages 25-28 and 'Stopping Secondary Damage' on pages 12-14.

# **FIRE WHAT TO EXPECT**

#### PROPERTY FIRES

Materials used in the construction of the building cool down at different rates and so strange noises may be heard after a fire has been extinguished. Brick walls, for instance, tend to act like large night storage heaters and may stay warm for many hours.

Fire can travel virtually undetected. Your firefighters may have opened up areas to find hidden seats of fire and also to vent large volumes of very hot smoke and gasses to reduce the spread of fire. They may also do this to make sure there is no fire left undetected which could flare up later.

#### CAR FIRES

If your own vehicle has been involved in a fire:

- 1. You are advised to contact your insurance company and seek their advice.
- 2. Always act to protect your safety read pages 4-6.
- 3. Some car fires, especially involving the engine, can produce a harmful chemical (hydrofluoric acid), which can severely damage skin. Avoid skin contact with all fire residues, especially car fire residues.
- 4. Your damaged vehicle cannot be abandoned in a public place, or on a highway. If it is in an unsafe condition you may need the assistance of a recovery company



to move it. Consult the Police before it is moved if a crime is suspected.

- 5. It is not necessary to report a car fire to the Police unless other factors are involved, such as arson or a road traffic accident where people are injured.
- 6. Take all valuables and documents from the car with you taking precautions as mentioned above.

# CHIMNEY FIRES

The surrounding brickwork and plaster may remain warm for several hours after a chimney fire. Some noise may be heard due to the cooling down effect.

To prevent further damage:

- I. Place a metal bucket or large metal pan part filled with water within the fireplace or hearth to catch any falling debris from the chimney.
- 2. Place a fire guard in front of the fire.
- 3. Allow the chimney to cool for at least 24 hours before lighting a fire.
- 4. Have the chimney swept on a regular basis thereafter consult the National Association of Chimney Sweeps on www.chimneyworks.co.uk.

# WATER DAMAGE WHAT TO EXPECT

# WHAT TYPE OF WATER IS IT?

If your property has been flooded it is essential for you to identify the type of water involved, as this decides the appropriate action required to get things back to normal as quickly as possible. If water escapes from within a property ask yourself, has it come from a clean source, like a water pipe, or supply hose to a washing machine? If it has, it is clean water. However any water from the sewage system, heating system or from outside the property should be regarded as contaminated.

# • If the water is clean

Dealing with clean water is simpler than contaminated water and for a small leak you may be able to contain the situation yourself. See "Emergency tips water damage" on page 16. Remember, you may not be able to detect trapped moisture under flooring, wall cavities etc, and require the services of a Specialist Fire and Flood Company. Insurers will normally pay for this work. See "Who to use to do the emergency work" on page 7.

# · If the water is contaminated

You need to take great care with personal and food hygiene if your property has been flooded with contaminated water. Thorough cleaning and decontamination is essential and again insurers will normally pay for this work.

## A PRACTICAL EXAMPLE

Wet plasterboard is a good example of the decisions now facing you. Normally only replace it if it has soaked up contaminated water. Clean water can be dried but would take a long time to do so naturally, especially with wet insulation behind or vinyl paint or paper on the surface. This process can take as little as three days if a specialist company uses an injection drying system to release trapped moisture. This equipment and expertise can sometimes avoid the cost of removing flooring or wall panelling for drying. It will also prevent the growth of mould in damp hidden areas. Your building insurer will normally pay for this work.

#### WATER AND ELECTRICITY – CAUTION!

Avoid electrocution! Electricity can travel through water. Turn off electricity in flooded homes and don't use affected appliances. Remember, some TV sets can retain electrical charges, even when unplugged for some hours.

# STOPPING SECONDARY DAMAGE

# GET HELP TO STOP MORE DAMAGE

You are normally entitled, if insured, to claim the cost of using a Specialist Fire and Flood Company to carry out work to prevent secondary damage. You don't have to struggle on your own, this is the assistance you have prepaid for in your premiums. See "Who to use to do the emergency work" on page 7.

# DIY tip!

Strong plates can be used to stop water soaking into furniture legs from wet carpeting.



# • WHAT IS SECONDARY DAMAGE?

- I. Secondary damage is the avoidable damage that occurs after a fire or water damage incident. It can significantly increase the cost of any incident and unnecessary loss of personal items.
- 2. After a fire damage such as rust and staining can be caused by acid fire residues. This damage continues over hours and days, and can even damage steel building structures.
- 3. After a flood when moisture levels go up, mould growth starts. Wood continues to swell and warp the longer it is left damp.
- 4. Secondary Damage can continue for a long time and destroy things that could otherwise have been restored to their original condition. This damage can be prevented if action is taken promptly.

