WHEN DISASTER STRIKES
Be Ready! Prepare, Plan, and Stay Informed!

GETTING BACK ON YOUR FEET
An informational brochure including:

- Fire Prevention
- Dealing with or without Insurance
- Important Support Services
- Salvaging Items
- Replacing Important Documents
- Property Restoration
INTRODUCTION

Experiencing and recovering from a disaster resulting in tremendous property damage is a traumatic process. A disaster could come in the form of natural or man-made origins, a broken water line, a fire, hurricane, or a storm. Whatever it may be can be physically and mentally demanding. As one of the first responders to an emergency, the fire service has evolved over the years to an all-hazards response organization. The Hawaii Fire Fighters Association has compiled the following information to assist you as you recover from a disaster. Often, the hardest aspect of rebuilding your life is knowing where to begin and who to call. The information in this pamphlet is meant to provide you with a smooth road to recovery. This pamphlet may not answer every question you have, but it will address a wide range of topics that may be important and provide contact information to resources that can assist you.

HFFA President Bobby Lee's Message

Hawaii Fire Fighters Association (HFFA) and the Hawaii Professional Firefighters Foundation (HPFF), through a community partnership with Interstate Restoration Hawaii, LLC, have compiled this informational brochure to assist you in planning and preparing for your recovery in the event of a disaster. Even though the majority of us do our best to prevent accidents from occurring, there are times when we can’t avoid these devastating events from happening. As firefighters, we’re here to save and protect life and property and we see the toll it takes on those suffering tremendous losses. Moments after a disaster strikes can be stressful and challenging. Please utilize this informational brochure to better prepare you for emergencies. Live aloha and stay safe!

The Hawaii Fire Fighters Association (HFFA), Local 1463, the exclusive bargaining representative for all county and state professional fire fighters in the State of Hawaii, created the Hawaii Professional Firefighters Foundation (HPFF), a 501(c)3 nonprofit organization whose mission is to support Hawaii fire fighters, promote fire prevention and education, and support other charitable organizations throughout the State – especially those that address the social welfare of our youth and most vulnerable populations.

Its immediate goals include helping fire fighters dealing with cancer and family support; promote education and prevention with a statewide fire safety campaign and encourage an active and healthy lifestyle for Hawaii’s keiki through athletic activities.
The latest statistics available from the National Fire Protection Association indicate that in the United States alone, there were 1.3 million fire related incidents, which resulted in 3,000 deaths, 17,500 injuries, and losses of 12 billion dollars in one year. The truth is, most of these could have been prevented. The key to surviving any man-made disaster is to invest the time in preventative measures. The Hawaii Fire Fighters Association recommends the following checklist to aid you in preventing fires:

1. Good Housekeeping practices includes reducing clutter in and around your home and business
2. Use all of your electrical appliances properly and do not overload circuits
3. Do not use extension cords in lieu of permanent wiring
4. Do not “piggyback” power strips and extension cords
5. Never leave your cooking unattended
6. Use candles only on non-combustible surfaces and never leave it unattended
7. Create an evacuation plan with a safe meeting place
8. Test your smoke alarms monthly and change the batteries annually
9. Keep all of your exit ways and paths to safety free and clear
IF YOU ARE INSURED

Notify your insurance company of the loss as soon as possible.

The insurance company should provide you with information regarding the security of the dwelling and exposed areas, the removal of water, and approved Emergency Response Contractors to begin fire damage restoration services.

Ask your agent what is required of you. As a policyholder, some companies require that you make an inventory of all your damaged personal items, detailed in relation to quantity, description and how much you paid for them. In most cases, your Emergency Services Contractor can assist with this task and also provide photo documentation of your damaged items.

