

WHEN WE LEAVE... WHAT DO YOU DO NEXT?

A guide to recovering quickly after a fire or flood



LEICESTERSHIRE
FIRE and RESCUE SERVICE

USE THIS AS A REFERENCE DOCUMENT

This guide contains information that will save you a lot of time and worry about what to do next if you have experienced a fire or flood. It contains frequently asked questions and advice from specialists including what you and others can immediately do to stop further damage.

You can ask to be referred to the British Red Cross Fire and Emergency Support Unit for free practical help and advice. Just telephone Leicestershire Fire and Rescue Service Headquarters on 0116 287 2241 (24 hours) to request the service.

We also encourage you to think about fire prevention and life saving measures for the future. Please talk to your friends and relatives about your experience and the safety messages that you have learnt.

For households that have house insurance, a service is available from Emergency Damage Management for help and advice with your insurance company. This service is available via British Red Cross or the Fire Service Incident Commander.

THIS INCIDENT WAS DEALT WITH BY:

Officer in charge:

Service No:

Station:

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National Agencies and 24hr Utilities

SECURITY AND UTILITIES - *Helpful Advice*



After we have left

Your property again becomes your responsibility when the Fire Service have left.

If you have concerns regarding the suitability of your accommodation after a fire, contact your local housing and social service departments regarding alternative accommodation. The British Red Cross Fire and Emergency Support Unit offers free practical help and advice to help people who have suffered damage to their homes following a fire, flood or similar incident. You can telephone Leicestershire Fire and Rescue Service on 0116 287 2241 (24 hours) and ask us to refer you.

Prior to the Fire Service leaving they will provide you with a 'Hand Over Sheet', formally agreeing that the property has been handed back to you. On the sheet will be details of any advice and safety issues that remain within your property. Please read and take note of those, and the advice given.



Do you intend to leave your property unattended?

- **Close all windows and doors, if it is safe to do so** – these are an open invitation to thieves.
- **Should windows or doors require boarding up** – a contractor can be contacted through the Yellow Pages or similar - see 'Fire and Flood Restoration' or 'Glaziers'. Your Building Insurance will normally pay for this work. If you are a council tenant you should contact your local Housing department.

- **Remove valuables and important documents if it is safe to do so.** Your firefighters may use large salvage sheets to protect your property. These remain the property of the Fire and Rescue Service and long usage may incur a charge.
- **Contact your local Police** to make them aware your property will be empty.
- **Contact your insurance company** to inform them of the incident and return a completed claims form to them as soon as possible. They may wish to inspect the property before anything is moved, so check with them first.



Get advice before reconnecting

Gas, electricity and water supplies may have been affected and turned off or disconnected. Under no circumstances should you attempt to reconnect or turn on utilities yourself unless qualified to do so.

Contact the gas and electricity supply companies to arrange reconnection. Normally they will only reconnect if a qualified person has rectified the problems. Please see the Insert for utilities contact numbers.



A tenant? Then contact your landlord

If you are a tenant then contact the building owner, your landlord or their agent. It is often their responsibility to arrange any repair work necessary to gas, electricity and water supplies, and to resecure the property.

SAFETY - *Helpful Advice*



Do you feel unwell?

Contact the NHS (See Insert for number), your doctor, or hospital accident and emergency department if you suffer the after effects of fumes or smoke inhalation, and if you feel unwell at any time after a fire or flood.



Is the building safe to enter?

Do not re-enter an unsafe building until informed by the Fire Officer that it is safe to do so. You will be advised of any apparent defects. In cases of severe structural damage a Local Authority Building Inspector may be required to advise on the safety of the building.



Avoid skin contact with fire residues

Fire residues may contain harmful chemicals. You should avoid skin contact as these chemicals may damage the skin or be absorbed through it. If you have to handle contaminated items reduce the risk by wearing gloves and suitable protective clothing.

It is known that car fires, especially involving the engine, can produce hydrofluoric acid, which can severely burn the skin.