#### REDUCING SECONDARY DAMAGE

Start by identifying the items at risk and deal with them first. This may involve urgent decontamination, air scrubbing, lowering the humidity or applying special surface treatments to prevent further damage. Water soaking into wooden furniture legs causes swelling and must be stopped. Damaged photographs and documents can be rescued by placing in sealed plastic bags in a freezer; this prevents mould growth until a specialist can work on them. For DIY advice see the sections covering "Emergency tips" for fire and water damage on pages 15-16.

11 12





# STOPPING SECONDARY DAMAGE

- Specialist Fire and Flood Companies CAN HELPYOU.

  Local Specialist Fire and Flood Companies can help reduce secondary damage and will service your area. The larger ones also have specialist knowledge to deal with unhealthy and damaging residues, to make your property safer, for you and others to enter. They will help you to get your business or home life back to normal in the fastest time and speed your Specialist Fire and Flood Companies offer:
  - I. close liaison with insurers, gaining prior approval for their work
  - 2. a 24hr response
  - 3. air scrubbing equipment to improve air quality
  - 4. chloride testing capability to assess corrosion risk
  - 5. water extraction and pumping capability
  - 6. large and small capacity dehumidification and air moving equipment
  - 7. injection drying systems to release trapped moisture without disruptive and costly interior demolition
  - 8. cleanliness testing after contaminated water clean-up
  - 9. smoke odour elimination processes that leave no treatment residues
  - 10. some offer a freeze drying system for the salvage of wet documents

Search the internet for "fire and flood" including your county. Also see "Who to use to do the emergency work" on page 7 & "Contacts you may need" on page 25-26.

# **EMERGENCY TIPS FIRE DAMAGE**

It is natural to want to clean a building and its contents after fire and smoke damage but taking the wrong action can cause more problems. Don't delay otherwise satisfactory restoration will be harder or impossible with some items. Specialist Local Fire and Flood Companies can help you, and your insurance company will normally pay for the work— see "Who to use to do the emergency work" on page 7. But remember, always act to protect your own safety — read pages 4-6.

#### YOU CAN DO THIS

- I. Open doors and windows for ventilation (but don't leave the building insecure).
- 2. Lightly remove soot from fabrics and other surfaces using a vacuum cleaner with a high quality filter use the open vacuum pipe rather than a brush.
- 3. Carefully clean and protect smoked bathroom fixtures, fittings, towel rails and chrome trim with a light coating of petroleum jelly (e.g. Vaseline) or other oil.
- 4. Keep freezer closed if electricity is likely to be restored in under 24 hours and equipment is not affected by water, heat or smoke.
- 5. If there is a risk of frost and the heating system is not working, consider calling a plumber to drain the pipe work.
- 6. Spray house plants with water on both sides of leaves (water softener helps).
- 7. Remove pets, including fish, to clean environments.

#### BUT DON'T DOTHIS

- I. Do not wipe or attempt to wash absorbent surfaces on walls or ceilings.
- $2.\, Do \ not \ use \ contaminated \ upholstered \ furniture.$
- 3. Do not use exposed food items, or canned goods that have been subjected to excessive heat or smoke. Do not refreeze thawed food, or use food exposed to heat. If in doubt, throw the affected food out.
- 4. Do not use affected televisions, stereos, or electrical appliances until cleaned and checked by a qualified person.
- 5. Do not send smoke damaged garments to an ordinary dry cleaner. Improper cleaning may make smoke and odour impossible to remove.

# **EMERGENCY TIPS WATER DAMAGE**

The harmful effect of water is significantly reduced by prompt action. Specialist firms can help you with their appropriate equipment and expert knowledge, getting the building back into normal use faster. Your insurance company will usually pay for the work—see "Who to use to do the emergency work" on page 7. Always act to protect your own safety - read pages 4-6.

