

# AFTER THE FIRE



**SUPPORTING YOU TO PROTECT YOUR BUSINESS**



## AFTER THE FIRE CHECK LIST

This form should be completed following any fire and all outcomes recorded, actioned, review and communicated to relevant persons. This is **NOT** a Fire Risk Assessment but the outcomes of this check list may contribute to the document.

		✓	✗
1	Has an appropriate review of your Fire Risk Assessment been carried out and actions? (For information on fire risk assessments visit <a href="http://www.wales.gov.uk">www.wales.gov.uk</a> )		
	Commentary:		
2	As a result of the fire, has the availability and suitability of emergency escape routes and fire exit doors been confirmed, e.g. routes not blocked, doors easily openable without the use of a key, etc.?		
	Commentary:		
3	As a result of the fire, does the fire alarm or emergency lighting system require attention, e.g. servicing, replacement, etc.?		
	Commentary:		
4	As a result of the fire have any of the fire precautionary measures been damaged or compromised, thus requiring replacement or attention, e.g. fire doors, self-closers, fire resisting glazing, signage, etc.?		
	Commentary:		
5	As a result of the fire does any firefighting equipment or installation need replacement or maintenance?		
	Commentary:		
6	As a result of the fire has your premises' security been compromised, e.g. CCTV damaged, door locks damaged, gates damaged, etc.?		
	Commentary:		
7	As a result of the fire procedures implemented at the time of the fire are there any urgent matters requiring attention, e.g. did staff follow pre-determined plans, were evacuation procedures adequate, etc.		
	Commentary:		
8	Has the cause of the fire been established and actions taken to prevent a recurrence, e.g. deliberate fire started externally, electrical fire, etc.?		
	Commentary:		

**Note:** The above check list is not exhaustive and other relevant factors should also be considered.  
Useful Contact Details

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# INTRODUCTION

After the fire has been extinguished, Fire and Rescue Service (FRS) personnel will have thoroughly examined the building and will have advised you of any apparent structural or other defects. **It is in your interest to follow this advice.**

After the FRS personnel have left, you will need to consider measures to protect yourself and your property.

In cases of severe structural damage, a local authority building inspector may have been called to advise regarding the safety of the building and may have advised of any apparent defects affecting the safety of the building.

After the fire has been extinguished, you may hear noises coming from the affected area. This may be caused by the cooling of materials used in the building or it may be signs of a more serious structural issue.

Fires produce large amounts of smoke and hot gases, which need to be removed to speed up the fire fighting process. This reduces the spread of fire and the amount of smoke damage. For this reason windows may have had to be broken and walls and ceilings forcibly opened to make sure there are no hidden fires that, if left undetected, may re-ignite later.

Fire can have a devastating effect on you, your business and the local community. The FRS is here to help you to minimise the disruption and assist you to return to normality.

This booklet has been produced to help you recover quickly from a fire at your premises and contains information that aims to save you a lot of time and worry about what to do next.

## FIRE SCENE INVESTIGATION

Following a fire at your premises, there may be a requirement to carry out a formal Fire Scene Investigation under legislative guidance set out under Sections 45 & 46 of the Fire and Rescue Services Act 2004.

This may be as a result of the severity of the fire, if any injuries have occurred as a result of the fire, or if the immediate cause of the fire is unknown.

The Fire Scene Investigation will be undertaken by at least one “authorised” Fire Scene Investigation Officer (FSIO) from the FRS and may be part of a multi-agency approach (i.e. involving Police Crime Scene Investigators, the Health and Safety Executive, insurers, etc.).

The authorised FSIO may, at any reasonable time, enter any building (with the exception of private occupied dwellings) to determine the Cause, Origin and Development of the fire, usually following the cessation of firefighting activities.

Your FRS will aim to complete the investigation as soon as practically possible in order to minimise the disruption to your business and promote business continuity, however, depending on the severity and nature of the fire, this process may take several weeks to complete.

## BUSINESS CONTINUITY

It would be a wise investment of your time to consider how a fire may affect your business continuity and plans for growth. There is a wealth of useful information and advice available free of charge from: <http://bit.ly/2s7vuLd>

## SECURITY AND UTILITIES

### After we have left

Your property again becomes your responsibility when the FRS leaves.