Safety with food

Do not use food damaged by floodwater, heat or smoke. If in doubt, throw it out.



Poor air quality after a fire?

Fires can produce unhealthy chemicals; these can be absorbed by various surfaces during the fire, to be slowly released as unpleasant gases afterwards. Fires also produce tiny particles of carbon that can float in the air for hours or even days. It is advisable that you take steps to limit your exposure to this poor quality air, especially immediately after the fire.

Sufferers from allergies, breathing problems or asthma should keep away from the property until air quality has improved. If in doubt seek medical advice.

Everybody should take precautions to reduce inhalation of the post-fire gases and particles. Opening doors and windows can sometimes help improve air quality.

It may be advisable to wear personal protective equipment such as disposable overalls and a good quality disposable respirator mask covering mouth and nose.



Help is available to improve air quality

A local specialist fire and flood company is equipped to improve air quality by decontamination of your property and by the use of 'air scrubbers' that remove the tiny particles from the air. If you are insured, their charges will normally be covered by your standard policy.

Continued



Safety after a flood

Avoid direct contact with any contaminated water (e.g. sewage and storm water). Wash your hands thoroughly before touching food, and protect any cuts with a waterproof plaster. Persons with a weak immune system should be especially careful.

In cases of severe flooding the structural stability of buildings or garden walls may have been affected.

If in doubt seek advice from your Local Authority Environmental Health or Building Control Officer, or request that your landlord arranges a safety inspection.



Prevent mould growth

Your property is normally dry – much dryer than outside. After a flood this changes and mould can soon start to grow. A mouldy building can trigger asthma and other sickness. Take prompt action to start drying the property. See 'Emergency Tips – Water Damage' on page 24.



Safety with electrical supplies, temporary supplies, temporary lighting and heating

Damaged or wet electrical wiring or appliances must be isolated and checked by a competent person before use – don't risk electrocution.

- Remember, water conducts electricity.
- TV sets store an electrical charge for several hours.
- Generators should be sited outside as they give off fumes that can kill in confined spaces.



Materials containing asbestos

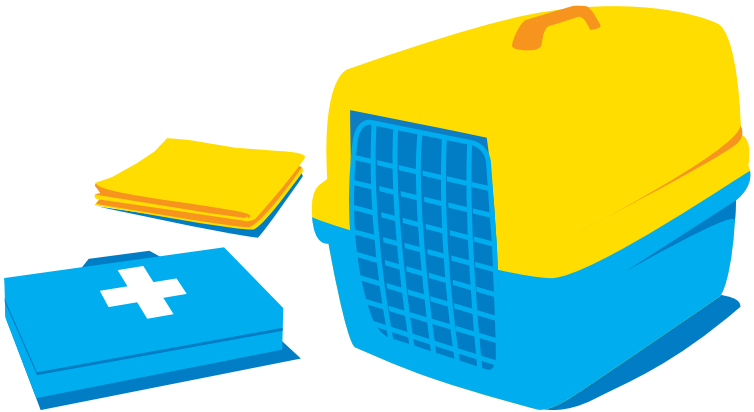
Many common building materials contain asbestos and this is harmless unless disturbed. During a fire these materials can be damaged, resulting in the release of asbestos fibres into the air. Asbestos can be harmful to your health if inhaled.

If you suspect that an asbestos containing material has been damaged seek advice from the Local Authority Environmental Health Officer, or the Health and Safety Executive – see Insert for contact number. Artex manufactured in the UK up to 1985 may contain asbestos – old stock was used into the 1990s.



Safety with pets

Injured animals, including those obviously affected by smoke, should be taken to a vet for prompt treatment. The RSPCA or PDSA charities offer help and advice. See the Insert for contact details.



INSURANCE - *Helpful Advice*



No Insurance?