# YOU CAN DOTHIS

- I. Keep the freezer closed if electricity is likely to be restored in under 24 hours and equipment is not affected by water.
- 2. Remove as much water as possible by mopping or using a 'wet' vacuum (only if fitted with safety cut-out). Blot small areas of wet carpeting with clean white towels.
- 3. Wipe water from wood after removal of lamps and tabletop items.
- 4. Remove and prop up wet upholstery cushions for even drying. Check for possible colour bleeding onto other surfaces.
- 5. Place aluminium foil, china saucers or wood blocks between furniture legs and wet carpeting to prevent absorption of water and swelling.
- 6. Open drawers and cabinet doors to air dry but do not force them open.
- 7. Remove valuable oil paintings and art objects to a safe, dry place.
- 8. Punch small holes in sagging plasterboard ceilings to release trapped water place pans or buckets beneath. Caution: Textured coatings used up to 2000 may contain asbestos.
- 9. Keep out of rooms where ceilings are weakened or wet older ceilings may be lath and plaster, which does not sag, is very heavy, and can suddenly fall!
- 10. If evidence of condensation is present, open windows to assist drying. But don't leave building insecure.
- II. Place damaged photographs and documents in plastic bags and freeze for later inspection wrap books in cling film to maintain the binding before freezing.

# BUT DON'T DOTHIS

- I. Do not walk mud upstairs change footwear to keep carpets clean.
- 2. Do not leave books, magazines or other coloured items on wet carpets.
- 3. Do not use your normal "dry" household vacuum to remove water.
- 4. Do not use televisions or other appliances while standing on wet carpet or floors. A qualified electrician must check them first if fire or water damaged.
- 5. Do not turn on switches, ceiling fixtures or other electrical items if wet.

# HELPFUL ADVICE LOST DOCUMENTS

You will find that duplicates of many documents can be obtained from organisations holding master records.

- I. Bank / building society books / mortgage documents: Contact your bank or building society; it will issue replacements.
- 2. Benefits Agency documents: Contact your local Benefits Agency office.
- 3. Birth / divorce decree / marriage and death certificates: The original office of registration will provide duplicates. The national office can advise see page 27.
- 4. Driving licence and vehicle records: Contact the Driver Vehicle Licensing Agency mail to DVLA, Swansea SA99 IAB see page 27.
- 5. Income tax records: Your local district office will be able to help see directory.
- 6. National savings / Premium Bonds: Your local Post Office can give you details of how to claim duplicates see page 27.
- 7. Passports: Contact the passport office see page 27. Non-nationals should contact their Consulate or Embassy.
- 8. Stocks and bonds: Your broker should have the details of the shares you hold and a Solicitor may be needed to legally reconstruct the Certificates.
- 9. Warranties / Guarantees: The manufacturers should hold completed registration cards or documents.
- 10. Wills: A new Will may need to be drawn up. Your Solicitor will give you advice, or contact the Citizens Advice Bureau see page 26.

# PREVENTING IT HAPPENING AGAIN

#### FIRE IS DANGEROUS

No one should underestimate the danger of fire. It is a potential danger we all live with, but much can be done to prevent it, and often at little cost. Think about what you could have done to prevent it or to warn you of the fire.

# • THINK OF FIRE SAFETY IN YOUR HOME

The experience you have been through may have been traumatic and possibly costly. A few minutes of your time taken to implement a number of simple fire safety measures will give you valuable protection and peace of mind. Homeowners and businesses can obtain advice about fire prevention, types of smoke alarms (which can be both battery and mains operated) and extinguishers from the Fire Service. To see if you qualify for a free home safety check or to request an information pack – see page 28.





## SIMPLE STEPS TO MINIMISE RISK

- I. Make an escape plan, involve everybody. Plan and discuss escape routes and plan what to do if trapped upstairs.
- 2. Try out your plan with your family; make sure everyone knows what they must do. How long does it take for everyone to get up and get out. Time it.
- 3. Switch off and unplug electrical appliances not in use.
- 4. Close internal doors at night.
- 5. Put out candles and cigarettes properly.
- $\hbox{6. Keep keys for windows readily available in each room-especially upstairs.}$
- 7. Keep entrance door keys near exit but hidden out of reach of burglars.
- 8. Inform guests where all keys are kept and about your escape plan.
- 9. Install and regularly check the operation of smoke alarms. Make sure that the alarms are BS EN approved. Always follow the installation instructions.
- 10. Never take out smoke alarm batteries to use in toys etc. Most fire deaths occur in the home. You are more likely to be injured during the night get used to checking your home before you go to bed.
- 11. The Fire and Rescue Services recommend that if purchasing a new smoke alarm you purchase one with a 10 year sealed battery.