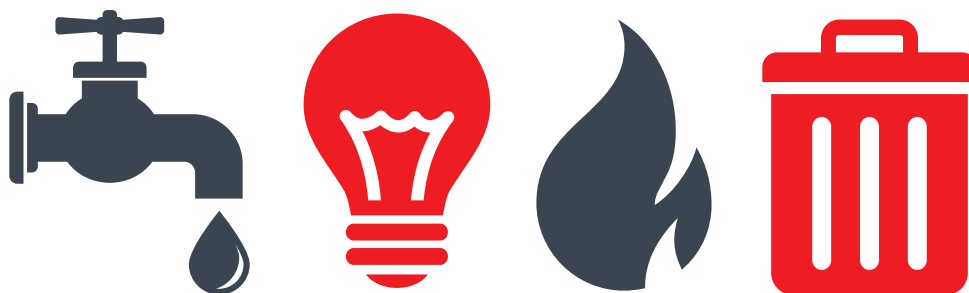
### Do you intend to leave your property unattended?

- Close all the windows and doors, if it is safe to do so - these are an open invitation to thieves.
- Should windows or doors require boarding up, a contractor can be contacted through the business directories (or similar) - see Fire and Flood or Glaziers. Your insurance company may pay for this work.
- Remove valuables and important documents if it is safe to do so.
- FRS personnel may use large plastic sheets to protect your property. These remain the property of the FRS and excessive usage may incur a charge.
- Contact your local Police to make them aware your property will be empty.

### Get advice before reconnecting utilities

Gas, electricity and water supplies may have been affected and been isolated or disconnected. Under no circumstances should you attempt to reconnect or turn on utilities yourself, unless qualified to do so. Contact your gas and electricity supply companies to arrange reconnection. Normally they will only reconnect if a qualified person has rectified the problems.

Similarly, all repairs to water fittings, pipes, tanks, etc. should be undertaken by a qualified plumber. If you turn on the water unadvised, you may cause further water damage to your premises.



# HEALTH, SAFETY AND WELFARE

## **Do you or your staff feel unwell?**

Contact NHS Direct, your Doctor or hospital A&E department if you suffer the after effects of fumes or smoke inhalation and if you or your staff feel unwell at any time after a fire.

## **Is the building safe to enter?**

Do not re-enter an unsafe building until informed that it is safe to do so. You should have been advised of any apparent defects. In cases of severe structural damage a Local Authority Building Inspector may be required to advise on the safety of the building.

## **Poor air quality after a fire?**

Fires can produce hazardous materials, which can be absorbed by various surfaces during the fire, to be slowly released afterwards. Fires also produce tiny particles that can float in the air for hours or even days. It is advisable that you take steps to limit your exposure to this poor quality air, especially immediately after the fire.

Sufferers from allergies, breathing problems or asthma should keep away from the property until air quality has improved. If in doubt seek medical advice. Everybody should take precautions to reduce inhalation of the post-fire gases and particles. Opening doors and windows can sometimes help improve air quality. It may be advisable to wear personal protective equipment such as disposable overalls and appropriate respiratory protection. If you are in any doubt seek professional advice.

## **Help is available to improve air quality after a fire**

Local Specialist Fire and Flood companies, may be equipped to improve air quality by decontamination of your property and by the use of "air scrubbers" that remove the tiny particles from the air. If you are insured, their charges may be covered by your standard policy.

## **Avoid skin contact with fire residues**

Fire residues may contain harmful chemicals. You should avoid skin contact as these chemicals may damage the skin or be absorbed through it. If you have to handle contaminated items reduce the risk by wearing gloves and suitable protective clothing.

### **Safety with water**

Avoid direct contact with any contaminated water (e.g. water used by the FRS, sewage, etc.). Wash your hands thoroughly before touching food, and protect any cuts with a waterproof plaster. Persons with weak immune system should be especially careful. After your building has been exposed to water, mould may soon start growing. A mouldy building can trigger asthma and other illnesses. Take prompt action to start drying the property.

