

Disaster Recovery Guide

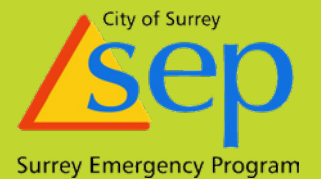
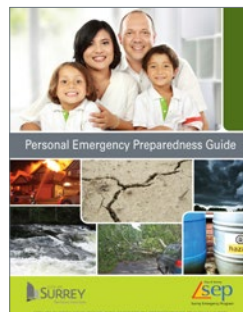


Table of Contents

Recovery After a Disaster	5	Cleaning and Salvage	13
Disaster Recovery Checklist	6	Food, Beverages and Medications	13
Taking Care of What Matters	7	Hazardous Chemicals	13
Getting Your Family Settled	7	Charcoal	13
Pets	7	Fire Odour	13
Take Valuables With You	7	Cleaning and Salvage Tips	14
Notifications	8	After a Fire	
Top Priority	8	Replacing What's Lost	17
Secondary Priority	8	Surrey Firefighters Disaster	17
If You Move	8	Assistance Program	
Insurance	9	Provincial Disaster Financial	17
Dealing With Your Insurance	9	Assistance	
Company		Money Replacement	18
Strata Complexes	10	Important Documents	18
Before the Disaster	10	Coping With Stress Afterwards	19
Vehicle Fires	10	Taking Care of Yourself	19
Assessing and Repairing Damage	11	Addressing Children's Needs	19
Securing Your Home	11	Additional Resources	20
Inventory	11	Post-disaster Contact List	21
Assessment of Damage	11	Notes	22
Arranging Repairs	11		
Utilities	12		
Vehicle Fires	12		

Other Emergency Preparedness Resources from the City of Surrey

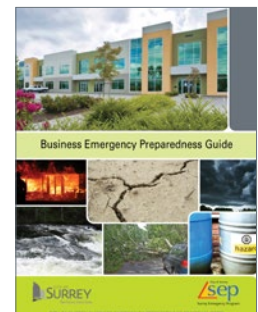
The following booklets and other resources are available at www.surrey.ca/sep:



Personal Emergency Preparedness Guide



Neighbourhood Emergency Preparedness Guide



Business Emergency Preparedness Guide

Recovery After a Disaster

What happens in the hours and days following a disaster will determine how quickly you recover and your life returns to normal.

Your life could be interrupted at any time by a disaster such as a fire, major storm, earthquake, flood or hazardous material spill. However, the devastation caused by these tragic events can be minimized by taking certain steps and precautions.

What happens in the hours and days that follow a disaster will determine how quickly you recover and your life returns to normal. If you are reading this guide before a disaster strikes, please act on the information to help you be as prepared as possible. If you are reading this guide after you have experienced a disaster, please act on the information to the best of your ability, and seek help if needed to take the necessary steps.

DID YOU KNOW?

If you have experienced a fire, some of the damage to your home (e.g. broken windows or holes in the building) may have been caused by the firefighting efforts. Fires produce temperatures well over 1200F, smoke and hot gases, which it is sometimes necessary to eliminate before fire crews can enter. Walls sometimes must also be forcibly opened to check for hidden fires. Any damage caused was necessary to ensure the fire was fully suppressed.

About this Guide

This information was developed through the Surrey Emergency Program and Surrey Fire Service to support survivors of fires and other disasters. The guidance provided is intended to alleviate some of the difficulties faced by survivors in the aftermath of these tragic events.

This booklet was designed as a general guide. Specific conditions may require different techniques. You may want to contact a professional restoration service for more information.

Please note: While every reasonable effort has been made to ensure the accuracy of the guide's contents at the time of publication, the City does not guarantee the accuracy or completeness of the information provided.

Last updated: February 2023

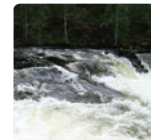
Disaster Recovery Checklist

1 Before the Disaster

Get prepared with the Personal Emergency Preparedness Guide:
www.surrey.ca/sep



2 Disaster Occurs



3 What to Do First

- Ensure safety of family, loved ones and others
- Address immediate needs (food, clothing, shelter/evacuation)
- Take care of pets
- Get in touch with emergency contacts

See page 7 for more information.

