

# Returning to Your Home or Business After a Wildfire

Damages to your home or business after a wild fire may create additional hazards which may not be obvious. This TIP Guide is designed to assist home and business owners with some mitigation tips to keep in mind when re-entering your building.

The Federal Emergency Management Agency (FEMA) suggests the following non-exhaustive list of damage mitigation tips to consider:

- Evaluate all utilities on the property for fire damage. Also check power lines coming into the house. Call your gas company to evaluate service. Contact your utility company immediately if you find downed power lines or smell gas.
- Look for external damage to the home before entering. Examine the foundation for cracks or other damage. Inspect porches and overhangs to be sure they are adequately supported. If any portion of the foundation has been compromised, it may not be safe to enter the building.
- Enter the house carefully. If the door sticks at the top as it opens, it could mean the ceiling is ready to cave in. If you decide to force the door open, stand outside the doorway as you do so to avoid being hit by falling debris. Look before you step. Floors and stairs may be slippery or covered with debris. Watch for broken glass, nails and other hazards. Check the roof and attic immediately for hidden hot spots or embers and watch for flare-ups for several hours after the fire.
- Be alert for gas leaks inside the house that might not be obvious from outside. Do not strike a match or use an open flame unless you know the gas has been turned off and the area has been well ventilated. Instead, use a flashlight to check for damage.
- Turn off the electricity. Even if the power company has turned off electricity to the area, be sure to turn off your circuit breakers if it is safe to do so. Do not use appliances or motors that have been damaged until they have been repaired or replaced. If you use generators due to the loss of power, make sure they are used outside. Conduct all cooking on camp stoves and grills outside, if at all. Gas and charcoal fumes can be deadly.
- Flying ash could potentially clog gutters and drains preventing proper drainage of water. Blocked drains can cause excessive water damage to your home or building. Drains should be inspected and adequately cleared.

## LOSS CONTROL TIPS

- Do not breathe the ash from the fires. Ash can irritate your respiratory system. Use appropriate masks to protect your airway. If there are no downed power lines in the area, water down the area around your home to reduce flying ash. Keep all windows closed to prevent odors from the burning area from entering your home.
- Be careful when removing burned items from the home. Handle all burned plastics with rubber gloves as possible toxins can come off the plastic.
- Do not allow children to play in burned areas. Trees may be weak and could fall unexpectedly; holes in the ground may be covered with ash and not visible.

For more information, contact your local Hartford agent or your Hartford Loss Control Consultant. Visit The Hartford's Loss Control web site at <http://www.thehartford.com/corporate/losscontrol/>

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