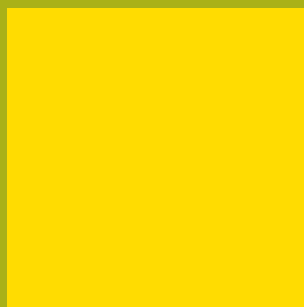
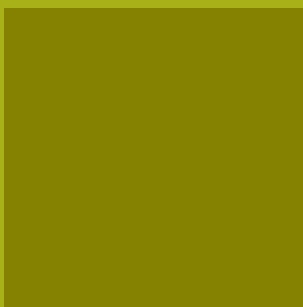


Fire Safety Handbook

Essential Fire Safety Information For Your Home



Making A Positive Difference By
Empowering People And Communities

If there is a
fire – get out,
stay out and



999



CONTENTS

Safety In The Kitchen	4
Using Electrics And Appliances	6
Smoking	9
Choosing Fire Safety Equipment For Your Home	10
Ark Housing's Obligations	12
Your Responsibilities	13
Contents Insurance	14
Bedtime Safety Routine	14
Top Tips	16
Escaping From Purpose-Built Blocks Of Flats	18
Escape Plan Check List	20
The Aftermath	22
Useful Contacts & Further Information	23



SAFETY IN THE KITCHEN

Most fires in homes start in the kitchen. Nearly 20 people a day are killed or injured in kitchen fires. Scalding and burns can cause severe and life-changing injuries. Children and vulnerable adults are at particular risk.

Cooking

When cooking, take care if you are wearing loose clothing or have long

hair as it can easily catch fire.

Keep electrical leads, tea towels and cloths away from the cooker and hob.

Never leave children alone in the kitchen.

Keep matches, lighters and saucepan handles where children cannot reach them, and fit a safety catch on the oven door.

Angle saucepan handles so they do not stick out from the hob, or over naked flames.

Do not leave pans on the hob unattended. Take them off the heat if you have to leave the kitchen.

Keep the oven, hob, toaster and grill clean as a build-up of fat, crumbs or grease can easily catch fire.

Do not use matches or lighters to light gas cookers – spark devices, which you can buy from hardware stores, are safer.

Do not put anything that is made of metal or is metallic inside the microwave.

When you have finished cooking, make sure you switch off the oven and hob.

Do not cook if you have consumed alcohol or taken medication/drugs which might make you tired or drowsy.

Never use barbecues inside as they are both a fire hazard and produce lethal levels of carbon monoxide.

Deep-Frying

If you regularly deep-fry food, buy an electric deep-fat fryer.

They have thermostats fitted to prevent overheating and are much safer to use.

Dry food before putting it into hot oil to prevent the oil from splashing.

If you are using an ordinary pan, never fill it more than one-third full of oil.

If the oil starts to smoke, it is too hot. Turn the heat off and leave it to cool.



What To Do If A Pan Catches Fire

Do not take unnecessary risks – get everyone out of your home and call the Fire and Rescue Service.

Do not move the pan and never throw water over it.

If safe to do so, turn off the heat under the pan, cover with a metal lid, fire blanket or damp tea towel and allow it to cool completely.

Do not attempt to lean over very hot or burning oil.



Treating Minor Burns

If a burn is bigger than a postage stamp, you should seek medical

advice from your doctor, visit A&E or call an ambulance if appropriate. Run cold water over it for at least 10 minutes and then cover the burn with clean, non-fluffy material e.g. cling-film. This will help prevent infection until you have received medical assistance.

If a burn is smaller than a postage stamp, run cold water over it for at least 10 minutes and then cover with clean, non-fluffy material.



USING ELECTRICS AND APPLIANCES

Plugs And Cables

Unplug electrical appliances when not in use.

Do not overload sockets – use one plug in each socket.

If you have to use an adaptor, use a 'bar type' one with a fuse and keep the total output of all plugs in the adaptor to no more than 13 amps. A kettle alone uses 13 amps.

Also, remember that higher powered appliances such as washing machines and electric heaters always need a socket to themselves.

Do not put cables under carpets or mats where damage could go unnoticed.

Make sure that the plug has the correct fuse for the appliance.