4 What to Do Next

Some of these steps may take place concurrently:

- Immediate notifications: insurance, landlord, mortgage company, etc. – **see page 8**
- Start your insurance claim – **see page 9**
- Assess and repair property damage – home, vehicle etc. – **see page 11**
- Cleaning and salvage – **see page 13**
- Replacing lost items – **see page 17**

Taking Care of What Matters

In the aftermath of a disaster, the top priority is to ensure the health and safety of your loved ones and others in the area. Seek medical attention if necessary.

The next step is to ensure that your basic needs are met, including food, clothing and shelter.

Getting Your Family Settled

- If your home is unlivable, and you cannot find a place to stay (such as with family or friends), consult with your insurance company/broker about your coverage for additional living expenses. See page 9 for more information about insurance.
- For emergencies involving multiple homes, Surrey's Emergency Support Services (ESS) may be able to help with shelter, clothing and food until other arrangements can be made, for up to 72 hours. Emergency responders alert ESS if it is needed.
- In the case of a major disaster, ESS will set up reception centres that provide the basic necessities. More information is provided in the Personal Emergency Preparedness Guide found at www.surrey.ca/sep.
- The Surrey Firefighters Charitable Society operates a Disaster Assistance Program to aid residents who have suffered a substantial personal loss due to a catastrophic event (e.g. a house fire) and have no alternatives for support. Emergency housing, clothing, meal money and other necessities can be obtained through the program. See Replacing What's Lost on page 17 for more information.
- BC Housing provides temporary emergency shelter, food and support for people who are homeless or at risk of homelessness. For information, visit www.bchousing.org > Housing Options > Emergency Housing.

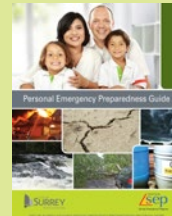
Pets

- As soon as possible, take your pet to a veterinarian. Smoke can damage their lungs and burns may be hidden under fur. If your pet has been lost in the confusion, call the Surrey Animal Resource Centre at 604-574-6622. The centre is located at 17944 Colebrook Rd.

Take Valuables With You

- If you must leave your home, take valuables with you if you can – but only if it is safe to re-enter. Do not cross emergency tape or enter a building with visible structural damage. If possible, consult with the Surrey Fire Service, emergency responders at the scene, or Surrey Emergency Program before attempting to enter.
- If it is safe to re-enter, locate the following items: important legal documents, identification, vital medicines, eyeglasses, hearing aids, valuables, credit cards, cheque books, insurance policies, money, jewellery, photos, etc. (Note: After a fire, let safes cool down before opening.)

The Personal Emergency Preparedness Guide provides information to help you survive the first 72 hours after a disaster.



Topics covered include:

- Minimizing hazards in your home
- Getting supplies
- What to do in an emergency
- What to do after an emergency
- Evacuation information
- Sheltering-in-place

Some recovery information is also provided. Download: www.surrey.ca/sep

Notifications

Top Priority

After contacting your family, friends and others on your emergency contact list, make sure to notify the following of what happened as soon as possible, and provide new contact information if necessary:

- Insurance company – see Insurance on page 9 for more information.
- Property owner, landlord and/or strata management company – as applicable.
- Mortgage company – inform your mortgage company of the disaster and keep them informed of activities to restore the property. They “own” a portion of your dwelling and are interested in making sure their investment is handled properly. They may have forms for you to fill out and may also want to inspect the property.
- Employer – Let your employer know what happened, if it will affect your ability to fulfil your work obligations, and if any company property was destroyed (e.g. phone, equipment, documents.)



Secondary Priority

You may also want to notify the following, if the disaster will affect them in some way:

- Children’s services – schools, daycares, babysitters, etc.
- Professionals – doctors, dentists, etc.
- Household services – housekeepers, lawn care service etc.
- Subscriptions – newspapers etc.
- Anyone with whom you had an appointment

If You Move

If you move or live elsewhere temporarily, make sure to notify your insurance company, banks, employer, utility companies, credit card companies, newspaper/magazine subscriptions, school district, etc. of your new address and contact information.

Canada Post will hold or temporarily re-route your mail for a fee. Go to www.canadapost.ca for information.

Insurance

Contact your insurance company/broker as soon as possible after a disaster. Your insurance policy is a contract between you and the insurer. The insurer promises to do certain things for you, and in turn, you have certain obligations. The first obligation is to immediately notify your insurance company of the disaster loss.

Most policies cover the cost of shelter, food, clothing and other necessities for the reasonable time needed to repair and rebuild your home back to policy limits. Your broker may help with arranging repairs and/or securing your home.