IF YOU ARE NOT INSURED

Unfortunately, your recovery of things lost in the fire may be based upon any resources you have, as well as help from the community. Many private organizations could be able to help such as:

• American Red Cross
• Religious Organizations
• Department of Social Services

DETERMINING THE VALUE OF YOUR PROPERTY

Viewpoints will differ in relation to the value of your property. Knowing the following things will help you understand the process used to determine the value of your fire loss:

PERSONAL INVENTORY OF YOUR VALUABLES: If possible, have on hand in a safe place a listing with pictures of all valuable such as jewelry, antiques, heirlooms, and other items of value and keep all receipts on hand.

YOUR PERSONAL EVALUATION: While personal items may have sentimental value to you, it is important to realize that your insurer and the Internal Revenue Service will use objective measures. Some ways to measure the value of your loss objectively are as follows:

• COST WHEN PURCHASED: This is important in order to establish an item’s final value. If you have a receipt, it will help you verify that cost price.
• FAIR MARKET VALUE BEFORE THE FIRE: This is also known as actual cash value. The price would reflect the cost of the item at its purchase, minus the wear it had sustained since that purchase date. Insurers use the word depreciation to describe this, defined as the amount of value an item loses over a period of time.

VALUE AFTER THE FIRE: Otherwise known as the item’s salvage value.

PROPERTY RESTORATION

24 HOUR EMERGENCY WATER AND FIRE DAMAGE CLEANUP SERVICES

There are contractors that specialize in restoring items damaged in fires and floods. Your first call should be to your insurance carrier to determine what your policy will cover. Typically, insurance carriers will have a list of preferred vendors that already possess the necessary documentation on hand to expedite the restoration process. Request an estimate of the work to be done as well as the scope of work to be performed. Check any references that are available before any company is hired.
RECOVERY

OBTAINING A FIRE REPORT

Fire reports are public records and a copy can be requested by calling the local fire department and providing the date and address of the fire.

If the cause of the fire was determined by a fire investigator, their findings will be attached to the report. If it was referred to a law enforcement agency for a criminal investigation, the local fire department may not be able to release the report without prior authorization from that agency.

The requestor may be assessed an administrative fee and all local jurisdictions vary in fees and charges.

IMPORTANT DOCUMENTS

During any disaster, important personal and family documents may be damaged. If possible, these items should be stored in a safe location, such as a fire proof safe or a safety deposit box at your bank. Keep in mind that having a digital back-up system in place can help in getting back to normalcy. Replacement of the following valuable documents:

<table>
<thead>
<tr>
<th>Items Lost</th>
<th>Contact</th>
</tr>
</thead>
<tbody>
<tr>
<td>Driver's License</td>
<td>Local DMV</td>
</tr>
<tr>
<td>Birth, death and marriage, divorce certificates</td>
<td>State DOH</td>
</tr>
<tr>
<td>Social Security and Medicare Cards</td>
<td>U.S. Social Security Office</td>
</tr>
<tr>
<td>Military Documentation</td>
<td>Department of Veterans Affairs</td>
</tr>
<tr>
<td>Insurance Policies</td>
<td>Your insurance company</td>
</tr>
<tr>
<td>Banking and Investment</td>
<td>Local bank, credit union,</td>
</tr>
<tr>
<td>financial institution</td>
<td>Personal Attorney</td>
</tr>
<tr>
<td>Legal Documents</td>
<td>Lending Institution</td>
</tr>
<tr>
<td>Trusts/Wills/Power of Attorney</td>
<td>State Bureau of Conveyance</td>
</tr>
<tr>
<td>Mortgage Documents</td>
<td>IRS or tax preparer</td>
</tr>
<tr>
<td>Land Deeds</td>
<td></td>
</tr>
<tr>
<td>Tax Returns</td>
<td></td>
</tr>
</tbody>
</table>

THE FIRST 24 HOURS

WARNING

- Do not enter the site unless deemed safe and the first responders have released the scene.
- Do not attempt to turn on utilities yourself; the first responders or utility agencies will determine what is or isn’t safe to turn on or off.
- Be watchful for potential structural damage.
- Food, beverages, and medicine exposed to heat, smoke soot, and water should not be consumed under any circumstances.

SECURING YOURSELF AND THE SITE

If applicable, contact your insurance agent and company.