Check for signs of loose or frayed wiring and faulty plugs or sockets (such as scorch marks or flickering lights), and have any problems you find fixed before using. The inner coloured sheath wiring (typically blue, red and green/yellow) should not be immediately visible.

Worn or taped-up cables and leads should be replaced or repaired by a competent engineer.

Never use electrical appliances in bathrooms or wet areas unless specifically designed for use in wet environments.

Electric Blankets

Do not fold electric blankets.

Protect the wiring inside them by storing them flat or rolled up.

Do not leave an electric blanket switched on all night, unless it is thermostatically controlled. Check the manufacturer's instructions for suitability to wash your blanket.

Never use with a hot water bottle, when damp, touch with wet hands or use when still folded, tucked or creased.

Inspect regularly and replace if in doubt.

If over 10 years old, you should

consider replacing and if used regularly it may need to be replaced after as little as three years.

Do not use electric blankets on air flow pressure relief beds.

Electric blankets should carry the British Standard Kitemark and the British Electro-technical Approvals Board (BEAB) symbol on them.

Appliances & Chargers

Ensure you use genuine appliances and chargers. Look for a CE mark but be aware that this can be faked. Poor quality, counterfeit goods are a fire hazard.



Do not leave devices charging overnight. When charging, place devices on heatproof surfaces.

Portable Heaters

Always position heaters to ensure the back is against a wall and the front is facing the room. If possible, secure them to the wall to prevent them from falling over.

Do not place heaters near curtains or furnishings, and never use them for drying clothes.

Never cover air vents on fan or convector heaters.

Switch heaters off if you are not in the room and when you go to bed.

It is a condition of your tenancy not to use certain types of portable heaters such as paraffin heaters or bottled gas heaters. These not only present a fire hazard but they also produce water vapour resulting in condensation and can cause carbon monoxide poisoning.

Lights

Light bulbs get hot. Do not place them near curtains and other fabrics. Modern LED and compact fluorescent lights are much cooler, more efficient and help save you money.

Also ensure that bulbs do not exceed the maximum wattage for both the light fitting and the lampshade.

Tumble Dryers

Tumble Dryers should be fitted correctly and ducted to the outside if non-condensing. They should only be used while you are at home and should not be used when you are sleeping. Lint filters should be cleaned after each use. Do not overload the appliance. Allow each programme, including the cool down cycle, to complete fully. If you do stop a programme, ensure all garments are removed quickly and

the door is left open to allow the appliance to cool down.

Never tumble dry clothing contaminated by oils or grease.
Switch off appliances when not in use.

Defective Electrical Appliances And Manufacturer Recalls

Defective electrical equipment has been the cause of numerous fires. Fires can be caused by any electrical equipment or appliance. Product recalls can be checked at: **electricalsafetyfirst.org.uk/product-recalls**

We encourage tenants to register new and old electrical appliances at **www.registermyappliance.org.uk** which enables manufacturers to contact you directly if there is a safety repair or recall is required for your appliance.

What To Do If There Is An Electrical Fire

Pull out the plug or switch off the power at the fuse box.

If available, smother the appliance with a fire blanket or use a CO2 fire extinguisher.

Never use water or water extinguishers.

If in doubt, get out and call the Fire & Rescue Service.

Gas Appliances — Connected To Fixed Supply Pipework

Every year about 30 people die in Britain and Ireland from carbon monoxide poisoning caused by gas appliances and flues which have not been properly installed or maintained.

You cannot see, taste or even smell carbon monoxide but it can kill you without warning.

Ark Housing services appliances, which we have fitted in your home, annually and for free. It is essential that you co-operate fully when contacted by our staff or Gas Safe registered contractors to provide access.

You are responsible for arranging the annual service, by a Gas Safe registered engineer, of gas appliances you have fitted with our permission.

Only gas cookers with flame supervision, which automatically cut off the gas supply if the flame goes out, may be fitted in Ark Housing properties.

Never fit gas appliances without our permission.

Contact Ark Housing for more information on 028 9075 2310.



SMOKING

More people die in fires caused by smoking than in fires from any other single cause.

Tobacco is designed to stay lit, which is why cigarettes can so easily start an accidental fire.