Contact your local social security office who may be able to offer financial assistance. Voluntary support agencies such as The Red Cross or the Salvation Army may be able to help you if you do not have insurance and have immediate hardship. See the Insert for contact details, and 'Stopping Secondary Damage' on page 18.



Do you have Contents Insurance?

If so, and your contents are affected, then contact your contents insurer.



Who to use to do the emergency work

Your home and content insurance entitles you to have assistance to deal with the chaos following fires and floods. In the event of a claim you should be sure that you receive the service you have paid for in your premiums. Some insurance companies now send national contractors to carry out restoration work following damage causing incidents.

However you may be aware that as a customer you do not have to accept your insurer's choice and can in fact choose a specialist fire and flood company to help you recover from the chaos of an incident. These companies advertise in the Yellow Pages under 'Fire and Flood Restoration' or related headings, or search the Internet for 'fire' and/or 'flood' including your county.



Who pays for emergency work?

The cost of immediate damage limitation work by specialist fire and flood companies, is usually covered by your building and contents insurance, provided that you are insured (unless any specified excesses or exclusions).

Your chosen specialist fire and flood company should liaise throughout to ensure that the work remains within policy cover.



What you should do

Your insurance company expects you to take prompt action after your firefighters have left to limit further damage. When you contact your insurance company, remember that both contents and building insurers may need to be informed.

Don't worry if you can't find your insurance details, as there will be a record linked to your postcode.



Building and Contents Policies: What does each pay for?

The contents policy covers items that you can easily take with you when you move (furniture, carpets, curtains etc).

The building policy covers the structure of the building and items fixed to the structure (boilers, fitted kitchens etc).

Continued



Do you own the property?

If you own the property you should contact your building insurer. You may need to inform the mortgage company about the incident.



Are you a tenant/leaseholder?

If so then contact the building owner, landlord or their agent, or the management company, and inform them of the event. They may claim from the building insurer.



Are you a commercial leaseholder?

You will need to check the terms of your lease, which will define your responsibility for the property. You are advised to inform the owner who may be responsible for the building insurance.



Loss adjuster and loss assessors

The insurer may send loss adjusters or claims advisors to inspect damage to the property and/or its contents, and to agree the claim with you. They represent your insurers and are appointed by them to assess the extent of the damage. You will not be charged for this.

Don't dispose of anything, including appliances that may have caused the incident, until authorised to do so.

Public loss assessors are independent of your insurance company and can represent you in dealing with your claim. They will normally charge you a percentage of the claim value for their services.



Preparing your claim

Make a detailed list of all the damaged items with replacement costs, if possible. A specialist fire and flood company should be able to assist you by reporting on damage conditions and/or arranging for inspections by specialists. You may need to get quotations for building repair costs. Give all these items to the insurance representative, if appointed, or send to the claims office.

Remember to keep copies of all correspondence and invoices and receipts. See 'Stopping Secondary Damage' on page 18.



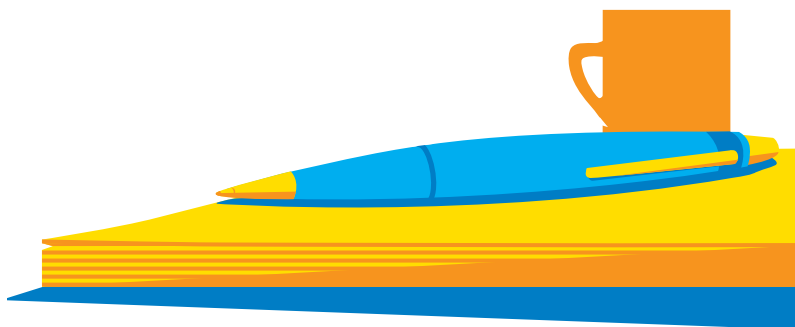
Take photographs

Photograph damage, including items put outside by your firefighters. Remember, cheap disposable cameras are available from most supermarkets.



Are you VAT registered?

The VAT on claims costs for business premises (not the domestic part) will normally be reclaimable from Customs and Excise, not the insurers.