Independent estimators can be hired to assist you with determining the value of your losses for insurance purposes.

Tips for Dealing With Your Insurance Company

- ❑ Ask for an advance against your ultimate insurance claim to cover expenses such as clothing or housing, if you need it. The amount will be deducted from the total amount you receive.
- ❑ Make an inventory of everything you lost in the fire. Make the list as complete as possible and get everyone in the household involved. Include quantity, description, purchase cost, how long you owned the item, damage sustained to it and replacement cost. Gather photos, receipts or documentation to support your list. Your insurance company may have inventory forms that can help.
- ❑ Don't throw anything away, even if it is irreparable. It will be easier to provide proof you owned the items on your inventory if the insurance adjuster can see the damaged item.
- ❑ File your claim right away and push the insurance company to act quickly. Insurance policies require policy holders to file their claim as soon as possible. As well, during widespread disasters, acting quickly can ensure your claim is at the top of the list.
- ❑ Keep track of all communication with the insurance company, including letters, emails and texts. Take notes during all verbal communications.
- ❑ Keep original documents of everything related to the claim, including all receipts (post office, replacement items, repairs etc.) and repair estimates. If your insurance company wants proof of a document, make them a copy and keep the original.
- ❑ Secure your property to mitigate damage. Your insurer will require you to take reasonable care of your property and try to prevent further damage. See *Assessing and Repairing Your Home* on page 11 for more information.
- ❑ Keep paying your insurance premiums to ensure continuity of coverage, such as liability protection for your home, including pet damage.
- ❑ Keep track of your living expenses. The "loss of use" portion of your insurance reimburses you for additional living expenses you incur while displaced from your damaged home. This could include hotel stays, restaurant meals, laundry expenses and extra gas. If you stay with friends or family, your insurance company might reimburse your hosts for the extra costs. Ask the host to itemize the additional costs but ensure the costs are reasonable and not frivolous. Be patient with your insurance company if they want to negotiate with you about this cost, and politely remind them that you are saving them a great deal of money in hotel and meal costs.

Continued on next page

Insurance (*cont.*)

Tips for Dealing With Your Insurance Company (*cont.*)

- ❑ Get the right repair estimates based on your coverage. “Actual cash value” policies entitle you to the amount it would take to return your home and its contents to the pre-disaster fair market value. “Replacement” policies entitle you to the amount it would take to replace the home and contents, regardless of the value you lost. The insurance company will require an estimate of the fair market value or cost of replacing the damaged property before the fire. It will send out its own adjusters, but remember they work for the insurance company. You do not have to accept their numbers, and it could be best for you to hire your own estimator or contractor.
- ❑ Before starting any work, make sure you and your insurance company agree about the scope of work to be done. You may not be covered for repairs that are not pre-approved.
- ❑ Don’t close your claim until you are ready. Insurance companies are quick to close claims (especially after mass disasters). It is common for people to overlook something in the stress and confusion of the aftermath. Protect yourself by waiting a few months before consenting to close your claim – it is within your power. Be aware that insurance companies may try to include a claim closing by adding language to your cheque (e.g. “acceptance of this payment will close your claim”). You do not have to accept this. Cross out the language, sign or initial next to it, and send them a letter thanking them for the payment but asserting you do not consider the claim closed.
- ❑ Don’t worry about losing your coverage. You will not lose your coverage and your premium will not increase as long as you file only legitimate claims after real disasters, you are not considered a “habitual claimant,” and there is no evidence of fraud on your part.

Strata Complexes

- ❑ Strata complexes carry insurance that will cover repairs to the building and common property. Consult with your strata manager to determine the coverage provided through the complex’s policy.

Before the Disaster

- ❑ Ensure you are adequately insured. Consider the types of typical hazards in your area (e.g. fires, earthquake, flood), as well as the replacement value of everything in your home, including improvements.
- ❑ If you are in a strata building, consult with your strata company in advance to understand what the strata insurance covers and what it doesn’t.
- ❑ Take a complete inventory of everything you own that would need to be replaced if your home is destroyed. Take time-stamped pictures.
- ❑ Store copies of your insurance documents and inventory in two secure locations, such as a safety deposit box, fireproof safe or watertight bags in the freezer. You could also exchange documents with others or upload to a secure location on the internet (e.g. secure cloud storage).