Take extra care when you are tired, taking medication or have been drinking alcohol. It is very easy to fall asleep without realising that your cigarette is still burning.

If you need to lie down, do not light up. You could easily doze off and set your bed or sofa on fire.

Do not leave lit cigarettes, cigars or pipes unattended – they can easily overbalance as they burn down, land on flammable materials such as carpet or newspaper and start a fire.

Every year children die from starting fires with cigarettes, matches and lighters which they should not have access to. Keep them where children cannot reach them.

Where possible, buy child-resistant lighters and matches.

Use a purpose made ashtray which will not topple over easily and is made of a material that does not burn.

Tap your ash into an ashtray – and never into a waste bin. Do not let ash or cigarette butts build up in the ashtray.

We recommend that tenants smoke outside and dispose of butts safely.

Never smoke in the communal areas of blocks and schemes.

Smoking is not permitted in shared housing – if you live in shared housing you should only smoke in designated smoking areas.

When you put it out, make sure it really is out!





CHOOSING FIRE SAFETY EQUIPMENT FOR YOUR HOME

Fitting Smoke Alarms

You are eight times more likely to die in a fire if you live in a home without a working fire alarm.

Depending on the type and age of your home there will be one of the following systems fitted:

- A Communal system with heat/smoke detectors linked to the communal fire panel and alarm system.
- A Domestic system with interlinked smoke/heat alarms. When one alarm activates, all linked alarms sound.

- A Domestic system with interlinked smoke/heat alarms and a heat/smoke detector fitted in the hallway and linked to the Communal alarm system.

It is important to test the alarm every week to make sure that it is working properly and the battery has not run out.

Ensure the grilles are not blocked with dust which can be removed by vacuuming regularly.

Detectors should never be painted.

Domestic smoke/heat alarms will be connected to the mains electrical supply and fitted with a battery back-up supply so that the alarm remains operational should there be a power failure. Tenants are responsible for replacing batteries. Only replace with an identical battery type.

Infrequent but regular chirping or beeping means that you need to change the battery.

If you have difficulties hearing or seeing, or if you sleep deeply, there are special smoke alarms to warn you if there is a fire and to give you time to get out safely. For example, some smoke alarms have a vibrating pad or strobe light (or both) that will wake you up when you are in bed. It is a good idea to link two or more smoke alarms (for example, one in the hallway and one in your bedroom). Then, if a fire starts

downstairs it will set off both alarms, making sure that you are alerted.

Children and adolescents often fail to hear or react to fire alarms and should be alerted directly by an adult.

If you have trouble moving around you will need a way of getting help quickly.

Ideally you should keep a mobile phone to hand.

If you live in sheltered or supported accommodation the alarms may already be linked to the warden call system.

If you have a disability we may be able to provide extra help. Please contact us to discuss.

You should test smoke alarms regularly and replace batteries when necessary.

Fire Blankets

These are lightweight sheets of fire-resistant material which are used to cover a fire to cut off its oxygen supply or to wrap around a person whose clothes are on fire.

Tenants may wish to purchase their own Fire Blanket. You are responsible for the maintenance and replacement of fire blankets that you have purchased.



A blanket should meet **British Standard BS EN 1869**.

The best place for a Fire Blanket is in the kitchen.

Fire Extinguishers

These are pressurised cylinders containing water, foam or carbon dioxide which shoots out in a jet. We do not recommend they are used unless the user has been trained to do so.

The different types of fire extinguisher must only be used on the type of fire for which they were designed. It is dangerous to use the incorrect type of extinguisher.

Ark Housing typically only provides fire extinguishers in high risk areas such as boiler-houses, electrical switch-rooms and communal kitchens, for use by trained staff only.

ARK HOUSING'S OBLIGATIONS

Statistics show that people who live in rented accommodation have a greater chance of having a fire.

Ark Housing endeavours to ensure it's homes are well maintained but home maintenance is a shared responsibility between landlord and tenant. Even if you think it is Ark Housing's responsibility to take the necessary fire safety precautions, do not assume we are aware of your concerns. We will advise you if a repair or precaution is your responsibility when you contact us.

What Are Ark Housing's Obligations?

