

After House Fire Checklist

SURVIVALSTOCKUP

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First steps, essential records, and a practical recovery plan.

STAY OUT UNTIL FIRE AUTHORITIES SAY IT IS SAFE TO ENTER.

Complete from a safe location. Check off actions as you finish; use page 2 to track follow-up.

Property address / unit

Date of fire / household contact

01 SAFETY FIRST

- ☐ **Account for people and pets**
Tell firefighters if anyone is missing. Never re-enter to search for people or animals.
- ☐ **Get urgent care when needed**
Call 911 for serious injuries or breathing trouble.
Seek veterinary help for injured pets.
- ☐ **Wait for clearance**
Stay outside restricted areas. Entry permission does not mean the home is safe to live in.
- ☐ **Keep utilities disconnected**
Do not restore gas, electricity or water yourself. Wait for the utility or qualified professional.

02 YOUR FIRST NIGHT

- ☐ **Arrange somewhere safe to stay**
Contact your local Red Cross for emergency support.
Arrange safe housing for pets too.
- ☐ **Replace essential medication**
Contact your pharmacist or prescriber. Do not use medicine exposed to heat, smoke or soot.
- ☐ **Gather clean personal essentials**
Use clean clothes and a [toiletry kit](#) at temporary lodging. Include glasses and child-care items.
- ☐ **Keep communication available**
Tell family you are safe. Use a [phone power bank](#) and cable suited to your phone.

03 START YOUR CLAIM

- ☐ **Notify the insurer promptly**
Report the loss; ask about next steps, your deductible, and claim deadlines.
- ☐ **Ask about living expenses**
Confirm eligible lodging, meals and other costs, limits, and any advance payment.
- ☐ **Keep one recovery log**
Record calls, names and next steps in a [notebook](#).
Keep your claim number handy.
- ☐ **Save receipts and paperwork**
Use a [document organizer](#) for receipts and letters; keep digital copies separately.

04 RECORD & PROTECT

- ☐ **Document damage safely**
After entry is approved, take photos and video. Do not enter just to get evidence.
- ☐ **Build a belongings inventory**
List damaged items by room. Use older photos, receipts and order history to fill gaps.
- ☐ **Coordinate disposal**
Inventory damaged goods before removal. Discard exposed food and medicine safely; document if safe.
- ☐ **Arrange safe property security**
Ask about professional board-up and urgent protection. Notify your landlord or mortgage lender.

Recovery & Follow-Up

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Keep your contacts, next actions, and useful supplies in one place.

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05 PLAN THE RECOVERY

- ☐ **Get a cleanup assessment**
Ask qualified restoration professionals to assess soot, water damage and structural hazards.
- ☐ **Compare written estimates**
Confirm scope, cost and who pays with your insurer. Avoid pressure to sign immediately.
- ☐ **Keep children and pets away**
Arrange care off-site during inspections and cleanup. Ask for practical and emotional support.

06 RESTORE ESSENTIALS

- ☐ **Replace lost records**
Prioritize ID, insurance details and vital records. Report lost payment cards to issuers.
- ☐ **Review temporary arrangements**
Update work, school and important contacts. Track lodging needs and upcoming appointments.
- ☐ **Confirm readiness to return**
Follow local reoccupancy instructions. Have damaged systems checked and alarms working before moving back.

Do not rush cleanup. Smoke residue, debris and damaged wiring can remain hazardous. Ordinary masks or gloves do not make an unsafe building safe. If you notice gas odor, hissing or renewed smoke, leave immediately and call 911 from safety.

07 YOUR RECOVERY RECORD

Insurer / claim number

Adjuster name / phone

Fire department / incident report number

Temporary address / key contact

Next action

Assigned to

Due date

08 USEFUL RECOVERY SUPPLIES

Document organizer - Amazon

Keep claim papers and receipts together.

Notebook + pens - Amazon

Log calls, expenses and next steps.

Phone power bank - Amazon

Check phone and cable compatibility.

Travel toiletry kit - Amazon

Clean essentials for temporary lodging.

USFA: After the Fire

Red Cross: recovery

Red Cross: re-entry

NAIC: claims