FIRE - *What to expect*



Property fires

Materials used in the construction of the building cool down at different rates and so strange noises may be heard after a fire has been extinguished. Brick walls, for instance, tend to act like large night storage heaters and may stay warm for many hours.

Fire can travel virtually undetected. Your firefighters may have opened up areas to find hidden seats of fire and also to vent large volumes of very hot smoke and gasses to reduce the spread of fire. They may also do this to make sure there is no fire left undetected which could flare up later.



Chimney fires

The surrounding brickwork and plaster may remain warm for several hours after a chimney fire. Some noise may be heard due to the cooling down effect.

To prevent further damage:

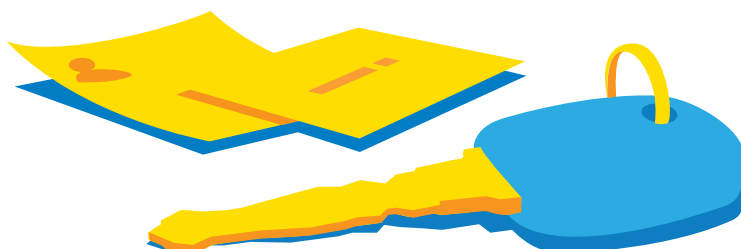
- Place a metal bucket or large metal pan part filled with water within the fireplace or hearth to catch any falling debris from the chimney.
- Place a fire guard in front of the fire.
- Allow the chimney to cool for at least 24 hours before lighting a fire.
- Have the chimney swept on a regular basis thereafter – consult the National Association of Chimney Sweeps (See Insert for website).



Car fires

If your own vehicle has been involved in a fire:

- You are advised to contact your insurance company and seek their advice.
- Always act to protect your safety (Read pages 6 – 9)
- Some car fires, especially involving the engine, can produce a harmful chemical (hydrofluoric acid), which can severely damage skin.
- Avoid skin contact with all fire residues, especially car fire residues.
- Your damaged vehicle cannot be abandoned in a public place, or on a highway. If it is in an unsafe condition you may need the assistance of a recovery company to move it. Consult the police before it is moved if a crime is suspected.
- It is not necessary to report a car fire to the Police unless other factors are involved; such as arson, a road traffic accident, where people are injured or when the vehicle presents an obstruction on the highway.
- Take all valuables and documents from the car with you – taking precautions as mentioned above.



WATER DAMAGE - *What to expect*



What type of water is it?

If your property has been flooded it is essential for you to identify the type of water involved, as this decides the appropriate action required to get things back to normal as quickly as possible.

If water escapes from within a property ask yourself, has it come from a clean source, like a water pipe, or supply hose to a washing machine? If it has, it is clean water. However any water from the sewage system, heating system or from outside the property should be regarded as contaminated.



If the water is clean...

Dealing with clean water is simpler than contaminated water and for a small leak you may be able to contain the situation yourself. See 'Emergency Tips – Water Damage' on page 24. Remember, you may not be able to detect trapped moisture under flooring, wall cavities etc. Insurers will normally pay for this work. See 'Who to use to do the Emergency Work' on page 10.



If the water is contaminated...

You need to take great care with personal and food hygiene if your property has been flooded with contaminated water. Thorough cleaning and decontamination is essential and again insurers will normally pay for this work.



A practical example

Wet plasterboard is a good example of the decisions now facing you. Normally only replace it if it has soaked up contaminated water. Clean water can be dried but would take a long time to do so naturally, especially with wet insulation behind or vinyl paint or paper on the surface.