Under the Housing Order (Northern Ireland) 2003, landlords must make sure there are adequate escape routes. This varies dependent on the type of property.

In apartment blocks Ark Housing may also have to fit smoke alarms or provide fire extinguishers in specific risk locations.

We are required to identify if any tenant has any type of disability which may affect their ability to escape from fire.

Electrical, Gas And Furniture Safety

By law, Ark Housing must make sure that all the gas appliances we provide are maintained in good order and that a Gas Safe registered engineer carries out a safety check and service each year. Ark Housing must maintain electrical installations (fixed wiring systems) and any electrical appliances we provide such as cookers, kettles and so on and make sure they are safe to use. We must also ensure that furniture and furnishings we provide meet fire resistance or retardant regulations.

Ark Housing is also responsible for maintaining communal fire alarm and emergency lighting where fitted.

For some property types, Ark Housing must complete Fire Risk Assessments.

If you have any concerns regarding any of these matters, please contact our Property Services Team on 028 90 752310.



YOUR RESPONSIBILITIES

What Are Your Responsibilities?

- Keep all escape routes clear;
- Keep areas below escape windows clear;
- Do not wedge fire doors open or remove door closers where fitted;
- Do not replace or alter doors, such as fitting letter boxes, without consulting Ark Housing;
- Do not replace thumb-turn locks with keyed locks;
- Do not remove or interfere with fire safety equipment which is fitted to save the lives of you, your family, visitors and neighbours;
- Do not cover, remove or disconnect smoke, heat and carbon monoxide detectors;
- Do not use portable gas heaters (Supersers) or paraffin heaters;
- Do not store or dump items in the communal areas of blocks of apartments;
- Do not fit mats or place furniture outside your apartment;
- Provide access for testing of gas appliances, oil appliances, electrical systems and fire alarm systems;
- Co-operate when the main fire alarm system and emergency lighting will be tested (where fitted);
- Test, clean and replace batteries in domestic smoke and heat detectors;
- Contact us if equipment is faulty;
- Take care when cooking, decorating and so on so as to avoid unwanted fire alarm activations;
- Advise us if you intend to store medical gases such as oxygen, in your home;
- Advise us if you are unable to self-evacuate from your home;
- Advise us if you intend to purchase or store a mobility scooter;
- Stay with visitors at all times. If your visitor has a disability they may require your assistance during a fire evacuation. Lifts cannot be used to evacuate. If you or your visitor cannot use the stairway to evacuate, remain in your flat if the fire is elsewhere in the building and call for help. If the fire is in your flat, go to a disabled refuge point usually at the top of the stairwell. Do not block the stairwell.
- Keep your home clean and tidy, for example, keep your cooker clean and free from excess grease and oil;
- Do not hoard as this may restrict your escape, prevent access by the Fire and Rescue Service and increase the likelihood and severity of fires;
- If you have and use an open fire, you must sweep the chimney regularly;
- Ensure you have home contents insurance.

Your tenancy may be at risk if you fail to co-operate with us. You may also be risking your own life and the lives of others.



CONTENTS INSURANCE

The consequences of a fire can be devastating, even if it does not result in the loss of life or injury.

While Ark Housing will repair or replace damaged fixtures and fittings, we will not replace your personal items.

You are therefore strongly advised to take out some form of contents insurance to cover your personal affects in the event of fire.

BEDTIME SAFETY ROUTINE

Fires happen when you least expect them, often during the night. They also spread very quickly, damaging property, injuring and killing people. However the real killer is smoke. If you are asleep when a fire starts and you do not have a smoke alarm to wake you, you are unlikely to survive. Smoke suffocates quickly – you could be dead before the flames reach you.

You are almost three times more likely to be killed in a fire that starts during the night.

- Switch off and unplug all appliances. Only leave on those appliances that are designed to be left on for example, DVD players/TV receivers, fridges, freezers and clock radios;
- Check that the oven, grill and hob are switched off;

- Do not leave the washing machine, tumble dryer or dishwasher running overnight (they are a fire risk because of their high wattage, friction and motors);
- Turn off electric heaters, and put a guard in front of an open fire;
- Check that candles are out. Never leave one burning when you go to sleep. Candles must be fitted on purpose made candle holders, ideally ceramic;
- Make sure that any cigarettes, cigars and pipes have been put out properly, and never smoke in bed. You could fall asleep and accidentally set fire to your bedding;
- Close all doors. By shutting doors you can keep your escape route free from fire. This is particularly important in homes where you would not be able to escape from a window, for example if you live in a high-rise flat;
- Turn off your electric blanket (unless it is designed to be left on overnight);
- Check that your escape route is clear of obstacles and make sure both door and window keys are in the right place.