### **Safety with food**

Do not use food affected by heat, smoke or water (e.g. water used by the FRS, water from burst pipes, etc.). If in doubt dispose of it responsibly.

### **Fire Alarms**

If your smoke or heat alarms have activated, you will need to test and check the alarms to ensure they are still working. Also, if your alarms have been subjected to high temperatures and smoke, they may be damaged and need to be inspected/replaced.

### **Safety with Electrical Supplies, Temporary Lighting and Heating**

Damaged or wet electrical wiring or appliances must be isolated and checked by a competent person before use – do not risk electrocution. Remember, water conducts electricity. Some electrical appliances may store an electrical charge for several hours. Generators should be sited outside as they give off fumes that can kill in confined spaces.

### **Asbestos Containing Materials**

Many common building materials contain asbestos and this is harmless unless disturbed. During a fire these materials can be damaged resulting in the release of asbestos fibres into the air. Asbestos can be harmful to your health if inhaled. If you suspect that an asbestos containing material has been damaged seek advice from the Local Authority Environmental Health Officer or the Health & Safety Executive.





# INSURANCE

## **Who to use to do the emergency work**

Your insurance policy may entitle you to have assistance to deal with the disruption following a fire. Insurance companies may send national contractors to carry out restoration work following damage causing incidents.

## **Who pays for emergency work?**

The cost of immediate damage limitation work by specialist fire and flood companies, is usually covered by your insurance policy (less any specified excesses or exclusions). Specialist fire and flood companies should liaise throughout to ensure that the work remains within policy cover.

## **What you should do**

Your insurance company expects you to take prompt action to limit further damage after the FRS have left your premises. Specialist fire and flood companies can help you by taking action to prevent further damage. Another benefit from using these specialists is that they should offer you advice on Health and Safety issues, such as poor indoor air quality, which may affect building occupants. This can all help your safe recovery from the incident.

When you contact your Insurance Company, remember that both contents and building insurers may need to be informed. .

## **Take photographs**

Photograph the damage (including any items that have been moved outside by emergency service personnel).

## **Do you own the property?**

If you own the property you should contact your building insurer. You may need to inform the mortgage company about the incident.

## **Are you a leaseholder?**

You will need to check the terms of your lease, which will define your responsibility for the property. You are advised to inform the owner who may be responsible for the building insurance.

### **Loss Adjusters**

The insurer may send a loss adjuster or claims advisor to inspect damage to the property and/or its contents. They represent your insurers and are appointed by them to assess the extent of the damage. You should not be charged for this. Do not dispose of anything, including appliances that may have caused the incident, until authorised to do so.

### **Preparing your claim**

Make a detailed list of all the damaged items with replacement costs, if possible. Specialist fire and flood companies should be able to assist you by reporting on damage conditions and/or arranging for inspections by specialists. You may need to get quotations for building repair costs. Give all these items to the insurance representative, if appointed, or send to the claims office. Remember to keep copies of all correspondence and invoices & receipts.

### **Are you VAT Registered?**

The VAT on claims cost for business premises - not the domestic part – may be reclaimable from HM Revenue & Customs.

### **Further information regarding insurance**

General information on insurance matters can be obtained from:

The Association of British Insurers,  
51 Gresham Street, London, EC2V 7HQ  
Tel No: 02076003333

(There is also an Insurance Ombudsman in cases of disagreement or dispute.)



## Damage Mitigation

Specialist fire and flood companies can help to reduce further damage. They will help you to get your business back to normal in the fastest time.

Services they may offer:

- Close liaison with insurers, gaining prior approval for their work
- A 24hr response
- Air scrubbing equipment to improve air quality
- Chloride testing capability to assess corrosion risk
- Water extraction and pumping capability
- Large and small capacity dehumidification and air moving equipment
- Injection drying systems to release trapped moisture without disruptive and costly interior demolition
- Cleanliness testing after contaminated water clean-up
- Smoke odour elimination processes that leave no treatment residues
- Some offer a freeze drying system for the salvage of wet documents



## **MONEY**

If your money has been damaged you may still be able to exchange it at a bank.

