

# Lisle-Woodridge Fire District



**Headquarters – Station #51**  
**1005 School Street**  
**Lisle, IL 60532**  
(630) 353-3000  
[www.LWFD.org](http://www.LWFD.org)

## **Resident Resource Handbook**

## ***FOLLOWING A FIRE OR TRAGEDY***

*Emotional trauma usually accompanies a fire which causes both disruption and damage to you and your family's lives. One of the most important things to pay attention to following a fire is the recovery from the crisis, as well as the reduction of your losses. The following information is intended to provide you with the information necessary to help you understand what needs to be done.*

## ***INSURANCE PROFESSIONAL DESCRIPTIONS:***

- *An **AGENT** is the person who sold you your insurance policy.*
- *A **CLAIMS ADJUSTER** is the person who represents your insurance company. All negotiations of your insurance settlement will be through this person.*
- *A **QUALIFIED CONTRACTOR** specializing in Restoration and Emergency Services is who will assist you with repairing your home and restoring personal property.*

## ***UNDERSTANDING YOUR INSURANCE POLICY***

*The insurance policy you most likely purchased to cover your home will now have a major impact on the repair. It is important for you to understand the coverage your policy provides. Each insurance company writes its own unique policy but the basic coverage's of most insurance policies are quite similar.*

## ***WHAT IS COVERED?***

- *Most policies have limited coverage for items such as: jewelry, landscaping, money, silverware, etc.*
- *The amount of the deductible. (The amount of the loss you pay-usually ranges between \$250 and \$5000).*

## ***YOUR INSURANCE AGENT***

*For specific information about your insurance policy it is important that you meet with your Insurance Agent ASAP.*

# Emergency Information

## ***Why were windows broken or holes cut into the roof?***

*These procedures occur because as a fire burns, it moves upward then outward. In order to slow the damage caused by outward movement of a fire, and remove thick smoke which obscures the fire, breaking the windows and/or cutting holes in the roof enables the firefighters to more efficiently fight the fire.*

## ***Why were there holes cut into the walls?***

*Cutting holes in the walls allows the fire department to be completely sure that the fire is fully extinguished.*

## ***Can a home/facility owner get a copy of the fire report?***

*In Illinois a fire report is considered to be a public document and is available at either the fire department or the fire marshal's office.*

## ***What about the emergency personnel and the firefighters?***

*If you are impressed with the support and professionalism or should you want to extend your gratitude to the emergency personnel, you may do so, particularly in writing.*

## ***Non-Emergency Numbers:***

***Lisle Woodridge Fire District            630-353-3000***

***Lisle Police Department                630-271-4200***

***Woodridge Police Department        630-719-4740***

***DuPage County Sheriff                 630-682-7256***

# Your Responsibilities

***GIVE PROMPT NOTICE TO THE INSURANCE COMPANY:***

*This is usually done through your agent. A phone number has been provided by your insurance company; contacting them will generate a claim number.*

***PROTECT THE PROPERTY FROM FURTHER DAMAGES:***

*A Board Up Service is another benefit provided to you by your insurance company; the Fire District will assist you in contacting a qualified Board Up Company following your authorization.*

***SHOW THE DAMAGED PROPERTY:***

*You are required to show the insurance company any damaged property as often as they reasonably request. Do not throw away any damaged goods until after an inventory is made.*

***PROVIDE RECORDS, DOCUMENTS, PHOTOGRAPHS AND PERMITS TO THE INSURANCE COMPANY TO MAKE COPIES:*** *The insurance company may desire to see deeds, bills of sale, and other documents that establish ownership and values.*

***KEEP AN ACCURATE RECORD OF REPAIR EXPENSE:***

*You must keep receipts and detailed records for submission to the insurance company in order to be reimbursed. We recommend a binder divided into dwelling, contents, and additional living expense.*

***PREPARE AN INVENTORY OF DAMAGED PERSONAL PROPERTY SHOWING THE APPROXIMATE VALUE:***

*This is difficult. You are required to carefully go through your home and make a detailed list of every destroyed and damaged item, taking photographs before and after will be very useful. Where possible you should provide receipts if you have them and they were not destroyed.*