If you are uninsured, you can contact the Hawaii Chapter of the American Red Cross at (808) 734-2101 to help with your immediate needs:

- Temporary Housing
- Food
- Medicine
- Clothing

LEAVING YOUR HOME

Contact your local police department to let them know that the site will be unoccupied.

Local building codes require vacated structures damaged from fire and other catastrophic events and rendered unable to secure shall be boarded up to discourage any trespassers from entering and injuring themselves. If unable to board up yourself, call your insurance carrier for an approved contractor to perform emergency board up services.

Save receipts from money that you spend after the fire. These are important to show the insurance company what money you have spent in relation to your fire loss, as well as verifying losses for income tax purposes.
RUGS AND CARPETS

Rugs and carpets should be allowed to dry all the way through. Throw rugs can be cleaned by sweeping or vacuuming, then shampooing. Rugs should be dried as quickly as possible; lay them out flat and expose them to warm, circulated air. A fan blowing air at the rugs will help speed the process. Even though the surface of the rug may seem dry, moisture at the base can quickly cause a rug to deteriorate. For information on cleaning and preserving carpets, call a carpet dealer, installer, or a qualified carpet cleaning professional.

LEATHER AND BOOKS

Wipe leather goods with a damp cloth, then a dry cloth. Stuff purses and shoes with newspaper to retain their shape. Leave suitcases open to air out. Leather goods should be dried away from direct sunlight and extreme heat sources. When leather goods are dry, clean with saddle soap. Rinse leather and suede jackets in cold water and dry away from extreme heat sources and sunlight.

Wet books must be taken care of as soon as possible. The best method to save wet books is to freeze them with a vacuum freezer. This special freezer will remove the moisture without damaging the pages. If there will be a delay in locating such a freezer, place them in a normal freezer until a vacuum freezer can be located. Specialty disaster restoration companies often have these on hand or have direct access to such equipment.

Of course you can always consult with your neighborhood librarian for answers; they are and can be a great resource to offer assistance!
LOCKS AND HINGES

Locks (especially iron locks) should be taken apart and wiped with oil. If locks cannot be removed, squirt machine oil through a bolt opening or keyhole, and work the knob to distribute the oil. Hinges also should be thoroughly cleaned and oiled.

WALLS, FLOORS, AND FURNITURE

To remove soot and smoke from walls, floors, and furniture, use a biodegradable all purpose cleaner and degreaser, such as Simple Green™. Wear rubber gloves when cleaning with this solution. Be sure to rinse your walls and furniture with clear warm water and dry thoroughly after washing them with this solution.

Wash a small area at one time, working from the floor up. Then rinse the wall with clear water immediately.

Do not repaint until walls and ceilings are completely clean, de-odorized and dry.

Your wallpaper can also be repaired. Use a commercial paste to re-paste loose edges or sections. Contact your wallpaper dealer or installer for information on wallpaper cleaners. Washable wallpaper can be cleaned like any other ordinary wall, but take care not to soak the paper. Work from bottom to top to prevent streaking.

Wood Furniture

- Do not dry your furniture in direct sunlight. The wood may warp and twist out of shape.
- Remove drawers. Let them dry thoroughly so there will be no sticking when being replaced.
- Scrub wood furniture or fixtures with a stiff brush and cleaning solution.
- Wet wood can decay and mold, so make sure that it’s dried thoroughly. Open doors and windows for ventilation. Turn on fans or air conditioner if necessary.
- If mold forms, wipe the wood with a cloth soaked in a mixture of mild soap or detergent and warm water.
- For severely damaged furniture contact your local furniture refinisher.

