Fire & Smoke Claim Checklist

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Fire losses are usually bigger than they look

A fire claim is rarely just the burned area. Smoke and soot travel through walls, ductwork, and HVAC systems; firefighting water saturates floors and ceilings below; and code upgrades can add substantial cost to the rebuild. Each of those is a separate part of the claim that has to be documented.

Immediately after the fire

- ☐ Do not re-enter until the fire department clears the structure.
- ☐ Get the fire report and the incident number.
- ☐ Secure the property: board-up, fencing, temporary roof.
- ☐ Report the loss and request an advance for living expenses.
- ☐ Keep every hotel, meal, laundry, and pet boarding receipt from day one.

Damage categories to document

- ☐ Structural burn damage, charring, and structural members needing replacement.
- ☐ Smoke and soot infiltration in rooms away from the fire, including inside walls.
- ☐ HVAC contamination — ducts, air handler, filters, coils.
- ☐ Odor: what remains after cleaning, and whether sealing or replacement is needed.
- ☐ Water and chemical damage from firefighting operations.
- ☐ Contents: cleanable vs. non-restorable, itemized separately.
- ☐ Debris removal and disposal.
- ☐ Additional Living Expense while the home is unlivable.
- ☐ Code upgrades required by current New York building code during rebuild.

Where fire claims get underpaid

- Cleaning charged where replacement is actually required.
- Only the fire room scoped, with soot in the rest of the home ignored.
- No allowance to seal framing or replace insulation that holds odor.
- Electronics and soft goods with soot exposure marked as restorable.
- Matching of finishes across open floor plans left out of the estimate.
- ALE cut off before the home is actually livable.

> Keep the fire report, the mitigation company's moisture and soot readings, and your own photos from before any cleaning. Those three documents carry most of the weight in a fire settlement.

> Need help with an open claim? A claim review is free and there is no fee unless we recover a payment for you. Call 516-410-0164 or request a free review at longislandpublicadjusters.com/free-claim-review. This guide is general information for New York policyholders, not legal advice or a coverage determination. Your policy language and your carrier's decisions control your claim.