## Re: WATER DAMAGE?

If any of the steps listed below feel too overwhelming, skip to the last step and call the experts at R4.

## STOP! BEFORE FILING AN INSURANCE CLAIM



Whether you know it or not, you have a CLUE report (Comprehensive Loss Underwriting Exchange). Essentially, this is the report insurance companies use to determine how much you pay. Even just a call to your insurance company can lead to a negative entry on your CLUE report, which in turn, can raise your insurance rates or even potentially cancel your policy. Call a mitigation expert first to help assess the damage and decide whether you want to contact your insurance company to file a claim.

**STOP THE WATER** Every home has cut off valves that control the flow of water to pipes and faucets. If it's coming from an area where you can't find a valve, it might be best to turn off the water at the main control valve, this is typically located outside the house, in the front yard near the street. Look for a metal plate covering a box or markings on the curb that might lead to the box.

LOOK FOR SAFETY HAZARDS Before stepping foot in any water, check to see if the water is near any electrical outlets, appliances, etc. You may need to turn off the power to your home. Also, look for any areas of the structure that could be compromised. Do not walk in or touch any water without proper safety equipment as water can be contaminated.

**EVALUATE THE DAMAGE** Check to see if the water has spread to a floor below you or soaked into any porous materials, such as wood, carpet, etc. Carpet glue is often water-soluble and if not dried quickly and properly the carpet could be ruined or warranty voided. With wood floors, it's frequently the water you can't see that becomes the problem. Cleaning the water on top of wood floors is just the first step, water that gets between and under the wood floors will often have a delayed effect and can cause warping later. For wood flooring, a professional drying system is always recommended.

CLEAN UP & DRY Remove any standing water. This can be done easily with a wet/dry shop vacuum. If the amount of water is small enough, just mopping it up or using a few towels may be enough. After cleaning, putting a fan on the wet area will help in the evaporation process. If the area is small enough, your air conditioner should be able to remove the humidity from the air. If you are dealing with larger water damage, you will need to bring in commercial dehumidifiers and follow the IICRC standards or call a professional.

## **DOCUMENT LOSSES & PROTECT ASSETS**Make a list of anything that

may have been affected by the

water damage. Take pictures of water-damaged items. Make sure to keep all damaged items, including personal property, for the claims adjuster to examine to determine if they need to be replaced or repaired.

## **CALL AN EXPERT** -

If any of these steps seem overwhelming, there are professionals that can assist with all aspects of the restoration process. An expert will be able to help you with everything from the initial inspection, to identifying the source of loss, documenting, and cleanup work. Everything is done according to IICRC industry standards, while on call 24/7/365.

For a more detailed list and additional help visit R4Water.com

