Water Damage

from an undetected leak can quickly cause considerable harm without warning to your home or business.

Common causes:

- **Frozen or broken plumbing**
- **Leaking roofs or exterior walls**

The hours immediately following the discovery of water damage are critical to the restoration of your property and to the success of your insurance claim. You need to make certain that all of the damage is properly documented before you can start clearing out the affected property. Since mold and mildew can begin to form within 24-48 hours, starting the cleanup efforts should also be a top priority.

A few things you can do after a water damage loss occurs include:

1 **Protect your property from further damage** It's your responsibility to perform emergency work such as putting up tarps, removing wet drywall and carpeting to prevent mold, and boarding up openings. In the best interest of your recovery, it is best to use a certified mitigation professional.

2 **Beware of contractors asking you to sign a contract for non-emergency services** Ideally you should not hire a contractor to repair your property until you have agreed on a repair/replacement scope of damage and an estimate of the pricing with your insurance company. Then you will know how much you have to spend on the reconstruction.

3 **Document the damage** Photograph the scene, including the "debris pile,"before you begin any cleanup efforts. When estimating damages, do not rely solely on your historical records. Instead, secure current replacement cost estimates.

4 **Request a complete copy of your insurance policy** Read and make sure you understand your rights and obligations under your insurance policy before entering into any serious discussions or negotiations with your carrier. Seek a claims professional to help you understand what your policy actually covers and, just as important, what it doesn't.

5 **Document all of your activities and expenses** Keep a log of all activities and save all receipts after the damage, including those for property replacement and extra expenses.

6 **Make decisions that are the best for the continuation of your business** Policyholders often expect the insurance company to tell them what to do to save their business. Only you know your business and what's best for your recovery.

7 **Hire your own experts** The insurance adjuster sent by your carrier to evaluate the damages is working for the insurance company, not for you. It's your responsibility to document and submit your claim. Make sure you have someone who thoroughly knows property insurance claims on your side to ensure a full, fair and expedited settlement — while you concentrate on maintaining your operations.

The experts at Goodman-Gable-Gould/Adjusters International are here to help with both your recovery efforts and with your insurance claim. Our team is well versed in estimating damages and negotiating with insurance companies.

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