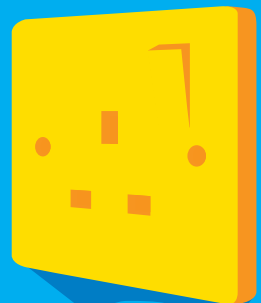
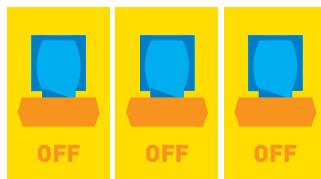
This process can take as little as three days if a specialist company uses an injection drying system to release trapped moisture. This equipment and expertise can sometimes avoid the cost of removing flooring or wall panelling for drying. It will also prevent the growth of mould in damp hidden areas. Your building insurer will normally pay for this work.



Water and Electricity – CAUTION!

Avoid electrocution! Electricity can travel through water. Turn off electricity in flooded homes and don't use affected appliances.

Remember, TV sets retain electrical charges, even when unplugged, for some hours.



STOPPING SECONDARY DAMAGE



What is Secondary Damage?

Secondary damage is the avoidable damage that occurs after a fire or water damage incident. It can significantly increase the cost of any incident and unnecessary loss of personal items.

After a fire - Damage such as rust and staining can be caused by acid fire residues. This damage continues over hours and days, and can even damage steel building structures.

After a flood - When moisture levels go up, mould growth starts. Wood continues to swell and warp the longer it is left damp.

Secondary damage can continue for a long time and destroy things that could otherwise have been restored to their original condition. This damage can be prevented if action is taken promptly.



Reducing Secondary Damage

Start by identifying the items at risk and deal with them first. This may involve urgent decontamination, air scrubbing, lowering the humidity or applying special surface treatments to prevent further damage.

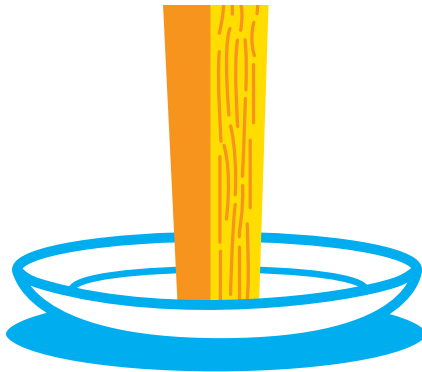


DIY Tips

Damaged photographs and documents can be rescued by placing them in sealed plastic bags in a freezer; this prevents mould growth until a specialist can work on them.



Water soaking into wooden furniture legs causes swelling and must be stopped. Strong plates can be used to stop water soaking into furniture legs from wet carpeting.



For more DIY advice see the sections covering 'Emergency Tips' for fire and water damage on pages 20 – 27.

EMERGENCY TIPS - *Fire Damage*



It is natural to want to clean a building and its contents after fire and smoke damage but taking the wrong action can cause more problems. Don't delay otherwise satisfactory restoration will be harder or impossible with some items.



You CAN do this:

- Open doors and windows for ventilation (but don't leave the building insecure).
- Lightly remove soot from fabrics and other surfaces using a vacuum cleaner with a high quality filter – use the open vacuum pipe rather than a brush.
- Smoke odour and soot can sometimes be washed from clothing. The following formula will often work for clothing that can be bleached:
 - 4 – 6 *tbsp. of Tri-Sodium phosphate*
 - 1 *cup of household chlorine bleach*
(e.g. *Domestos or similar*)
 - 1 *gallon warm water*

Mix well, add clothes, rinse with water and dry well. Be aware that Tri-Sodium Phosphate is a caustic substance used as a cleaning agent. It should be used with care and stored out of reach of children and pets. Wear rubber gloves when using it. Read the label carefully.

