

The Call from My Neighbor!

With October being Fire Prevention Month, it got me thinking about the lessons I learned when we had a fire in our home. I was at the office on a Monday in August about 8 years ago, when I got the frantic phone call from my next door neighbor telling me to hurry home that our house was on fire. While driving my heart was pounding as thoughts were racing through my head about what was waiting for me at home. I felt a sense of relief when I remembered that my wife and children were visiting my Mother-in-law in Conneaut Lake. Knowing that my family was safe, I felt less panicked as I knew that our insurance would take care of the fire damages.

When I neared the house a fireman was blocking our street; I didn't know what to expect. Upon identifying myself to the fireman I was let through to see that our home was still standing. Walking through the front door I could see a group of fireman in our laundry room looking at a refrigerator (the source of the fire). We were fortunate. Our neighbor noticed smoke coming from the house, heard our smoke alarm and called the fire department. She saved our home from total destruction.

After taking in all the damage, I called the office to report the claim, a fire restoration service to start the clean up and my wife to let her know what she was coming home to.

One of the first things that the restoration company did was to begin throwing away all damaged items and airing out the house. My family and I checked into a hotel room and counted our blessings. The next two months were spent repairing the damage from the smoke and fire, trying to remember what we had lost.

At that point I realized that this would have been a much easier task if I had made a video recording of our home to document the things that we had lost in the fire or at least completed a home inventory checklist. It is your responsibility at the time of loss to furnish the insurance company with a list of the lost items...*which means that things forgotten are not replaced.*

So in keeping with fire prevention month, please keep the following things in mind in order to protect your family and home:

- Check your smoke/carbon monoxide detectors and change batteries at daylight savings time to make sure they are working properly (it may save you and your home).
- Check your fire extinguishers to make sure they have not expired and are in working order.
- Call our office to review your current homeowner's insurance coverage to make sure you are adequately covered.
- Video tape your home, opening drawers and closets, to document what you have or go to www.hurstweiss.com and click on the banner for your free Home Inventory Checklist. Be sure to place the documentation in a safe place away from your home

As always, if you have any questions, please feel free to call the office at 412-922-8222 or visit our web site at www.hurstweiss.com

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