Vehicle Fires

- ❑ If insured, contact your insurance agent who can explain coverage and will assist with your claim. If your vehicle is damaged in a structure fire, contact both your home and auto insurance agents.

Assessing and Repairing Damage

Securing Your Home

It is important to secure your home and belongings as soon as possible after a disaster, particularly if the loss is not total. In particular, insurance companies require policy holders to try to reduce further damage. Take proactive steps such as:

- Covering holes in walls and roof to protect from the elements.
- Boarding up or building a fence to prevent looting.
- Ensuring there are no remaining embers, in the case of fires.
- Moving property that is at risk of further damage (e.g. moving an unharmed TV from under a hole in the roof.)

Your insurance adjuster may be able to help arrange assistance to secure your home. If you are unable to contact your broker and need professional assistance in boarding up your home, contact a general contractor or a fire damage restoration service.

Take proactive steps to protect your property after a disaster – especially if the loss was not total.

Inventory

For insurance purposes, make a thorough inventory of what was lost or damaged. See Insurance on page 9 for details.

Assessment of Damage

The Fire Service will notify the City’s Planning and Development Department if your home has sustained electrical, plumbing, or structural damage as a result of fire. The Planning and Development Department will conduct an inspection to assess the extent of the fire damage and to determine what permits are required to repair it.

Before attempting any repairs, please contact the Planning and Development Department at 604-591-4441.

Arranging Repairs

Obtain quotes on repairs based on the type of insurance policy you have (“actual cash value” or “replacement”). Make sure your contractor not only has relevant experience in building and good references, but working on projects involving insurance claims.

Before you start any work:

- Make sure you and your insurance company are in agreement about the scope of work to be completed. See Insurance on page 9 for more information.
- Contact the Planning and Development Department at 604-591-4441 to discuss permits and other requirements. As the property owner, you are ultimately responsible for meeting all regulations (building, fire, health etc.) Don’t rely solely on your contractor to know what needs to be done.
- Look online for information on residential building in Surrey at www.surrey.ca.

Continued on next page

Assessing and Repairing (cont.)

Arranging Repairs (cont.)

Resources for finding contractors:

- ❑ Technical Safety BC maintains a list of licensed contractors at. Go to www.technicalafetybc.ca/regulatory-resources/find-a-licensed-contractor.
- ❑ Consult the Greater Vancouver Home Builders' Association website at www.havan.ca for a variety of consumer information (Consumer section) and to search for buildings and renovators (Membership section).
- ❑ Search the Better Business Bureau website (www.bbb.org) for BBB-accredited businesses.
- ❑ If you are in a strata complex, your strata company may refer you to recommended contractors.
- ❑ Ask friends, family and acquaintances for references of reputable contractors.

Utilities

Utilities are typically shut off or disconnected during fires or disasters as a safety precaution and to prevent further damage to the structure and its contents.

- ❑ After an earthquake, if you smell natural gas (rotten egg odour), use a wrench and turn your gas off (1/4 turn to the left). Only Fortis Gas can turn it back on. Shut off water and power as well.
- ❑ If the heat will be off and you need to vacate your house during winter, call a plumber to drain the water system, and add RV-type antifreeze (non-toxic) in the toilet bowls, sinks and tubs to prevent freezing.
- ❑ The utility companies will not repair damage to house wiring, sewage pipes, or water and gas lines on the customer's side of the metre or service valve. A professional contractor should be hired to make these repairs. All repairs of this nature require permits and must adhere to current regulations.

Your utilities will not be restored until the repairs have been inspected and approved. Do not attempt to reconnect utilities yourself!

Vehicle Fires

If your vehicle is insured, contact your insurance agent who can explain your coverage and will assist with your claim. If your vehicle is damaged in a structure fire, contact both your home and auto insurance agents.

If you are uninsured, you will need to determine if the vehicle is repairable. If vehicle is a total loss (beyond repair), it may have some value to a salvage yard.

DID YOU KNOW?

Some of the damage to the vehicle may have been caused during the firefighting process. Occasionally, fire crews have to force entry to check for fire extension and extinguish the fire. It is sometimes necessary for crews to cut and/or disconnect battery cables to prevent electrical shorts, completely remove padding from seats, and force entry into the passenger compartment, engine compartment, and trunk.

Cleaning and Salvage

Food, Beverages and Medications

Any food, beverages and/or medicines that were exposed to heat or smoke should not be consumed. Medicines, especially, can change strength by exposure to heat. Please check with your doctor first before taking these medicines.