- This solution can also be used to remove soot from walls, furniture and floors. After washing, rinse and dry well.
- Wallpaper can also be repaired. Use a commercial paste to repaste loose edges or sections. Contact your wallpaper dealer or installer for information on wallpaper cleaners. Washable wallpaper can be washed like an ordinary wall, but care must be taken not to soak the paper. Work from bottom to top to prevent streaking.
- Your pots, pans etc should be washed with soapy water, rinsed and then polished with a fine powdered cleaner. You can polish copper and brass with a special polish, salt sprinkled on a piece of lemon or salt sprinkled on a cloth saturated with vinegar.
- To remove odour from your fridge or freezer, wash the inside with a solution of baking soda and water, or use one cup of vinegar or household ammonia to one gallon of water. Some baking soda in an open container, or a piece of charcoal can be placed in the refrigerator or freezer to absorb odour.
- Carefully clean and protect smoked bathroom fixtures, fittings, towel rails and chrome trim with a light coating of petroleum jelly (e.g. Vaseline) or other oil.
- Keep freezer closed if electricity is likely to be restored in under 24 hours and equipment is not affected by water, heat or smoke. (See also notes under 'Water Damage' page 24)

Continued

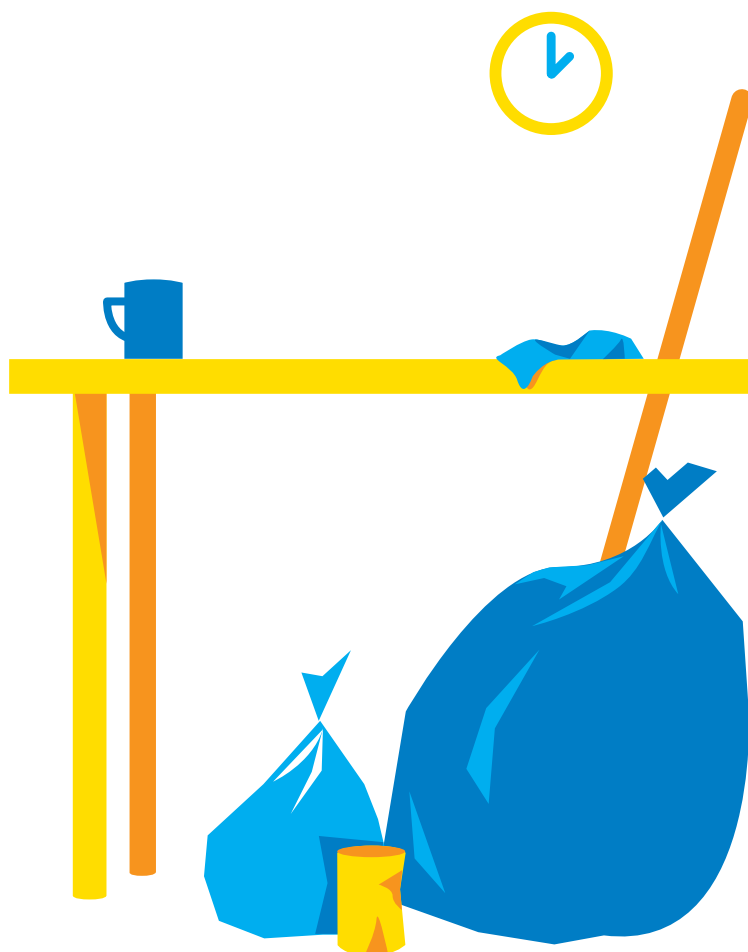
- Wash undamaged canned goods in detergent and water. Do the same for food in jars. If labels come off, mark the contents on the container with a permanent marker.
- Pour diluted antifreeze into toilet bowls, sinks and baths to prevent freezing if the heating is off in winter.
- Spray house plants with water on both sides of leaves (water softener helps).
- If there is a risk of frost and the heating system is not working, consider calling a plumber to drain the pipe work.
- Remove pets, including fish, to clean environments.
- Cash that has been partially burned can be taken to a bank to be replaced.



But DON'T do this:

- Do not wipe or attempt to wash absorbent surfaces on walls or ceilings.
- Do not use contaminated upholstered furniture.
- Do not use canned goods when cans have bulged or are dented or rusted.
- Do not refreeze thawed food, or use food exposed to heat. If in doubt, throw the affected food out.
- Do not use affected televisions, stereos, or electrical appliances until cleaned and checked by a qualified person.

