



MEEMIC Insurance Company

Insurance for Family and Friends of the Educational Community

MEEMIC'S INFORMATION SERIES :

FIRE DAMAGE



Disasters can strike with little or no warning. Being prepared can keep your family and home safe.

- ◆ Install smoke detectors and familiarize your family with the sound of the alarm.
- ◆ Plan an escape route from your home. If possible, every room should have two escape routes.
- ◆ Remember that smoke and heat rises. When you encounter smoke, crawl on the floor where the air is cleaner.
- ◆ Make sure your roof is constructed with fire resistant materials.
- ◆ Make sure your home's house number can be easily seen by fire fighters trying to locate your home.
- ◆ Keep a fire extinguisher in your home.
- ◆ Make an inventory of your possessions and store it off the premises. If your property is damaged, this list will help facilitate the claim filing process.
- ◆ Plan a safe rendezvous point for you and your family in the event that you are separated during a fire.

If you should happen to have a fire, after your family is safe, be sure to take the following steps:

- ◆ Notify MEEMIC Claims as soon as possible. If you have vacated the premises, make sure your claim adjuster knows where to contact you.
- ◆ Make a detailed list of all damaged or destroyed personal property. Don't throw out damaged property until you've met with your claim adjuster. Your photos and inventory lists will help the adjuster assess the damages.
- ◆ Keep receipts for living expenses beyond your normal ones and for temporary repair costs so you can inquire about insurance reimbursement.
- ◆ Don't be rushed into signing repair contracts. Deal with reputable contractors. If you're unsure about a contractor's credentials, contact your claim adjuster, Better Business Bureau or Chamber of Commerce for referrals.