17

# PROTECT YOUR CHILDREN

Children are at risk from fire in the home. REMEMBER – fire is not a toy so:

- 1. Never let them play with matches, lighters or smoking materials.
- 2. Install secure guards around open fires and heaters.

# FACT: Many children die or are injured in fires each year.

# CAUSES OF THATCHED ROOF FIRES AND ACTIONS TO REDUCE RISK

Thatch fires can be difficult and time consuming to extinguish, therefore the damage caused by these fires can be very severe.

Below are some of the most common causes of thatch fires and some important actions which can reduce the risk of a thatch fire.

#### CHIMNEY FIRES SPREADING TO THATCH - ACTION:

- I. Have your chimney swept regularly and check the rendering on chimney for damage.
- 2. Check flue lining and replace if necessary.
- 3. Ensure that the top of the chimney stack is at least five feet above the thatch; this will allow sparks to die away before they drop onto the thatch.
- 4. Maintain spark arrestors, dirty spark arrestors can cause combustion through poor ventilation.
- 5. Do not burn wet or unseasoned wood as this will lead to a greater build up of deposits in the flue.

# • ELECTRICAL FIRES SPREADING TO THATCH - ACTION:

- I.All electrical work to be carried out by a competent professional. Wiring in the roof space should be checked at regular intervals.
- 2. Check roof space for sign of vermin as these creatures may damage the wiring and cause a fire.
- 3. Where possible electrical wiring should be enclosed in fire retardant ducting.

#### FIRE SPREAD FROM OUTSIDE - ACTION:

19

• If you are having a bonfire, site it as far away from the house as possible,

bearing in mind the wind direction. Avoid bonfires in times when everything including the thatch is, likely to be very dry.

- Ensure that you have a garden hose from which a jet can reach all parts of the roof.
- Be aware of neighbours' bonfires and be extra vigilant around Bonfire Night.

# LIGHTENING STRIKE - ACTION:

• This is a rare cause of fire but if your property is in an exposed area it may be vulnerable; if this is the case it is worth re-siting any roof mounted television aerial; perhaps to a pole in the garden.

# GENERAL ADVICE:

- Fit smoke detectors in the roof space; these should be mains wired and linked (A detector operating in the roof space will activate the other detectors in the building.)
- If you have a fire when you dial 999 be sure to tell the operator that yours is a thatched property.

# **FIRE DANGERS**

- YOU CAN PREVENT A KITCHEN FIRE BY
- 1. Turning off heat, if the cooking oil starts to smoke.
- 2. Keeping cables, towels, oven gloves and clothing away from heat.
- 3. Never fill a chip pan more than one third full of cooking oil.
- 4. After a "night on the town" buy a takeaway rather than use the kitchen. 4 out of 10 home fires start in the kitchen.
- 5. Remove toasters from under cupboards and cabinets when in use.

# • IF A PAN CATCHES FIRE

- I. Do not move the pan.
- 2. Turn off the heat if it is safe to do so.
- 3. Get out Call the Fire Service Stay Out

# FACT: 20 people die and 7000 are injured due to fires starting in kitchens every year.



# SMOKING

- I. Don't smoke in bed.
- 2. Take extra care if you have been drinking, taking prescription drugs or are feeling tired. It's easy to fall asleep with a burning cigarette.
- 3. Always use a proper ashtray, and empty ashtrays at night.

# FACT: Many people die or are injured in fires caused by smoking materials - cigarettes burn at 700°C.

- CANDLES
- I. Candles, tea lights and oil burners can melt plastic surfaces like TVs and bath tubs.
- 2. Place these on heat resistant surfaces or specifically designed candle or tea light holders.
- 3. Keep them away from anything that could catch fire like curtains etc.
- 4. Don't leave them unattended.
- 5. Remember to extinguish all candles, tea lights and oil burners before going to bed.

# FACT: The number of fires caused by candles is rapidly increasing.

# **HOME FIRE DANGERS**







Pictograms reproduced in this document reproduced with the permission of the Department of Community and Local Government. Visit www.firekills.gov.uk - for information on fire safety or your local Fire Service - see page 28.



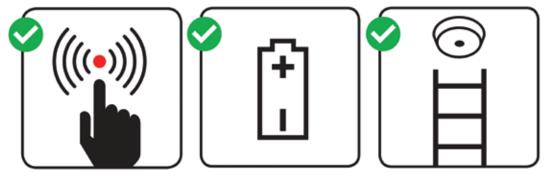
Put them out. Right out!