- If the Fire and Rescue Service turned off your gas or power during the fire, call the utility companies to restore the services – Do not attempt to do this yourself!
- Do not send smoke damaged garments to an ordinary dry cleaner. Improper cleaning may make smoke and odour impossible to remove. It is almost impossible to get smoke odour out of pillows, as the feathers and foam retain the smell.



EMERGENCY TIPS - *Water Damage*



The harmful effect of water is significantly reduced by prompt action.



You CAN do this:

- Keep the freezer closed if electricity is likely to be restored in under 24 hours and equipment is not affected by water. If your freezer has stopped running, you can still save the frozen food.
- Keep the freezer closed. Your freezer has enough insulation to keep food frozen for at least one day – or perhaps up to three days. Move your food to a neighbour's freezer or a rented locker.
- Wrap the frozen food in newspapers and blankets or use insulated boxes.
- Remove as much water as possible by mopping or wet vacuum (only if fitted with safety cut-out). Blot small areas of wet carpeting with clean white towels.
- When water gets under linoleum, it can cause odours and warp the wood floor. If this happens, remove the entire sheet. If the linoleum is brittle, a heat lamp will soften it so it can be rolled up without breaking. If carefully removed, it can be re-cemented after the floor has completely dried. Small blisters in linoleum can be punctured with a nail and re-cemented if you are careful.

- Dilute regular linoleum paste thin enough to go through a hand syringe and shoot adhesive through the nail hole. Weigh down the linoleum with bricks or boards. It usually is possible to cement loose tiles of any type. Wait until the floor is completely dry before beginning.
- Rugs and carpets also should be allowed to dry thoroughly. Throw rugs can be cleaned by beating, sweeping or vacuuming, then shampooing. Rugs should be dried as quickly as possible. Lay them flat, and expose them to a circulation of warm, dry air.
- A fan turned on the rugs will speed drying. Make sure that the rugs are thoroughly dry. Even though the surface seems dry, moisture remaining at the base of the tufts can quickly rot a rug. For information on cleaning and preserving carpets, call your carpet dealer or installer or qualified cleaning professional.
- To remove mildew, wash the fresh stain with soap and warm water. Then rinse and dry in the sun. If the stain has not disappeared use lemon juice and salt, or a diluted solution of household chlorine bleach.
- Wipe water from wood after removal of lamps and tabletop items.
- Remove and prop up wet upholstery cushions for even drying.
- Check for possible colour bleeding onto other surfaces.
- Place aluminium foil, china saucers or wood blocks between furniture legs and wet carpeting to prevent absorption of water and swelling.

Continued



- Open drawers and cabinet doors to air dry but do not force them open.
- Remove valuable oil paintings and art objects to a safe, dry place.
- Locks (especially iron locks) should be taken apart, wiped with kerosene 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 be thoroughly cleaned and oiled.
- Punch small holes in sagging plasterboard ceilings to release trapped water – place pans or buckets beneath. Note: Artex used into 1990s may contain asbestos.
- Keep out of rooms where ceilings are weakened or wet. Caution: Older ceilings may be lath and plaster, which does not sag, but is very heavy and may suddenly fall.
- If evidence of condensation is present, open windows to assist drying. But don't leave buildings insecure.
- Walls may be washed down while wet. Use a mild soap or detergent. Wash a small area at one time, working from the floor up. Then rinse the wall with clear water immediately. Ceilings should be washed last. Do not repaint until the walls and ceilings are completely dry.
- Place damaged photographs, books and documents in plastic bags and freeze as soon as possible for later inspection – wrap books in cling film to maintain the binding before freezing. A special vacuum freezer will remove the moisture without damaging the pages.