# Working with a Contractor

## ***WHAT TO EXPECT WHEN YOUR CONTRACTOR REMOVES YOUR ROOF, SIDING, WINDOWS, DOORS OR INTERIOR FINISHES:***

*This is a noisy and dirty part of the job. Unfortunately, the noise is unavoidable and in most cases, dust and particles will settle into the interior of your attic and home. Your contractor will help move and protect any items left on-site.*

## ***HIDDEN OR MISSED DAMAGES:***

*When the initial estimate is complete, and the insurance company settles on the loss, there is the possibility of additional damages that were hidden. Hidden damages are damages that were impossible for the contractor to anticipate or see at the time the estimate was completed. The contractor can submit to the insurance company for additional damages by filing a supplement.*

## ***DEBRIS REMOVAL:***

*The insurance company will pay the cost of removing and discarding destroyed material from your home.*

## ***PRODUCTION TIME:***

*The goal of your contractor will be to complete your project to your satisfaction, in the approximate time estimated. They will do everything possible to accomplish this goal, but many factors can add time to a job, such as: additional work request, building inspections, and weather. Based on the damage, multiple work crews may be involved and may extend the schedule. Factors that may affect day to day scheduling include: the amount and time of work needed to coordinate with other workers, unforeseen conditions, and other necessary scheduling adjustments.*

# Items to Salvage

- Insurance Papers*
- Cash and/or Credit Cards*
- Jewelry or other valuable possessions*
- Cell phone*
- Phone/ address book or vital contact information*
- Drivers License or ID*
- Firearms*
- Medical information and prescriptions*
- Devices such as: hearing aids, eyeglasses, etc.*
- Birth Certificate*
- Mortgage Papers*
- Death Certificates*
- Wills*
- Medical Records*
- Bank Books*
- Insurance Policies*
- Passports*
- Social Security Cards*
- Marriage Papers*
- Divorce Papers*
- Military Discharge Papers*
- Deeds*
- Payment Books*
- Income Tax Records*
- Warranties*
- Automobile Title / Registration*
- Citizenship Papers*
- Burial Contracts*
- Animal Registration Papers*

\*\*If any of these items are locked in a safe, **do not** attempt to open the safe. A safe involved in a fire may hold intense heat for several hours.

# Cleaning Contents

## ***FURNITURE, FLOORS, AND WALLS***

*These areas should be addressed with proper cleaning techniques to help prevent permanent damage. Let your contractor help you with the cleaning process. Trying to clean your furniture without proper equipment and training can cause more damage.*

## ***PERSONAL EFFECTS AND PHOTOS***

*Any photos that appear to be damp or wet should be laid flat on towels to dry. If they are stuck together or stuck to frames, the photos need to be submerged in warm water and gently pulled off the surface. Any papers that have mold due to moisture need to be photo copied and the original discarded.*

## ***CLOTHING***

*When cleaning clothes post emergency, it is important to find a drycleaner who offers an ozone chamber on premises, or at the very least a drycleaner with experience in odor removal. Trying to clean your clothing yourself can do more damage than good.*

## ***ELECTRICAL APPLIANCES***

*It is important to contact a service representative prior to using any appliances that have been exposed to water or steam, especially electric appliances. Your appliances may need to be professionally cleaned prior to use.*

## ***KITCHEN***

*Any pots, pans, flatware, etc., need to be washed in hot soapy water with a degreaser. Any copper or brass can be polished with any standard cleaning product. Discard exposed food, canned goods or beverage items that have been exposed to excessive heat.*

**\* Medications should not be consumed, contact your pharmacy.**

# Drying Contents & Smoke

## ***WHY COULD THERE BE POTENTIAL WATER DAMAGE FROM THE FIRE DISTRICT'S PROCESSES, RESULTING IN THE NEED FOR DRYING OUR HOME?***

*It is important to keep in mind that the Fire District is unable to completely predict the extent of the fire by looking at a structure, and whether or not the fire has been completely extinguished. Quite commonly, the fire district must use heavy amounts of water, in order to ensure complete extinguishment. Being that this could occur in your home, drying out of your contents may need to occur.*

*Any saturated materials have the ability to quickly breed mold. In order to prevent mold, it becomes increasingly important to dry any wet building materials or contents as soon as possible. This may require special expertise, commercial grade dehumidifiers and professional attention; if this is the case a service will be facilitated by your insurance company. The stages in drying are as follows:*

