

After The Fire

Information to Assist in the Recovery Process



Serving the Cities of Crystal and New Hope

Introduction

West Metro Fire-Rescue District provides this document as a part of our continued commitment to customer service. The information provided will assist you in your household's recovery and restoration of property damaged by fire.

The First 24 Hours

Immediately after a fire, there are some important steps to take and decisions to make to help the recovery process. When fire strikes, lives are suddenly changed. The average person does not intend on dealing with the tragedy of fire. Below are some suggestions to help you through the immediate confusion and assist in protecting you, your family, and your property.

- Contact your insurance company immediately to report your loss. They will send out an adjuster to review your situation. The adjuster will also have information on how to acquire help for immediate board up and repairs. See information below about the difference between insurance company adjusters and public adjusters.
- Make sure your property has been declared safe and ready to enter by a proper authority such as the fire chief or incident commander in charge of the fire scene. This duty is sometimes carried out by the local fire investigator or building official. In some instances, you will not be allowed access until the fire investigation has been completed. It is also possible the home maybe un-inhabitable, and you will only be allowed to grab immediate necessities. In severe cases where there is major damage, no entry may be allowed due to safety concerns. This will usually be determined before the fire department leaves the scene.
- Arrange for board-up of your property if necessary. See information about "Fire and Water Damage Board-Up and Restoration Services". Be sure that boarding up your home is all that is specified in the work order and the company does not include other work such as restoration. All holes in the exterior of your home should be covered to prevent the entry of rain or intruders. Make certain outside doors can be locked or covered. Your insurance company will help you with this process, but this is ultimately the responsibility of the homeowner.
- Contact local disaster relief services whether you are insured or not. The American Red Cross or Salvation Army can help arrange temporary housing, food, eyeglasses, medication, and other essentials destroyed by the fire. Emergency relief is given regardless of income. See the "General Service Organization" section. In some cases the fire department may have already have done this for you.
- Consult each of your utility companies to determine if utilities can be left on or need to be turned off. In many cases the utilities have been disconnected during suppression efforts for safety. Contact information for utility companies can be found in this handbook. **Do not try to restore any utilities yourself.**
- If you have not already done so, remove all pets to a cleaner and safer environment. Contact your veterinarian for information.

- Remove all valuables remaining in your home if you plan to leave the site of the fire (and are allowed back in your home). Try to locate and take with you the following items:
 - Identification
 - Vital medications: insulin, blood pressure regulation medicine, heart medicine, etc. If the medication was exposed to heat, smoke or water it should be replaced.
 - Eyeglasses, hearing aids, prosthetic devices and other personal aids.
 - Valuables and documents such as insurance policies, checkbooks, credit cards, savings account records, money and jewelry.
 - Cell phone(s) and chargers for communication needs.

- Beginning immediately, save receipts for any money you spend. These receipts are important in showing the insurance company what money you have spent related to the fire loss and for verifying losses claimed on your income taxes.

- Notify the following parties of your situation and where you will be temporarily residing:
 - Your insurance agent or adjuster
 - Your family and friends
 - Your employer
 - Your children’s school
 - The post office, you can have them hold or forward your mail, depending upon the duration of your relocation
 - Newspaper or any magazine subscriptions
 - Utility companies
 - Bank and credit card companies
 - The city’s assessor

- **If you are a tenant/renter of the property:** Contact the resident manager and the owner. It is the responsibility of the owner to prevent any further damage or loss at the site. See that your personal belongings are secure, either in the building or at another location.

Fire and Water Damage Board-Up and Restoration Services

<u>Giertsen Company</u>	763-546-1300
<u>Lindstrom Cleaning & Construction</u>	763-544-8761
<u>Paul Davis Emergency Services</u>	763-308-5051
<u>Restoration Professionals</u>	651-379-1990
<u>Servpro of Minnetonka</u>	952-473-4837
<u>Servicemaster</u>	612-263-8697
<u>Versatile Restoration Pros</u>	612-324-1122

For additional companies providing you can search the internet for “[fire restoration services](#)”.

Protect Yourself

Just as there are many things you must do to protect you and your property, there are many things you must not do. The following information will help you avoid any unnecessary delays in your recovery and keep you safe:

- Use caution at any time you re-enter the structure. Not only are there the obvious structural dangers, but there may also be toxins or airborne contaminants caused by the fire. Exposure to some of these toxins has been shown to increase the risk of developing certain types of cancers. In many cases, it is safer and quicker to have the insurance agency handle the necessary clean up and restoration of your property. Contractors hired to do repairs are aware of the possible hazards present and have the equipment to deal with them.
- Do not sign anything immediately after any property damage to your home or business. Take the time to read through any fine print on any work order form. Make sure you read and understand your insurance policy.
- Do not give anyone unlimited approval for any repairs or work to be done on your property. Make sure you see a detailed estimate of the work to be done.
- Do not leave the site until it has been secured properly.
- Do not throw away any damaged property until a full inventory is made. All damages are taken into consideration when developing your insurance claim. In addition, the inventory is important for tax purposes.
- **Overall, if you are insured**, work with your insurance agency and check to see what is required of you. They deal with loss every day and will be able to walk you through the process to recovery.
- **If you are not insured**, your recovery from a fire loss may be based upon your own resources and help from your community. These organizations may be sources of aid or information. Many of their contact numbers are listed in the back of this document:
 - American Red Cross
 - Salvation Army
 - Religious Organizations
 - Department of Social Services
 - Civic Organizations
 - State or Municipal Emergency Services Office
 - Non-Profit Crisis Counseling Centers

The Fire Investigation

After experiencing the tragedy of fire, we understand your first question may be, “How did the fire start?” It is the goal of the District to give you that answer, not only to give you some closure, but by doing thorough origin and cause investigations we can better learn how to prevent future fires.