**Focus on prevention
but prepare your plan.**

TOP TIPS

Protecting Your Home

- Do not remove, cover or disconnect smoke and heat alarms. Test regularly and replace batteries where necessary. Keep clean and dust free by regularly vacuuming or gently brushing the detector aperture.
- Make a fire action plan and ensure that everyone in your home knows how to escape if there is a fire.
- Keep the exits from your home clear so that people can escape if there is a fire.
- Make sure that everyone in your home can easily find the keys for doors and windows.
- Take extra care in the kitchen and never leave young children alone in the kitchen.
- Take extra care when cooking with hot oil. Use a deep-fat fryer which is controlled by a thermostat.
- Never leave lit candles in rooms that nobody is in or in rooms where children are on their own.
- Make sure candles are in secure holders, on a surface that does not burn and are away from any materials that could burn. Tea lights reach very high temperatures and must only be placed on heat resistant surfaces, never on plastics (including TVs and so on) or wood. Do not place candles in draughty places as they may blow over or lightweight materials could be blown into them.
- Make sure cigarettes are stubbed out properly and are disposed of carefully, and never smoke in bed.
- Get into the habit of closing doors at night. If you want to keep a child's bedroom door open, close the doors to the lounge and kitchen. This may well help save their life if there is a fire.
- Do not overload electrical sockets. Remember one plug for one socket.
- Keep matches and lighters where children cannot see or reach them.
- Take special care and avoid cooking when you are tired, you have been drinking or have taken medication.
- Do not leave the TV or other electrical appliances on standby as this could cause a fire. Always switch them off and unplug when not in use.
- Keep areas below escape windows clear.
- Remember that the risk is higher at certain times of the year such as Christmas and Halloween.

During A Fire

- Remain calm, act quickly.
- If you are in the room which is on fire, leave and close the door behind you.
- Raise the alarm and alert everyone in your home. Ensure that children, heavy sleepers and those with hearing difficulties have been alerted.
- Get Out, call the Fire Service, Stay out.
- Only re-enter the building when advised by the Fire Service that it is safe to do so.
- If your clothes are on fire, stop, lie down and roll until the fire is out – Stop, Drop and Roll. If someone else's clothes are on fire, smother the fire with a coat or blanket.
- If cut off by fire: Block the bottom of doors with blankets and coats (wetted if possible);

Stay low and get to a window;

Phone the fire service if you have a phone available;

Open the window and call for help and ask others to phone 999 if you have not already done so;

If you cannot open the window, break it and cover broken edges with a blanket or coat;

If there is a fire escape window, use it where it is safe to do so. The

window sill height can be as high as 5.6m (18.4 ft) above ground level. Only use escape windows above ground floor level when it is absolutely necessary as there may be significant risk of injury. Remember to avoid jumping. Lower yourself down before dropping to the ground. Fire escape windows are not normally provided in purpose-built blocks of flats or above the first floor of domestic houses.

If it is impractical to escape then keep your head in the fresh air until help arrives.

Fire and alcohol can be a lethal cocktail.



ESCAPING FROM PURPOSE-BUILT BLOCKS OF FLATS

High-rise apartments are built to be fireproof and most fires will not spread further than one or two rooms. Walls, ceilings and doors will hold back flames and smoke, so if there is a fire somewhere else in the building, you are usually safest in your flat unless you are affected by heat or smoke. Follow the fire action plan for the building where it is safe to do so. You should evacuate the building when instructed to do so by the Fire and Rescue Service.

Taking some time to make an escape plan will give you the confidence to know what to do if there is a fire and will give you peace of mind.

Check and pay particular attention to emergency advice notices in your building and letters issued to you by Ark Housing. These should inform your emergency plan.

