

# What to Do If Your House Burned Down

[utahfloodcleanup.com/what-to-do-if-your-house-burned-down/](https://utahfloodcleanup.com/what-to-do-if-your-house-burned-down/)

While house fires can be terrifying, dealing with your insurance doesn't have to be. With the exception of arson, insurance claims for house fires typically meet with few obstacles. Insurance companies will work with you to recover from the loss of your home and replace damaged property and personal contents.

## Steps to Take After Your Home Burns Down



### Immediately after the Fire

After a fire, ensure the health and safety of loved ones. Children may worry that the fire will happen again, or that their family will be harmed or killed. Elderly people may be disoriented. Speaking in soothing and calm tones—even if you don't feel that way—will help reassure them. Also, remember to check on your pets. Take anyone who has been injured to the hospital (or the vet) for immediate attention.

### Stay Safe

Wait for the fire department to clear your home before entering it. Stay safe by not passing through roped off areas. Even after you are allowed access, use caution and watch over the next few days for any embers or other signs of fire. Also,

check with the fire department to see if they had to shut off the utilities. If it is not safe to turn the utilities back on, the fire department will not have done so—and neither should you.

If you can't stay in your home, board up any openings and secure the building. Notify the police that your home will be empty. As hard as it is to believe, if a thief or looter is harmed on your property, you could be held liable.

## Whom to Contact

There are many people to contact after a fire. Contacting service organizations like the American Red Cross, the Salvation Army, or religious organizations can help to return some normalcy to your life. There are also many nonprofit crisis-counseling centers and community groups that can help. Contact your bank and mortgage lender to replace your financial documents and any credit or bank cards. You'll also want to start the process of replacing important documents, such as social security cards or birth, marriage, and death certificates.

## Contact Your Insurance Agent

Your insurance agent will be there to help, but only if you let him or she know about the fire. Don't assume that the police or the fire department will contact your insurer. **Before processing your claim, your insurance company will need documentation.** Start with the fire incident report, which you can get from the Fire Marshall. Hold onto any receipts as many expenses are reimbursable. One item you can take care of before a fire is to create a list of the contents of your home. Use pictures or videos and store multiple copies somewhere other than your home or on an external website.

## Get the Cleanup or Restoration Process Started

[Cleaning up after a fire](#) is not easy and may even be dangerous. [Utah Flood Cleanup](#) can help you get back into your home as quickly as possible. A house fire doesn't have to be the end of the world. Call Utah Food Cleanup today to find out how we can help you get your life back.