



## Loss Control Safety Techniques



### Water Loss - What to Do?

A malfunctioning sump pump, washing machine, toilet, cracked pipes, or even a damaged roof can lead to significant water build-up in your home. This water build-up often results in damage to the property and its contents. If you are like many other homeowners, you may be unsure what actions to take during these unfortunate incidents. Insurance does not cover all types of water damage; therefore, it is very important to take immediate action to prevent any further damage to your property. The following tips can help mitigate any damage created by water:

- Stop the water flow by all means. If the roof is leaking or there is an opening allowing water to enter, cover the area with a tarp and place buckets under dripping water. If the sump pump is overflowing, call a plumber to fix the problem. In the meantime, check the fuse box and circuit breaker to ensure there isn't a blown fuse or tripped breaker causing the pump to not operate. You can also tap the pump and lines leading to it with something rubber. This may activate the pump if there is something loose. Lastly, unplug the motor, but be careful around water built up around electrical outlets. Feel around in the basin for possible debris build-up and remove it. Quickly plug the motor back in to avoid further flooding. If a pipe or appliance is leaking, turn off the main water supply. This is generally located near the water meter or in a basement utility room.
- Avoid setting computers and printers directly on the floor. Store items in plastic totes rather than in cardboard boxes.
- Remove the water from the area. If the amount of water is small, using towels to soak it up is a good idea. If possible, use a broom to push the water into a floor drain. If there is significant build-up, pumping the water outside or into a drain is your best option.
- Move saturated contents into a dry area. Be cautious. Highly saturated items may be heavy. Making a list of unsalvageable items will assist in the claims process.
- Place fans or a dehumidifier in the area. Getting adequate air circulation is crucial in drying out the affected area and will help prevent mold development. Heat should not be applied to speed up the drying process as it promotes mold growth.
- Call a local restoration company to assess the situation. Such professionals can remove saturated flooring and heavy property. There are chemicals that can be applied to the area to prevent mold development. Restoration companies are best suited to apply these as special precautions may be needed in handling them. Contact your plumber if the damage was caused by a pump, toilet, or piping.
- Contact your insurance agent and explain to them the situation. Your agent will provide information on what is covered and what to do next.

Many preventative measures can be taken to avoid water from damaging your property. Having your sump pump inspected regularly can help ensure it is in working order. Periodically, examine piping for cracks, the structure of the home, and drains for debris build-up. A roofing contractor can inspect its durability and provide counsel on when a replacement is needed. Update aging appliances as they often cause water damage. Review your insurance policy with your agent to learn more about what losses are covered and what further coverage is available. Taking these precautions will help protect your home, family, and prevent stressful events from occurring!

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