Requesting a Fire Report

A copy of the fire report for your incident can be obtained by contacting West Metro Fire-Rescue District Offices. Contact Assistant Chief Adam Wodtke at (763) 230-7004 or email at awodtke@westmetrofire.com.

District Offices are located at 4251 Xylon Ave N. in the City of New Hope with hours of operation Monday through Friday from 8:00 am to 4:30 pm.

Please keep in mind it may take a few days for reports to be completed and approved for release. If you are requesting the fire investigation report, please understand fire investigation reports are only released after investigations are closed and not always available with the basic incident report.

Insurance Claim Adjuster vs. Public Adjusters

Insurance Claims Adjusters

When dealing with your insurance claim it is important that you do not make any quick decisions, especially during the fire or shortly after. If you are unhappy with the service provided by your insurance company, contact the Insurance Commissioner's Officer at 651-201-2555 or enlist a Public Adjuster.

Public Adjusters

A Public Adjuster is an independent adjuster not associated with your insurance company. After a fire incident, expect that a Public Adjuster may be one of the first people on the scene. It is important for you to know that it is your choice whether or not you use the services of a Public Adjuster in settling your fire loss. If you choose to have a Public Adjuster assist you with your loss, they will generally assume 10-15% of your insurance entitlement.

General Service Organizations

[American Red Cross](#)612-871-7676
[Salvation Army Disaster Services](#).....763-425-0517 x 105
[United Way- Find Help](#).....651-291-0211

City Resources

City of Crystal (M-F 8:00 a.m. - 4:30 p.m.)
4141 Douglas Drive
Crystal, MN 55422
City Hall: 763-531-1000
Police Admin: 763-531-1010
<https://www.crystalmn.gov/>

City of New Hope (M-F 8:00 a.m. - 4:30 p.m.)
4401 Xylon Ave N.
New Hope, MN 55428
City Hall: 763-531-5100
Police Admin: 763-531-5170
<https://www.newhopemn.gov/>

West Metro Fire-Rescue District (M-F 8:00 a.m. - 4:30 p.m.)
4251 Xylon Ave N
New Hope, MN 55428
Main Phone: 763-230-7000
<http://www.wmfrd.org/>

Utilities

CenterPoint Energy (Gas)	612-372-4727
Xcel Energy (Electricity).....	1-800-895-4999
DirectTV (Satalite Provider)	1-800-531-5000
Century Link (Phone and Internet)	1-877-803-8414
Xfinity (Phone, Cable, Internet)	1-800-934-6489

Local Hotels

Minneapolis NW Marriott
725 Northland Dr.
Brooklyn Park, MN 55428
www.marriott.com
763-536-8300

DoubleTree
1500 Park Place Blvd
St. Louis Park, MN 55416
www.hilton.com
763-473-3008

Crowne Plaza
3131 Campus Drive
Plymouth, MN 55441
www.ihg.com
763-559-6600

Homewood Suites West End
5305 Wayzata Blvd
St Louis Park, MN 55416
952-544-0495
www.hilton.com

Residence Inn
2750 Annapolis Circle
Plymouth, MN 55441
www.marriott.com
763-577-1600

Red Roof Inn
2600 Annapolis Lane
Plymouth, MN 55441
www.redroof.com
763-553-1751

Public Schools Serving Crystal & New Hope

District No. 281
<https://www.rdale.org/>

High Schools

Armstrong High School
763-504-8800

Cooper High School
763-504-8500

Middle Schools

Plymouth Middle School
763-504-7100

Robbinsdale Middle School
763-504-4800

Sandburg Middle
School 763-504-8200

Elementary Schools

Forest Elementary School
763-504-7900

Lakeview Elementary School
763-504-4100

Meadow Lake Elementary
School
763-504-7700

Neill Elementary School
763-504-7400

Noble Elementary School
763-504-4000

Northport Elementary School
763-504-7800

School of Engineering and
Science at Olson Elementary
763-504-8000

Sonnesyn Elementary School
763-504-7600

Robbinsdale Spanish Immersion
School
763-504-4400

Zachary Lane Elementary
School
763-504-7300

FAIR School Crystal
763-971-4500

FAIR School Downtown
612-752-7100

Veterinary Care

[BluePearl Pet Hospital](#) – 24 Hour
4708 Olson Memorial Hwy
Golden Valley, MN 55422

[Access Veterinary Care](#)

6225 42nd Ave N
Crystal, MN 55427

[New Hope Animal Hospital](#)

3709 Winnetka Ave N
New Hope, MN 55427

[Plymouth Heights Pet Hospital](#)

9200 49th Ave N
New Hope, MN 55428