## **COMMUNICATIONS**

### **Telephone Calls**

In the event of your telephone system being disabled by fire, you should consider diverting calls to another telephone number, a mobile perhaps. Your customers may call for reassurance after hearing of a fire at your premises – if your phone number is unobtainable after a day or two, your customers may assume you have ceased trading.

### **Postal System**

If your all/part of your premises are rendered unusable by fire, consider making arrangements for redirection or collection of incoming mail.

### **Dealing with the Press (Media)**

If you have a fire of a serious nature, you will undoubtedly be approached by the 'press' and possibly television companies to provide a statement or give an interview. A responsible company representative should be nominated as 'press officer' and any enquiries from the media directed to this person. A deputy should also be appointed.

The local press will normally express an interest even in fires of a minor nature. Try to use this publicity to your advantage. For instance, if you are confident that you can continue in business at the moment, or will be able to operate a limited service until returning to normal working conditions, then say so! Remember, your customers will be keen to learn what impact your fire will have on their business. Do not give your competitors the advantage – you may wish to discuss such a situation with your legal representative before talking to the media.

### **Notifying your Stakeholders**

You should consider notifying your stakeholders (e.g. other branches, Head Office, suppliers, customers, etc.) of the incident.

# PREVENTING SECONDARY DAMAGE

## What Is Secondary Damage?

- This is the avoidable damage that occurs after a fire. It can significantly increase the cost of any incident and unnecessary loss of personal items.
- Damage such as rust and staining can be caused by acid fire residues, even damaging building structures.
- When moisture levels rise in a building, mould may develop. Wood continues to swell and warp the longer it is left damp.

## Reducing Secondary Damage

Start by identifying the items at risk and deal with them first. This may involve urgent decontamination, air scrubbing, lowering the humidity or applying special surface treatments to prevent further damage. Specialist fire and flood companies may be able to assist.





## POST-FIRE ADVICE

It is natural to want to clean a building and its contents after fire and smoke damage but taking the wrong action can cause more problems. Don't delay otherwise satisfactory restoration will be more difficult or impossible with some items. Remember, always act to protect your own safety.

### You can do this



- Open doors and windows for ventilation (but don't leave the building insecure).
- If there is a risk of frost and the heating system is not working, consider calling a plumber to drain the pipe work.

### But don't do this



- Do not use exposed food items, or canned goods that have been subjected to excessive heat or smoke. Do not refreeze thawed food, or use food exposed to heat and/or contaminated water. If in doubt, dispose of the affected food responsibly.
- Do not use affected electrical appliances until cleaned and checked by a qualified person.
- Do not use Liquefied Petroleum Gas (LPG) whilst drying out as these appliances can create additional water vapour in the room.



# IMPORTANT DOCUMENTS

If your personal documents have been lost or destroyed, the following advice may be useful in obtaining replacements.

## **Bank and Building Society documents/credit cards**

Contact your Bank or Building Society, who will issue replacements.

## **Driving Licence and Vehicle records**

Contact the DVLA at Swansea SA6 7JL.

## **Income Tax records**

Your local tax office holds details of each person's tax returns and records. Contact your local office.

## **Insurance policies**

The insurance company will issue you with duplicates of your documents.

## **Title deeds**

Your Solicitor will be able to help you with this matter.

## **Warranties and Guarantees**

Main registration cards or documents are held by the manufacturer.

## **Stocks and Bonds**

Your Broker may have details of the shares that you hold and a Solicitor may be required to legally reconstruct the certificates. Your local Post Office will be able to give you details on how to obtain duplicate Post Office Bonds.

## **Payment books**

Master registers and accounts are held by the organisation that you are paying.

## **Passports**

These can be obtained from the relevant issuing office or, for non-nationals, via your Consulate or Embassy.

## WATER DAMAGE - WHAT TO EXPECT

### **What type of water is it?**

If your property has been flooded it is essential for you to identify the type of water involved, as this decides the appropriate action required to get things back to normal as quickly as possible. If water escapes from within a property ask yourself, has it come from a clean source, like a water pipe, or supply hose to a washing machine? If it has, it is clean water. However any water from the sewage system, heating system or from outside the property should be regarded as contaminated.