- a) First Stage: Removing water*
- b) Second Stage: Remove any moisture from the air*

## ***WHY IS SMOKE RESIDUE SO DAMAGING?***

*Smoke residue has the capability to attack any of the porous surfaces that it encounters. The chemical residue can alter or stain surface finishes or fabric textures. It is important for you to complete all paperwork required, so that they can commence work to clean up any smoke residue as soon as possible, in order to minimize the amount of damage or chemical alteration. It is important to bare in mind that some items may have to be removed from your home/ facility for specialized cleaning and/or care.*

# Money Replacement

*For any bills that have been burned or altered:*

*Any money that has been burned needs to be handled as little as possible due to its fragility. If you are able to, try to encase each bill or portion of bill into plastic wrap to preserve it. Should money be only half burned or less, then you can take the remaining bill (s) to your regional Federal Reserve Bank for replacement.*

*If you are unable to locate a Federal Reserve Bank close to you, then you can also mail the torn or burned money via “registered mail, return receipt requested” to:*

*Department of The Treasury  
Bureau of Engraving and Printing  
Office of Currency Standards  
P.O. Box 37048  
Washington, D.C. 20013*

*Should you have any U.S. Savings Bonds which have been burned or destroyed, you need to obtain a Department of Treasury Form PDF 1048 (I) from either your bank or online at:*

*[www.ustreas.gov](http://www.ustreas.gov) and mail the completed form to:*

*Department of the Treasury  
Bureau of Public Debt  
Saving Bonds Operations  
P.O. Box 1328  
Parkersburg, WV 26106-1328*

*Be sure to include :*

*Name(s)*

*Addresse(s) on all bonds*

*Date and Time period when it was purchased,*

*Denominations*

*Number of each*

## **CONTACTING SERVICES**

*If you are in need of temporary housing, food, clothing or other essential items, emergency relief is given without regard to income. The Fire District will contact these agencies for you if you so desire.*

*Chaplains are also available to you through the Fire District 24 hours a day. If the need arises, we will contact a chaplain for you.*

## **RELIEF SERVICES**

### **AMERICAN RED CROSS**

*24 Hour Disaster Hotline*                      *312-491-7027*

### **DU PAGE EMERGENCY SHELTER**

*24 Hour Hotline*                                      *800-941-8681*

### **LISLE TOWNSHIP SOCIAL SERVICES**

*8:30 a.m. – 4:30 p.m. (M-F)*                      *630-968-2087 x13*

## **UTILITIES**

### **NATURAL GAS**

**NICOR**    *888-642-6748*

### **ELECTRIC**

**COMMONWEALTH EDISON**                      *800-334-7661*

### **TELEPHONE**

**SBC**    *800-244-4444*

**MCI**    *800-950-5555*

### **WATER**

**VILLAGE OF LISLE**                                      *630-271-4180*

**VILLAGE OF WOODRIDGE**                      *630-719-4753*

**EMERGENCY  
PHONE NUMBERS**

Our address is \_\_\_\_\_

Our telephone number is \_\_\_\_\_

**HOSPITALS:**

**EDWARD HOSPITAL**                      **630-527-3358**

**GOOD SAMARITAN**                      **630-275-1160**

**POISON CONTROL**                      **800-942-5969**

**DOCTORS:** \_\_\_\_\_

**PHARMACY:** \_\_\_\_\_

**INSURANCE CO:** \_\_\_\_\_ **POLICY#** \_\_\_\_\_

**MORTGAGE CO:** \_\_\_\_\_ **LOAN #** \_\_\_\_\_

**EMPLOYERS:** \_\_\_\_\_

**SCHOOLS:** \_\_\_\_\_

**POST OFFICE:** \_\_\_\_\_

**DELIVERY SERVICES:** \_\_\_\_\_

**BANKS:** \_\_\_\_\_

**NEIGHBORS:** \_\_\_\_\_

**RELATIVES:** \_\_\_\_\_

# Communication Log

Date: \_\_\_\_\_ Time: \_\_\_\_:\_\_\_\_

Who I Spoke With: \_\_\_\_\_

Topic: \_\_\_\_\_

Notes: \_\_\_\_\_

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