



Fire Damage Handbook

Getting Started: After The Fire

We understand that experiencing a fire in your residence is an incredibly challenging and emotional event. This guide was created to help individuals move safely and swiftly through the restoration process. Our goal is to help you get back to normal quickly, and we are here to be a resource. If you have any questions or concerns, you are welcome to call us 24/7/365 at 303-955-7072 or email info@puredri.com.

Let's Get Started

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What's inside fire and smoke?

While smoke leaves behind a smoke odor that makes most residences uninhabitable after a fire, there are additional reasons why it causes so much harm to a structure and your contents.

Fire and smoke produce harmful elements such as carbon monoxide, carbon dioxide, volatile organic compounds, heavy metals, and chemical residues. It also contains tiny particulates of soot, ash, and other solid materials suspended in the air.

You can learn more on the official Colorado Department of Public Health & Environment Website: <https://cdphe.colorado.gov/iaq-fires>



Does insurance cover fire damage?

Most homeowners' insurance policies typically include coverage for home fires, with a few exceptions and limitations depending on the specific policy terms. Generally, these policies should provide coverage up to the specified limits. Insurance typically covers damage to both the property structure and home contents.

Additionally, some policies may also include coverage for living expenses if you need to temporarily vacate your home during the restoration process. To ensure you receive the maximum coverage available, consider hiring a professional restoration service to conduct a thorough assessment of cleanup and restoration costs. This can help to ensure that all eligible expenses are accounted for and properly documented.



Freedom of Choice in Colorado

The Colorado Insurance Consumer Freedom of Choice bill, enacted on September 13, 2007, safeguards your autonomy in selecting a restoration company for your property. This legislation bars insurance companies from exerting direct or indirect control over your choice of restoration provider. Many wonder why such a law became necessary. The truth is, insurance companies, like any business, prioritize profit.

When you file a claim, there's a conflict of interest: while they're obliged to you, the policyholder, they also aim to minimize payouts to boost profits for shareholders. Regrettably, this led to instances of insurance companies exploiting policyholders. Under this law, you retain the right to select your preferred restoration contractor, ensuring prompt payment of your claim. Additionally, you're entitled to transparency regarding any business affiliations between your insurance company and the chosen restoration company. Ultimately, this legislation empowers you to opt for an independent contractor, safeguarding your best interests throughout the claims process.

[Learn More](#)

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The Fire and Smoke Remediation Process

Initial Response and Inspection

Our trained and certified project manager will walk the property and develop a scope of work for all tasks that needed to be completed.

Estimate Preparation

When a scope of work is developed, those details will be shared with the insured. It will also be sent to the insurance provider for approval.

Restoration & Cleanup

Once the estimate is approved, our team can get to work. We will provide a timeline to keep the project on track. We are available throughout the process to answer questions and concerns.

Contents Cleaning

We can perform contents cleaning in addition to the structural restoration and cleanup. Items that are deemed salvageable will be packed and organized into boxes. These boxes are then transported to our secured and climate controlled storage facility. Once any applicable contents have been cleaned, they will be returned to the clean structure. All items are meticulously tracked via software for easy access.

Reconstruction

When applicable, reconstruction will help put back building materials wherever they were removed. This includes drywall, flooring, and everything in between.



Asbestos Regulations in Colorado

Colorado implemented legislation aimed at safeguarding property owners, tenants, and workers from potential exposure to hazardous asbestos. Pure Restore collaborates with a 3rd party firm to facilitate asbestos testing, ensuring compliance with state regulations. We can help facilitate this aspect of the project to create a seamless experience for our customers. Testing for Asbestos is legally required whenever renovation or demolition take place within the state.

While asbestos is generally deemed safe when undisturbed, it poses a significant risk if products containing it are damaged, as in the case of a fire. When disturbed, toxic asbestos fibers are released into the air, presenting a hazard to health and safety.

[Learn More](#)

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Choosing a Qualified Restoration Company

Certifications

Restoration companies don't legally require licensing in states such as Colorado, which means it's up to customers to do their own research to find someone experienced in fire/smoke restoration.

Companies who are performing fire or smoke damage remediation should have the following certifications from the Institute of Inspection Cleaning and Restoration Certification (IICRC).

- IICRC – FSRT
- IICRC – CCT
- IICRC – RRT
- IICRC – OCT
- IICRC – UFT
- IICRC – HST

These certifications are considered industry standard. Pure Restore takes pride in achieving these certifications, and we are passionate about understanding the science behind restoration.

If you select Pure Restore as your restoration contractor, we are available around the clock to answer your questions and concerns.

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Customer Service

Another key component to selecting a qualified contractor is making sure that they have a full office staff that is available for you 24/7/365. Having an administrative team that can tackle the depth and complexity of insurance claims is essential.

When a restoration contractor performs their initial inventory, every item must be meticulously documented for insurance purposes. By picking a highly professional restoration contractor such as Pure Restore, you are able to contact office staff around the clock. Our goal is to keep projects moving, and that includes estimates, claims management, and more.

Our customer service and administrative team is based in Colorado, and we don't have a corporate office somewhere in the distance. Pure Restore is a highly experienced restoration company that was created to help Colorado homeowners and businesses with disasters. We take pride in being highly educated when it comes to the world of restoration.

Reviews

No two projects are the same, and a company's reviews can say a lot about their performance on various sizes of restoration jobs. Check the reviews of a restoration company before you move forward with them.

Additional Resources

Read FEMA's "After the Fire" PDF for additional support.
[Learn More](#)

(Español) Lea el PDF Después de un incendio de FEMA.
[Aprende más](#)

Ready to move forward?

We accept all major insurance carriers and our team is here to provide assistance around the clock. If you are unsure if you're filing a claim, we are happy to answer any of your restoration questions.

When you're ready, give us a call (303-955-7072) or email (info@puredri.com).