If food was in tightly closed or sealed containers, or in airtight refrigerators or freezers, it may be salvageable.

Remember, it is better to replace these items than to jeopardize your health by taking a chance. When in doubt, dispose of food and medicines appropriately.



Don't risk your health. If you are unsure if your food or medicine is safe to consume, dispose of it appropriately.

Hazardous Chemicals

- ❑ The City website at www.surrey.ca provides information about alternative disposal and recycling of household hazardous wastes.
- ❑ Information about regulations and proper disposal of all hazardous waste can be found at the BC Environment Industry Association website at www.bceia.com/hazwaste.
- ❑ Disposal information can also be found at the Recycling Council of BC website, www.rcbc.bc.ca.

Charcoal

Charcoal briquettes may spontaneously ignite when damp. They should be disposed of or stored in a non-combustible container with a lid, away from other combustibles.

Fire Odour

Sometimes there is residual odour from fire that is annoying and lingering.

- ❑ Short of a good cleaning of everything in the house, try placing small saucers of household vanilla, wine vinegar, or activated charcoal around your home to help absorb these odours.
- ❑ Restoration companies can also get rid of the odours for you. If insured, consult your insurance company for assistance.
- ❑ Remember that the smoke odour is also inside the heating and cooling ductwork, and you get a fresh blast of it when the air system is turned on.
- ❑ If the odour does not go away in about a week, you may want to contact a cleaning service specializing in restoration of fire damaged property. They have the equipment to scrub out the ductwork and deodorize everything in the house.

Cleaning and Salvage (cont.)

Cleaning and Salvage Tips After a Fire

Your insurance policy will likely cover cleaning and restoration services. Some general cleaning and salvage tips are provided below.

You are strongly advised to use a dust mask and other protection (e.g. gloves) before attempting the following. While you are cleaning, seal off the room in which you are working with plastic wrap to keep soot from moving from one location to another, and try to keep windows closed.

GENERAL DUST, SOOT AND MILDEW REMOVAL

- Vacuum all dry surfaces to loosen smoke/dirt particles.
- Change and clean air-conditioner/heater filters.
- Wash mildew stain with soap and water, rinse well and dry. If stain remains, use lemon juice and salt, or a solution of household chlorine bleach and warm water.

Warning: do not use gasoline or other flammable liquids for cleaning.

HARD SURFACES

Cookware

- Your pots, pans, flatware, etc. should be washed with soapy water and rinsed then polished with a fine-powdered cleaner.
- You can polish copper and brass with special polish, or salt sprinkled on a cloth saturated in vinegar.

Doors

- Locks (especially iron locks) should be taken apart and oiled. If locks cannot be removed, squirt machine oil through a bolt opening or keyhole and work the knob to distribute the oil.
- Hinges should also be thoroughly cleaned and oiled.

Electrical Appliances

- Do not operate wet appliances. Have a service technician check them before use.

Faucets & Chrome Trim

- Clean and protect all of the chrome trim in the kitchen area, faucets, tub fittings and towel bars with a light coating of oil or Vaseline.

Continued on next page

Cleaning and Salvage (*cont.*)

Cleaning and Salvage Tips After a Fire (*cont.*)

Floors

- Wood or linoleum floors: Use oil soap or the equivalent. It will take four or five applications. Then strip and re-wax.
- For carpeting: Steam clean, shampoo and repeat steam cleaning.

Furniture

- Do not use chemicals on furniture. Oil soap or an equivalent is an efficient product to use on wood (including kitchen cabinets), vinyl or leather.
- Do not dry furniture in the sun as the wood will warp and twist out of shape. Use a dry, clean cloth to mop up excess water.



Protect yourself while cleaning with gloves and a dust mask.

Walls – painted

- Mix together 4 to 6 tablespoons of tri-sodium phosphate (can be purchased in paint stores), 1 cup Lysol or chlorine bleach, and 1 gallon of water. We suggest you use rubber gloves and goggles while working with this solution.
- Warning – keep mixture away from children and pets
- Wash a small area at a time working from the floor up. Do the ceiling last.
- Rinse thoroughly; do not repaint the ceiling until completely dry.
- It is advisable to use a smoke sealer (available in paint stores) before painting.