But DON'T do this:

- Do not walk mud upstairs – change footwear to keep carpets clean.
- Do not leave books, magazines or other coloured items on wet carpets.
- Don't try to recondition an innerspring mattress at home. Your mattress may be able to be renovated by a company that builds or repairs mattresses. If you must use a mattress temporarily, put it in the sun to dry, then cover it with rubber or plastic sheeting.
- Do not use your normal 'dry' household vacuum to remove water.
- Do not use televisions or other appliances while standing on wet carpet or floors. A qualified electrician must check them first if fire or water damaged.
- Do not turn on switches, ceiling fixtures or other electrical items if wet.

LOCAL SERVICES - *Helpful Advice*



The Internet is a good way to locate local services. If you cannot safely access your computer most libraries have this facility, as do Internet cafes. Remember to always act safely – see 'Helpful Advice' on pages 4 to 13. Please see Insert for contact details.

- **Use your Local Telephone Directory**

For large organisations, government departments, Inland Revenue, county councils and local councils – you will find that their block adverts in your local telephone directory will show their latest departmental telephone numbers.

- **Citizens Advice Bureau**

Your local Citizens Advice Bureau can offer a wealth of helpful advice including addresses and telephone numbers of other sources of help. See Insert for contact details or use the telephone directory for your local office.

- **Assistance from your Local Authority**

Your local Environmental Health or Building Control Officer will assist you if you have concerns about building stability or pollution. Call your local authority and ask for the relevant department.

- **Emergency Clothing and Bedding**

Contact the Benefits Agency, Social Services or British Red Cross Fire and Emergency Support Unit.

- **General Advice**

British Red Cross Fire and Emergency Support Unit (contact through Fire and Rescue Service Headquarters), Citizens Advice Bureau, Social Services, or Police.

- **Specialist Fire and Flood Company**

See Yellow Pages under 'Fire and Flood Restoration'.

Search the Internet using a search engine and look for 'fire' and/or 'flood', including your county.

LOST DOCUMENTS - *Who to contact*



You will find that duplicates of many documents can be obtained from organisations holding master records. Please see Insert for contact details.

- **Bank/Building Society books/Mortgage documents:** Contact your bank or building society; it will issue replacements.
- **Credit cards:** Contact the issuing companies, as soon as possible.
- **Benefits Agency documents:** Contact your local Benefits Agency office.
- **Birth/Marriage and Death certificates:** The original office of registration will provide duplicates. The national General Register Office can advise.
- **Divorce papers:** Contact the court where the decree was issued.
- **Driving Licence and Vehicle Records:** Contact the Driver Vehicle Licensing Agency.
- **Income Tax Records:** The Inland Revenue Service Centre where filed, your accountant or your local district office will be able to help.
- **National Savings/Premium Bonds:** Your local Post Office can give you details of how to claim duplicates.
- **Titles or Deeds:** Contact the records department of city or county in which the property is located.
- **Passports:** Contact the Passport Office. Non-nationals should contact their Consulate or Embassy.
- **Stocks and Bonds:** Your broker should have the details of the shares you hold and a solicitor may be needed to legally reconstruct the certificates.
- **Warranties/Guarantees:** The manufacturers should hold completed registration cards or documents.
- **Wills:** A new will may need to be drawn up. Your solicitor will give you advice, or alternatively contact the Citizens Advice Bureau.
- **Medical Records:** Contact your doctor.

YOUR USEFUL NUMBERS

Populate this page and keep this booklet safe

	Building Insurance	Contents Insurance
Insurance Company
Insurance Tel No.
Policy No.
Claim Reference No.
Date of Incident
Date Incident Reported
Loss Adjuster
Adjuster Tel No.
Specialist Fire/Flood Co.
Other	
	
	
	
	
	



Emergency Tip

Find out how to isolate your water, gas and electrical supplies incase the need arises.

NOTES

LEICESTERSHIRE

FIRE and RESCUE SERVICE

Leicestershire Fire and Rescue Service Headquarters

12 Geoff Monk Way, Birstall, Leicester, LE4 3BU

Telephone: 0116 287 2241 **Fax:** 0116 227 1330

Email: info@lfrs.org

www.leicestershire-fire.gov.uk