MONEY REPLACEMENT

Handle burned bills as little as possible. Attempt to encase each bill or portion of a bill in plastic wrap for preservation. If money is only half-burned or less, you can take the remainder to your regional Federal Reserve Bank for replacement. Ask your bank for the nearest one; or you can mail the burned or damaged money by “registered mail, return receipt requested” to:

Department of the Treasury
Bureau of Engraving and Printing
Office of Currency and Standards
P.O. Box 37048
Washington, D.C. 20013

Mutilated or melted coins can be taken to your regional Federal Reserve Bank or mailed as above to:

Superintendent
U.S. Mint
P.O. Box 400
Philadelphia, PA 19105

If your U.S. Savings Bonds have been destroyed or mutilated, you must obtain Department of Treasury Form PDF 1048(I) from your bank or www.ustreas.gov and mail to:

Department of the Treasury
Bureau of the Public Debt
Savings and Bond Operations
P.O. Box 1328
Parkersburg, WV 26106

TAX INFORMATION

Check with your tax preparer/accountant, the Hawaii State Tax Collector, or the Internal Revenue Service (IRS) about special benefits for people with limited finances after a fire loss. You may qualify for special programs or benefits of your dollar loss in the fire or other disaster on your next tax filings.
AGENCY DIRECTORY

Federal Government (www.usa.gov)
Bureau of Citizenship and Immigration Services ........................................ 1-800-375-5283
State Department Passport Services ...................................................... 1-877-487-2778
Social Security Administration
   Social Security Card Replacement .......................................................... 1-800-772-1213
Internal Revenue Service (IRS)
   Help Line (Individual) ........................................................................... 1-800-829-1040
   Help Line (Business) ............................................................................. 1-800-829-4933
Department of Veterans Affairs
   Benefits Information and Claims ............................................................. 1-800-827-1000
Department of Homeland Security (DHS) & FEMA (www.ready.gov) .......... 800-FED-INFO or 800-333-4636
FEMA (www.fema.gov) ............................................................................. 202-646-2500

State Government (www.ehawaii.gov)
Department of Health
   Office of Health Status Monitoring
      Birth/Marriage/Death Certificates ......................................................... 586-4533
Department of Human Services
   Employment and Support Division .......................................................... 586-5230
Department of Taxation
   Information and Inquiries ....................................................................... 587-4242

City and County of Honolulu (www.honolulu.gov)
Honolulu Fire Department Fire Reports ...................................................... 723-7116
Department of Planning and Permitting
   Permits Issuance (Fasi Building) ............................................................. 768-8220
   Kapolei ................................................................................................. 768-3126
Department of Environmental Services
   Refuse Disposal ..................................................................................... 768-3300
Department of Budget and Fiscal Services
   Real Property Assessment Division ......................................................... 768-3139
Department of Customer Services
   Motor Vehicle Registration .................................................................... 532-4325
   Driver’s License and State ID ................................................................. 532-7730

Utilities
Board of Water Supply (www.boardofwatersupply.com)
   Trouble Call ......................................................................................... 748-5010
   Start or Stop service ............................................................................. 748-5030
Hawaiian Electric (www.heco.com)
   Trouble Call ......................................................................................... 548-7961
   Customer Assistance ............................................................................ 548-7311

Hawaii Gas (www.hawaiigas.com)
   Customer Assistance ............................................................................ 535-5933
Time Warner Oceanic Cable (www.oceanic.com)
   Customer Service ................................................................................ 643-2100
Hawaiian Telcom (www.hawaiiantel.com)
   Customer Service ................................................................................ 643-3456

Social Services
Aloha United Way (www.auw.org) .............................................................. 211
American Red Cross (www.hawaiiredcross.org) ................................. 734-2101
Hawaiian Humane Society (www.hawaiianhumane.org) ....................... 356-2250
National Weather Service (www.weather.gov)

Department of Civil Defense Division, State of Hawaii
   (www.scd.hawaii.gov)
   3949 Diamond Head Road, Honolulu HI 96816 ....................................... 808-733-4301

City and County of Honolulu Department of Emergency Management
   (www.honolulu.gov/dem)
   650 South King Street, Honolulu HI 96813 ............................................. 808-723-8960

County of Maui (www.co.maui.hi.us)
   Maui Fire Department ............................................................................ 808-270-7561
   Planning Department ............................................................................ 808-270-7735