21

# **SAVE YOUR LIFE IN A FIRE**



If clothing catches fire, stop, drop and roll!



Test your smoke alarm weekly, change the battery annually and change your smoke alarm every ten years.

# **SAVE YOUR LIFE IN A FIRE**

# • IF THERE IS A FIRE

GET OUT - closing doors to limit fire spread if safe to do so. STAY OUT - never re-enter a burning building.

GET THE FIRE SERVICE OUT.

# IF YOUR CLOTHES CATCH FIRE

- 1. Don't panic and don't run around stop, drop and roll.
- 2. Smother the flames with a heavy material.
- 3. Immerse any affected area in clean cold water for at least 20 minutes to reduce effect of burns and then seek medical attention.

## IF THE ALARM SOUNDS

- I. If your smoke alarm goes off while you are asleep, don't investigate to see if there is a fire. Shout to wake everyone up, get everyone together, follow your practised plan and get out.
- 2. Check doors with the back of your hand. If they are warm do not open them
- the fire is on the other side.
- 3. Crawl if there is a lot of smoke as the air will be cleaner near the floor and visibility will be increased.

# IF YOUR ESCAPE ROUTE IS BLOCKED

- 1. If possible get everyone into one road-facing room with a telephone.
- 2. Close the door and use towels or bedding to block gaps around the door to stop smoke and fumes entering the room.
- 3. Fully open all windows in the room to improve ventilation shout for help.
- 4. If you are in danger do not immediately jump out of the window
- 5. Throw bedding out to cushion your landing.
- 6. Cover any broken glass.
- 7. Lower yourself down to arm's length and drop to the ground.

# YOU NEED SMOKE ALARMS

A smoke alarm could cost as little as £5 and could save your life. An alarm with a light is recommended for landings and stairs. For less than £30, both a domestic fire extinguisher and fire blanket can easily be purchased. These will give you added protection, particularly in the kitchen. Ensure alarms are BS EN approved. Remember smoke alarms have saved many lives. Test regularly and never take out the battery to use in toys etc. A working alarm could save your life tonight.

# **SAVE YOUR LIFE AFTER A FLOOD**

# SEVERE STORM OR RIVER FLOODING

- I.Always act to protect your own safety.
- 2. Deep water can hide missing drain covers and floating debris can injure or knock you off balance.
- 3. Take extreme caution if driving through water, it may be deep and cause the vehicle to float.
- 4. See "Safety Helpful Advice" on page 6.

#### IMMINENT RISK OF FLOODING

- I. Plan your escape route.
- 2. Find out if friends can offer you a place to stay.
- 3. If you have a disability, contact your local Social Services to see how they can help you.
- 4. Plan how you will protect your pets.
- 5. Store important documents and sentimental items in a safe place.
- 6. Find out how to turn off your gas and electricity.
- 7. Find out from your local authority if they plan to evacuate you if so, let friends and family know.

# FLOOD RISK INFORMATION

- 1. Contact Floodline to register for flood warnings (this service is provided FREE).
- 2. Make sure you understand the flood warnings and codes and actions.
- 3.YOU NEED EMERGENCY LIGHTING
- 4. Keep a torch and spare batteries to hand in case of an emergency.
- 5.A torch could cost less than £5 and could save you from injury.
- 6. Test regularly and never take out the batteries to use in toys etc.

# **CONTACTS YOU MAY NEED**

# EMERGENCY ACCOMMODATION

Your insurance company will be able to advise and support you. Your home may be unsuitable to use after a fire or flood. Most insurance policies will pay for temporary accommodation if your home cannot be occupied due to the incident. If you are insured, contact your insurance company to confirm any payment limits

before you run up a bill. If you are not insured your Local Authority have agencies that may be able to help you or Social Services may also help with emergency accommodation.

#### CITIZENS ADVICE BUREAU

Your local Citizens Advice Bureau can offer a wealth of helpful advice including addresses and telephone numbers of other sources of help. Visit the CAB on www.adviceguide.org.uk or use the telephone directory for your local office.

# ASSISTANCE FROM YOUR LOCAL AUTHORITY

Your local Environmental Health or Building Control Officer will assist you if you have concerns about building stability or pollution. Call your local authority and ask for the relevant department.

#### EMERGENCY CLOTHING & BEDDING

Contact the Benefits Agency, Social Services or British Red Cross.

### GENERAL ADVICE

Try the British Red Cross, Citizens Advice Bureau, Social Services, or Police.

