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[Smoke Damage: The Aftermath of a Fire](#)

by [Emily Holbrook](#) on July 21, 2009 11:24 am

According to the [U.S. Fire Administration](#), in 2007 alone, there were an estimated 530,500 structure fires in the United States, resulting in a direct loss of more than \$10.5 million.

Fire-related damage and loss can leave a family homeless or a business bankrupt if insurance coverage is not obtained. Even with complete fire insurance coverage, however, smoke damage can put a huge dent in out-of-pocket expenses. According to Shay Kalmanovich, CEO of [911 Restoration](#), a certified mold, water and smoke damage restoration company:

Smoke often finds it's way through plumbing systems, using holes around pipes, ventilation systems and heating and cooling systems, to move from floor to floor, damaging the equipment throughout a home or building. Items salvaged after a fire have the potential to be more damaged from the smoke rather than the fire.

After contacting your insurance agency following a fire, Kalmanovich recommends families and business owners keep the following in mind:

- Adjusters should come within one week to take photographs and assign a restoration company by the second week.
- It is **very** important to take your own photos of everything.
- There are two types of fires in the insurance world, “in-house” and “disaster.” In-house fires are usually limited to a single home or business while disasters affect many. Find out what kind of fire coverage is appropriate to your situation and then make sure your insurance company or a government agency will cover the costs of your damage.
- Your insurance coverage should include coverage for both the structure — walls, carpet, cabinets, fixtures, air conditioner (anything you can't pick up and take with you) — and personal property (all of your personal belongings).

The Institute for Business and Home Safety has a very informative and continuously updated [Disaster Safety Blog](#), which not only provides pertinent information on fire safety and insurance issues, but other natural and not-so-natural disasters as well.