County of Hawaii (www.hawaiicounty.gov)
   Hawaii Fire Department ......................................................................... 808-932-2900
   Planning Department ............................................................................ 808-961-8288

County of Kauai (www.kauai.gov)
   Kauai Fire Department .......................................................................... 808-241-4980
   Planning Department ............................................................................ 808-241-4050

Insurance Carriers
   Allstate Insurance .................................................................................. 800-255-7828
   Ameriprise .............................................................................................. 800-872-5246
   Dongbu Insurance .................................................................................. 808-531-9733
   DTRIC ...................................................................................................... 888-443-8742
   Farmers Insurance .................................................................................. 800-435-7764
   Fireman’s Fund Insurance ....................................................................... 888-347-3428
   First Insurance Company’s of Hawaii ................................................... 808-527-7711
   Hartford ................................................................................................. 800-243-5860
   Island Insurance ..................................................................................... 808-564-6222
   Liberty Mutual Insurance ........................................................................ 800-526-1547
   Progressive ............................................................................................. 800-274-4499
   RLI Insurance ........................................................................................ 800-621-5410
   State Farm ............................................................................................... 800-782-8332
   USAA ...................................................................................................... 800-531-8722
The following serves as a checklist for you after the fire:

- Contact the American Red Cross if you need services such as temporary housing, food, clothing, and medication.

- Contact your insurance claims department for detailed instructions on securing your home, conducting an inventory, and contacting the appropriate property disaster restoration companies.

- Check with fire officials if and when it is safe for you to re-enter your home to retrieve valuables and important documents. Damaged properties may suffer structural defects that may render your home unsafe to enter.

- Check with fire officials to determine if utilities have been turned off. Do not attempt to restore utility services by yourself.

- Conduct an inventory of damaged property and items. Do not throw away any damaged goods until a complete inventory and proper documentation have been completed.

- Try to safely locate valuable documents and records. Refer to information on contacts and the replacement process contained in this brochure.

- Before leaving your home, ensure that it is properly secured. Call the police department for guidance if your home is unsecured and consequences require you to leave the home unoccupied.

- Save all receipts for any expenditures related to your recuperation efforts after your loss. Receipts will be required for all claims by the insurance company and tax related losses.

- If applicable, notify your mortgage lender of your losses.

- Your accountant or tax preparer should be contacted regarding tax related claims due to your losses incurred as a result of a fire or flood.

Consult with your insurance carrier on a regular basis to ensure that you have sufficient insurance coverage on your property and contents.
If you are a renter, it is highly recommended that you insure your personal belongings with a renter’s insurance policy. Your landlord’s insurance policy will cover the property but not your contents in the structure.
If you do suffer a catastrophic incident resulting in significant damage, contact your insurance carrier’s claims department to secure a list of its preferred vendors specializing in emergency mitigation work and property restoration. The owner’s agent should also be contacted to assist in an emergency to assist you in the event the damaged property has a rental or leased agreement. Other forms offering information of property restoration experts include both the internet and the telephone directory.

**Emergency Water Extraction**
**Fire and Smoke Damage Restoration**
**Contents Restoration**
**Document Recovery**
**Complete Reconstruction Services**

808-484-4095 • www.InterstateHawaii.com
Hawaii Fire Fighters Association
Active Duty and Retired County & State Fire Fighters
of the State of Hawaii
1018 Palm Drive Honolulu, Hawaii 96814

Fire Department Incident #: ________________________________

Police Department Incident #: ______________________________

Date and Time of Incident #: ________________________________

Investigator Name #: _______________________________________

This brochure provided as a Community Partnership between the Hawaii Professional Firefighters Foundation and Interstate Restoration Hawaii, LLC.

DISCLAIMER: The State of Hawaii accepts no responsibility for the actions of persons following the advice of this pamphlet. The State of Hawaii further makes no claim that the advice herein regarding fire disasters is comprehensive, complete or all-inclusive. The State of Hawaii does not guarantee any information, policies, prices or contact information provided by third-parties or listed for outside organizations.