### **If the water is clean**

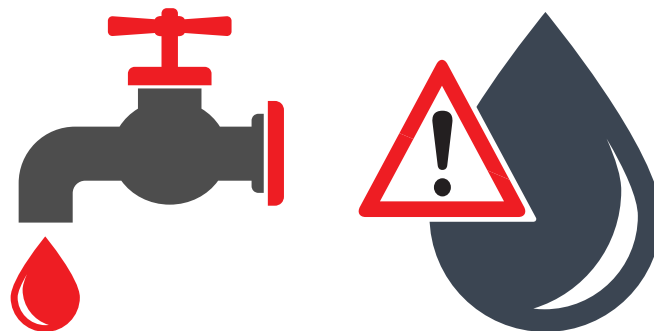
Dealing with clean water is simpler than contaminated water and for a small leak you may be able to contain the situation yourself. Remember, you may not be able to detect trapped moisture under flooring, wall cavities etc, and require the services of a Specialist Fire and Flood Company. Insurers may pay for this work.

### **If the water is contaminated**

You need to take great care with personal and food hygiene if your property has been flooded with contaminated water. Thorough cleaning and decontamination is essential and again insurers will normally pay for this work.

### **Water and Electricity – Caution!**

Electricity can travel through water. Turn off electricity in flooded premises and don't use affected appliances. Remember, electrical appliances may retain electrical charges, even when unplugged for some hours.



# FIRE SAFETY – YOUR LEGAL REQUIREMENTS

(Complying With the Regulatory Reform (Fire Safety) Order 2005)

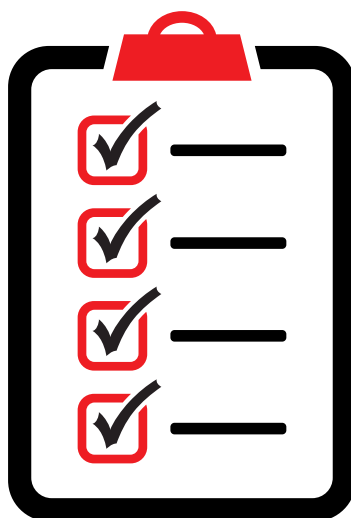
Under fire safety legislation you have a duty to take general fire precautions to protect persons in case of fire in and around your premises.

To identify the required fire precautions you must carry out a fire risk assessment. This assessment must take into account the whole of your premises including outdoor locations and any rooms and areas that are rarely used.

You are required to carry out a risk assessment irrespective of the number of employees of the business.

The significant findings of the risk assessment must be recorded if 5 or more people are employed (either at one premises or cumulatively across a number of premises) or if a license is in force under any other legislation.

Current guidance recommends risk assessments should then be reviewed “at least annually, when there is a significant change or you have reason to suspect that it is no longer valid”.



# CARRYING OUT A FIRE RISK ASSESSMENT

When carrying out a risk assessment consider the following:

## Identify fire hazards

- Sources of ignition, fuel and oxygen

## Identify people at risk

- Employees, contractors, young persons, and anyone legally entitled to be on your premises or in the vicinity of your premises

## Evaluate, remove, reduce and protect from risk

- Evaluate the risk of a fire occurring and the risk to people
- Remove or reduce the fire hazard and therefore the risk to people
- Provision of detection and warning
- Provision of fire fighting media
- Escape routes kept clear and signed
- Maintenance of systems
- Signs and notices
- Emergency lighting

## Record, Plan and Review

- Record significant findings and action required/taken
- Prepare an emergency plan
- Inform and instruct relevant people
- Provide and record training to staff



# ARSON

## Be aware of the risks from arson

There are some simple steps you can take to reduce the effects of arson on your premises.