Walls – wallpapered

- Usually wallpaper cannot be restored. Check with your wallpaper dealer.
- For washable wallpaper, try the following:
 - Heat and ventilate the room for several days to dry the plaster as well as the paper.
 - If wallpaper with mildew on it is washable, wipe it with a cloth and thick soapsuds. Rinse with clear water.
 - Paste edges or loosened sections.
 - When washing wallpaper, work quickly so paper does not become soaked. Work from the top to the bottom to prevent streaking.

Continued on next page

Cleaning and Salvage (cont.)

Cleaning and Salvage Tips After a Fire (cont.)

CLOTH OR ABSORBENT MATERIALS

Books

- Separate pages and let them air dry. If books are very wet, air dry until only damp, sprinkle cornstarch between the pages, wipe with a dry cloth and press together.

Clothes and luggage

- If you have any questions about the cleaning or preparation of clothing, it is wise to contact a cleaning service.
- To remove smoke odour or soot from clothes that can be bleached, add 1/2 cup ammonia to 2 gallons of water, then rinse in vinegar (use rubber gloves). **Warning: do not mix ammonia and bleach.**
- Take wool, silk, or rayon garments to the dry cleaners as soon as possible.
- Wipe leathers with a damp cloth and then a dry cloth. Stuff purses, shoes, etc. with paper first to retain shape.
- Steel wool or a suede brush can be used on suede. Contact a leather and suede cleaner for more information.
- Leave suitcases open for airing.

Mattresses and pillows

- Reconditioning the inner-spring mattress at home is very difficult, even impossible, however, your mattress can probably be renovated by a company that builds or repairs mattresses.
- If you must use your mattress temporarily, put it out in the sun to dry, then cover it with plastic sheeting.
- It is almost impossible to get the smoke odour out of pillows. Feathers and foam materials retain odours.

Plants

- Wash plants with water on both sides of the leaves (water softeners help).

Replacing What's Lost

If you are insured, your policy will provide some assistance in helping you to replace lost items. See Insurance on page 9 for more information.

If you are not insured (or adequately insured) and need assistance, several services are available to help. A Disaster Recovery Reference Directory is posted at www.surrey.ca/sep.

Surrey Firefighters Disaster Assistance Program

The Surrey Firefighters Charitable Society operates a Disaster Assistance Program to aid residents who have suffered a substantial personal loss due to a catastrophic episode (e.g. a house fire), and have no alternatives for support. The program works with the Red Cross, Food Bank, and the Surrey Fire Fighters and Surrey Hospice Community Thrift Store to help residents replace some of what they lost and get a new start.



Emergency Support Services may be available, including emergency housing, meal money for three days, free shopping at the thrift store, and emergency funds to help replace some of the essentials.

The program is not intended for large-scale disasters (e.g. earthquakes). For information, call the Surrey Fire Fighters Association at 604-574-5785. Firefighters may also refer people at the fire scene, after the scene is declared safe.

Provincial Disaster Financial Assistance

When a disaster has a significant impact on a community, the province may declare it eligible for Disaster Financial Assistance (DFA). Those impacted by such a disaster may apply for DFA for losses that could not be insured or where other programs are not available. DFA helps to replace or restore essential items and property that have been destroyed or damaged to pre-disaster condition.

Assistance is available to qualifying home owners, residential tenants, small business owners, farm owners, and charitable organizations. Applicants should be aware of the following:

- Financial assistance is provided for each accepted claim at 80% of the amount of total eligible damage that exceeds \$1,000, to a maximum claim of \$300,000.
- Claims may be made in more than one category (e.g., home owner and farm owner).
- A homeowner or residential tenant must show that the home is their principal residence. Seasonal or recreational properties, hot tubs, patios, pools, garden tools, landscaping, luxury items (like jewelry, fur coats and collectibles), and recreational items (like bicycles) are not eligible for assistance.
- Small business owners and farm owners must demonstrate it is their primary source of income. Owners of damaged rental property must apply and qualify as a small business.
- Charitable Organizations must provide a benefit of service to the community at large.
- Applications for DFA must be submitted to Emergency Management BC (EMBC) within 90 days of the date that DFA was authorized.

For more information, contact Emergency Management BC toll-free at 1-888-257-4777, by email: dfa@gov.bc.ca, or visit www.gov.bc.ca/disasterfinancialassistance.

Continued on next page

Replacing What's Lost (cont.)

