

If you are insured, your insurance will be the most important single component in recovering from a fire loss. A number of coverage's are available such as - homeowner's, tenant's or condominium owner's insurance policies.

Your insurance policy is a contract between you and the insurer. The insurer promises to do certain things for you. In turn, you have certain obligations. Among your duties after a fire loss would be to give immediate notice of the loss to the insurance company or the insurer's agent.

Protect the property from further damage by making sensible or necessary repairs such as covering holes in the roof or walls. Take reasonable precautions against loss, such as draining water lines in winter if the house will be unheated for some time. The insurance company may refuse to pay losses that occur from not taking such reasonable care.

Make an inventory of damaged personal property showing in detail the quantity, description, original purchase price, purchase date, damage estimate and replacement cost.

Cooperate with the insurer or his/her adjuster by exhibiting the damaged property.

Submit, within a stated time period (usually 30 - 60 days), a formal statement of loss. Such a statement should include:

- * The time and cause of loss
- * The names and addresses of those who have an interest in the property. These might include the mortgage holder, a separated or divorced spouse or a lien holder.
- * Building plans and specifications of the original home and a detailed estimate for repairs.
- * The damage inventory mentioned above.
- * Receipts for additional living expenses and loss of use claims.