- Do not allow a high build up of combustible materials on your premises
- Ensure the property is secure with adequate locks on doors and windows
- Consider security lighting
- Store all bins away from buildings and, where possible, in a locked compound
- Report any instances of fly-tipping to your local authority
- Consider lockable letter boxes where necessary



## USEFUL CONTACT DETAILS

### **Electricity**

Western Power - Emergencies 0800 052 0400; General Enquiries 0845 601 3341

Scottish Power - Emergencies 0845 272 2424; General Enquiries 0845 273 4444

### **Water**

Dwr Cymru Welsh Water - 0800 085 3968

### **Gas**

National Grid - Emergencies 0800 111 999

### **Health**

NHS Direct Wales 0845 4647

Police - always dial 999 in emergencies

Dyfed Powys Police - Non-emergencies 101 or 01267 222020

Gwent Police - Non-emergencies 101 or 01633 838111

North Wales Police - Non-emergencies 101 or 0300 3300101

South Wales Police - Non-emergencies 101 or 01656 655555

### **National Agencies**

Natural Resources Wales - Emergencies 0800 807060; General Enquiries 0300 0653000

Floodline - 0845 9881188

DVLA - 0300 790 6801

Health & Safety Executive Information - Line 0300 0031747

HM Revenue & Customs - Employer Enquiries 0300 2003200

National Insurance - 0300 2003500

National Savings & Investments - 0500 007007

HM Passport Office - 0300 222 0000

### **Citizens Advice Bureau**

Your local Citizens Advice Bureau can offer a wealth of helpful advice including addresses and telephone numbers of other sources of help. Visit the Citizens Advice Bureau on [www.adviceguide.org.uk](http://www.adviceguide.org.uk) or use the telephone directory for your local office.

**Assistance from your Local Authority**

Your local authority's Environmental Health Officer or Building Control Officer will assist you if you have concerns about building stability or pollution. Call your local authority and ask for the relevant department.

**Use the Internet**

The Internet is a good way to locate local services. If you cannot safely access your computer most libraries and Internet Cafés have this facility.

Use this page to make a note of relevant information.

Insurance Company	
Insurance Telephone Number	
Policy Number	
Claim Reference Number	
Date of Incident	
Date Reported Incident	
Loss Adjuster	
Adjuster Telephone Number	
Specialist Fire and Flood Company	
Local Authority	
Other	

## FIRE & RESCUE SERVICE CONTACT DETAILS

South Wales	Tel: 01443 232000
FRS Headquarters	Fax: 01443 232180
Forest View Business Park	Email: <a href="mailto:swfs@southwales-fire.gov.uk">swfs@southwales-fire.gov.uk</a>
Llantrisant	
CF72 8LX	<a href="http://www.southwales-fire.gov.uk">www.southwales-fire.gov.uk</a>

Mid and West Wales	Tel: 0370 6060699
FRS Headquarters	Fax: 01267 220562
Lime Grove Avenue	Email: <a href="mailto:mail@mawwfire.gov.uk">mail@mawwfire.gov.uk</a>
Carmarthen	
SA31 1SP	<a href="http://www.mawwfire.gov.uk">www.mawwfire.gov.uk</a>

North Wales	Tel: 01745 535 250
FRS Headquarters	
Ffordd Salesbury	
St Asaph Business Park	
St Asaph	
Denbighshire	
LL17 0JJ	<a href="http://www.nwales-fireservice.org.uk">www.nwales-fireservice.org.uk</a>

### Disclaimer

The information contained in this booklet is for general guidance on matters of fire safety only. The application and impact of laws can vary widely based on the specific facts involved and you are advised to seek further specialist advice if you are at all uncertain as to their application in relation to your business. Given the changing nature of laws, rules and regulations, and the inherent hazards of electronic communication, there may be delays, omissions or inaccuracies in the information contained in this booklet.

While we have made every attempt to ensure that the information contained in this Handbook has been obtained from reliable sources, the FRS is not responsible for any errors or omissions, or for the results obtained from the use of this information. All information in this booklet is provided "as is", with no guarantee of completeness, accuracy, timeliness or of the results which will be obtained from the use of this information.

Under no circumstances will the FRS, its related partnerships or partners, agents or employees thereof be liable to you or anyone else for any decision made or action taken in reliance on the information in this booklet or for any consequential, special or similar damages, even if advised of the possibility of such damages.

Information contained in this document is correct at time of going to publication.





## NOTES