Money Replacement

If Canada Savings Bonds or any other government bonds have been mutilated or destroyed, contact the organization in writing and include: name(s) and address(es) on the bond, approximate date purchased, denominations and approximate number of each.

If bills or coins were kept in your home, take what is left of them (including ashes) to any chartered bank or to the Bank of Canada. Be prepared to supply information about the circumstances of the loss.

Important Documents

You will want to start replacing lost documents immediately. Here is a checklist of some of the documents you may need to locate or replace, and who to contact to start the replacement process. Extra rows have been added for you to add any other personal items to replace.

As a precaution, it is wise to keep copies of all important documents in two secure locations, such as a safe deposit box, fireproof safe or watertight bags in the freezer. You can also exchange documents with others you trust, or upload to a secure location on the internet (e.g. secure cloud storage).

Document	Contact for Replacement
Driver's license	Local Motor vehicle branch
Bank books	Your bank branch as soon as possible
Insurance policies	Your insurance company / broker
Military discharge papers	Local Veteran's Administration
Passport	Passport office
Birth, death, marriage certificates	Provincial Government
Divorce papers	Supreme court where decree filed
Care card	Medical Health Services
Credit card	Issuing companies as soon as possible
Stocks and bonds	Issuing companies or broker
Wills	Your lawyer
Income tax records	Revenue Canada
Citizenship papers	Citizenship & Immigration

Coping With Stress Afterwards

Taking Care of Yourself

You've been through a lot. It is **normal** to feel helpless, confused, angry or worried about the future. The emotional and physical effects of a disaster may take a while to heal.

Some employers and/or health insurance carriers provide coverage for counselling services.

Here are some ways to take care of yourself:

- Eat nutritiously and regularly.
- Sleep as much as the body needs for a few days.
- Get additional exercise.
- Talk about the disaster and your concerns for the future.
- Accept the help and kindness of friends and neighbours.
- Take each day one day at a time.

If you feel alone or overwhelmed by your concerns for the future and want to talk to someone, call the Fraser Health Crisis Line at 604.951.8855 or the province's Mental Health Support Line at 310:6789 (no area code needed).

Addressing Children's Needs

Children are especially vulnerable to mental and emotional distress after a disaster. To aid their recovery:

- After ensuring their physical safety, focus on your children's emotional needs by encouraging them to express their feelings. Drawing pictures and telling stories is a good way to do this. Listen carefully as they share and explain what really happened. Be honest and tell them of any further dangers that may still exist, and that you will work it out together.
- As with adults, hugs are reassuring so give them liberally. Tell them things will be better again but don't lie.
- Include children in cleanup activities. Having a job to do refocuses their attention on something more positive and creates a more comforting, normal environment.
- It is common for children to revert to immature behaviour for a few days. Some normal reactions are irritability, anger, sadness, diarrhea, headache, nightmares, and loss of appetite. Rather than focusing on this behaviour, praise them for sharing their feelings and for helping around the house. However, if it persists for more than two weeks, seek professional advice.
- Be aware that for a time, aspects of the disaster may trigger their fears (such as seeing flames or smelling smoke if there was a fire). Talk through their fear and reassure them they are safe.
- Return to a normal schedule as soon as possible but relax the rules for a while.
- Try to spend a little extra time with them, especially at bedtime.
- Work with their teachers, childcare providers, babysitters and others who need to understand how the disaster has affected them.

Post-disaster Contact List

Keep track of your contacts after a disaster here:

Fire Department Information and Contacts

Fire incident #: _____ Contact name: _____

Date of incident: _____ Contact number: _____

Property Contacts

Insurance Company: _____ Policy number: _____

Insurance Agent: _____ Phone: _____

Landlord: _____ Phone: _____

Other Contacts

Name: _____ Phone: _____

Organization: _____ Email: _____

Name: _____ Phone: _____

Organization: _____ Email: _____

Name: _____ Phone: _____

Organization: _____ Email: _____

Name: _____ Phone: _____

Organization: _____ Email: _____

Name: _____ Phone: _____

Organization: _____ Email: _____

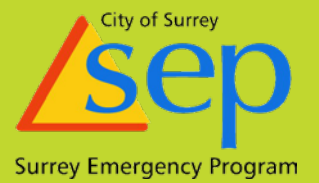
Name: _____ Phone: _____

Organization: _____ Email: _____

Name: _____ Phone: _____

Organization: _____ Email: _____

More space for notes on the following pages.



WWW.SURREY.CA/SEP