- I. specialist Fire & Flood Company
- 2. see "Yellow Pages" under Fire and Flood.
- 3. search the internet using a search engine: look for "fire and flood" + county.
- 4. also refer to page 7 "Who to use to do the emergency work".

The Internet is a good way to locate local services. Most libraries have this facility, as do Internet cafes, if you cannot safely access your computer. Remember to always act safely – see "helpful advice" on pages 3-6.

# USE YOUR LOCAL TELEPHONE DIRECTORY

For large organisations, Government Departments, Inland Revenue, County Councils and Local Councils – you will find that their block adverts in your local telephone directory will show their latest departmental telephone numbers. Some contact numbers are shown on pages 27-28.

# **CONTACTS YOU MAY NEED**

Textphone users please dial 18001 prior to each number

# **National Agencies Telephone Textphone**

Benefits Agency National Helpline 0800 882 200

Central Register Birth Deaths & Marriages 0845 603 7788

DVLA - vehicle and drivers documents 0300 790 6801

Floodline 0845 988 1188

Health & Safety Executive Information Line 0845 345 0055

National Insurance 0845 302 1479

National Savings & Premium Bonds 0845 964 5000

Passport Agency 0300 222 000

# 24hr Utilities and Health Advice

# **Electricity**

Western Power - Cornwall, Devon, Dorset 0800 365 900

Scottish and Southern Electric - Dorset. Somerset and Wiltshire 08000 727 282

#### Water

South West Water - Cornwall & Devon 0800 169 1144

Wessex Water - Dorset & Somerset 0845 600 4600

Bristol Water - Mainly North Somerset 0845 702 3797

Bournemouth & West Hampshire Water 01202 590 059

Thames Water - Swindon 0845 920 0800

# <u>Gas</u>

Transco - Gas Leaks Emergency Line 0800 111 999

## Health

NHS Direct 0845 4647

# **Social Services**

Devon 0845 6000388

Cornwall 0300 1234 100

Dorset 01305 221 016

Somerset 01458 253241

Wiltshire 0845 6070888

# Police - always dial 999 in emergencies

Devon & Cornwall 08452 777 444

Dorset 01202 222 222

Somerset 08454 567 000

Wiltshire 101

Fire Safety We can help - Always dial 999 in emergencies

Devon & Somerset 01392 1234 232

Cornwall 0800 3581 999

Dorset 01305 753 007

Wiltshire 01793 401240

Non Urgent Fire and Rescue Services Telephone Numbers

Cornwall Fire and Rescue Service www.cornwall.gov.uk/fire

Old County Hall, Truro, TRI 3AY Tel: 0300 1234 232

Email: fire@cornwall.gov.uk

Devon and Somerset Fire and Rescue Service www.dsfire.gov.uk

The Knowle, Clyst St. George, Exeter, Devon EX3 0NW

Tel: (01392) 872 200 comments@dsfire.gov.uk

Dorset Fire and Rescue Service www.dorsetfire.gov.uk

Peverell Avenue West, Poundbury, Dorchester, Dorset, DTI 3SU.

Tel: (01305) 252 600 Fax: (01305) 252799 Email: reception@dorsetfire.gov.uk

Wiltshire Fire & Rescue Service www.wiltsfire.gov.uk

Manor House, Potterne, Devizes, SN10 6PP.

Tel: (01380) 723601 Fax: (01380) 727000 Email: enquiries@wiltsfire.gov.uk

USEFUL TELEPHONE NUMBERS	NOTES
Building Insurance Contents Insurance	
Insurance Company	
Insurance Tel. No.	
Policy No.	
Claim Reference No.	
Date of Incident	
Date Reported Incident	
Loss Adjuster	
Adjuster Tel. No.	
Specialist Fire & Flood Company	
Other	
Emergency Tip:	
Make a note of where your stop-cock is and tell all family members!	


"Talk to your friends & relatives about your experience & safety measures you have learnt."





Your insurance will pay for our work and we can help with your claim.

Call – 01209 722 522 (24 hrs). Read today's customer feedback on www.richfords.com Richfords Fire and Flood are pleased to sponsor the production of this guide.

Designed and published by:

Richfords Ltd, Leigh House, Dudnance Lane, Pool, Redruth, TR15 3QY. All rights reserved.



YOUR INSURANCE WILL PAY FOR OUR WORK
AND WE CAN HELP WITH YOUR CLAIM



ARE PLEASED TO SPONSOR
THE PRODUCTION OF THIS GUIDE