If you live in a flat above the first floor, most of your safety planning is exactly the same as for ground-floor homes. However, there are some important differences.

Making Your Escape Plan

Sit down with everyone who lives in your flat and talk about how you would react if there was a fire. Make

sure that everyone knows what the fire plan is.

Choose an escape route. This should be the easiest way out. Think about how to get out of your flat, but also how to get off your floor to somewhere safe outside the building. Also decide on a second escape route, if one is available (but not a balcony).

Make sure your escape route is kept clear. Ensure there are no boxes, rubbish or anything that could catch fire or block your escape in corridors or stairways. If your building has fire doors, make sure they always stay closed and are not propped open (they are designed to stop fire and smoke from spreading).

Make sure that doors to stairways and fire escapes are not locked. Regularly check that you can open these doors from both sides.

Report any damaged or vandalised fire doors and fire safety equipment to Ark Housing immediately.

When planning your escape route, keep in mind that you must never use the lift. A fire can cut the power to the lift, leaving you stranded.

Choose a safe room. If you cannot escape you will need to find one room where you can wait to be rescued, preferably one with a window that opens and that has a phone in it.

Make sure everyone knows where the stairs are. As it is easy to get confused in the dark, count how many doors you will need to go through or past.

The corridors and stairways in your building have emergency escape lighting which will come on if the power fails.

Know and help your neighbours

What To Do If There Is A Fire In Your Home:

Follow your fire escape plan.

- Alert everyone in your flat. Do not stop for valuables or to investigate the fire.
- Before opening doors, check them with the back of your hand. If they're warm, do not open them – the fire is on the other side.
- Alert neighbouring flats by banging on the doors on your way out. Set off the main fire alarm where fitted.
- Do not use the lift.
- If there is a lot of smoke, crawl along the floor where the air will be cleanest.
- Close doors after you leave.
- Once you are safely outside, use a mobile phone or a phone box to call 999. Give the emergency operator your name and address, including the number of your flat. Tell them what floor the fire is on, if you know this.
- If the fire is blocking your exit, or if the stairs in your block of flats

are blocked by fire or smoke, stay calm and go back inside your flat and wait for the Fire and Rescue Service to arrive.

If Your Escape Route Is Blocked

- Get everyone into the safe room you have chosen.
- Put cushions, bedding and so on at the bottom of the door to stop smoke getting in.
- Phone 999, giving your address and the number of your flat.
- Open the window. If you feel in serious danger, wave a sheet out of the window so the fire fighters know where you are.

If The Fire Is Outside Your Flat

- Seal your front door with tape if you can, as well as cushions and bedding, to stop smoke getting in.
- Close any ventilators.
- Phone 999, giving your address and number of your flat.
- 999 calls are free. Do not call your local Fire and Rescue Service's number – it could take longer to be answered.
- The more information the Fire and Rescue Service has, the quicker firefighters can get to you and do their job.

Remain calm. Act quickly.

ESCAPE PLAN CHECK LIST AT BEDTIME

Are my escape
routes clear?

Is there a
phone in my
safe room?

Are all doors
closed?





**Did I test my
smoke alarm?**

CHECK LIST

Front door keys are kept

Escape Route A (to main front door)

1

2

3

Escape Route B (to main back door)

4

5

6

THE AFTERMATH

Always contact Ark Housing if there has been a fire in your home. We are here to help.

Ark Housing will arrange to inspect your home as soon as possible after a fire.

We may be able to provide immediate or longer term accommodation if appropriate.

We will arrange repairs to the building as quickly as possible.

We cannot replace your own personal property. It is essential that you have home contents insurance. You will then be responsible for making a claim under your own insurance for damaged or lost property. Your property includes furniture, clothing, appliances, carpets and so on.

When safe to do so, you will be able to return to your home. Depending on the extent of the damage this may be only to recover your possessions until remedial works are complete.

Where possible, retain receipts and take photographs of damaged property. This will assist you when making insurance claims. Your insurance company may arrange for a surveyor to inspect. Please advise us of any specific arrangements or requests by your insurer.

NIFRS have produced a useful reference booklet called **AFTER THE FIRE OR FLOOD**. To ask for a **FREE** copy or to get a **FREE Home Fire Safety Check** visit: www.nifrs.org

3. SECURITY



3.1 Accommodation

The following advice may seem obvious but it is designed to act as a reminder when making sure your property is safe and secure.

Fire Officers will have attempted to save your valuables from the fire area and either give them to you or hand them to the police.

When the Fire & Rescue Service leave the incident, responsibility for security of the property will be passed over to you or the police.

If you intend to leave the property unattended, make sure ALL doors and windows are shut and locked. DO NOT leave valuables in unsecured premises, also you should ask the police or neighbours to keep a special eye on the property and give them a contact point if you intend to leave it unsecured.

If you own the property you will need to arrange for broken windows and doors to be boarded up. A glazier may be of assistance to you.

If you live in a Housing Executive home, contact them and they will take care of this for you.

If you live in rented accommodation your landlord should be advised as soon as possible.

The Fire & Rescue Service may have shored up the roof or other parts of your property, which are damaged to such an extent so as to not let in the weather. This is a temporary measure and you must arrange to have the damage dealt with and the shoring returned to the Fire & Rescue Service as soon as possible.

3.2 Possessions

Before leaving your home, try to locate the following items:

- Important legal documents
- Identification
- Money
- Jewellery
- Photos etc.

4. INSURANCE

4.1 Claims

There are two main types of insurance, buildings insurance and contents insurance. In either case contact your insurance company as soon as possible and advise them of the amount of damage. If you rent or lose then contact the owner/landlord or their agents.

Try to complete a list of losses including, if possible, dates of purchase as this may save time in processing your claim. Consider taking photographs for insurance purposes of any badly damaged or destroyed items that may need to be removed before an Insurance Loss Assessor visits.

An insurance surveyor may contact you, it is in your interest to be aware of their different status.

4.2 Loss Assessors

These are independent of your insurance company and will offer to represent you in dealing with your claim. They will charge you a percentage for this service.

4.3 Loss Adjusters

They are appointed by the insurance company to assess the extent of the damage.

They will not charge you for this service.

You may find that post fire damage not covered by insurance. Consider having the system drained to prevent further damage.

If the weather is very cold and the heating is either not working or switched off, there is a chance water pipes may freeze then burst.

If you have to move, you must notify the Post Office, Banks, Employers, Credit Card Companies, Schools etc. of your new address.

4.4 No Insurance

If you are not insured and are in a position of immediate hardship, there are several local agencies available to assist families who have been displaced from their homes live at at risk of booklet. These agencies may provide food, clothing and accommodation and may offer some emotional support to help you cope with these unfortunate circumstances.



USEFUL CONTACTS & FURTHER INFORMATION



Ark Housing Association – ☎ 028 9075 2310

Email: repairs@arkhousing.co.uk
www.arkhousing.co.uk

Northern Ireland Fire & Rescue Service (NIFRS) – ☎ 028 9266 4221

Email: enquiries@nifrs.org
www.nifrs.org

Electrical Safety First

Email: enquiries@electricalsafetyfirst.org.uk
www.electricalsafetyfirst.org.uk

Register my appliance – ☎ +44 (0)20 7405 0666

Email: info@amdea.org.uk
www.registermyappliance.org.uk

Government Advice

www.firekills.gov.uk
or www.nidirect.gov.uk

The Health & Safety Executive – ☎ 0800 0320 121

Email: mail@hse.gov.uk
www.hse.gov.uk

The Housing Executive – ☎ 03448 920 900

Email: information@nihe.gov.uk
www.nihe.gov.uk

Housing Rights – ☎ 028 9024 5640

www.housingadviceni.org

Royal Society for the Prevention of Accidents – ☎ +44(0)121 248 2000

Email: enquiries@rospa.com
www.rospa.com

How Can I Find Out More?




For further information please contact Ark Housing Association

☎ 028 9075 2310 ✉ repairs@arkhousing.co.uk



Contact Us:

PHONE: 028 9075 2310
EMAIL: repairs@arkhousing.co.uk
ADDRESS: Ark Housing Association
Unit 1, Hawthorn Office Park
43 Stockmans Way
Belfast BT9 7ET

 www.arkhousing.co.uk
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