

# CATHOLIC MUTUAL... "CARES"

## **PROCEDURES TO FOLLOW WHEN WATER DAMAGE OR A WATER LOSS HAS OCCURRED**

Water damage losses can result from several types of causes: flooding, sewer backup, air conditioning and plumbing leaks, roof leaks, condensation, construction defects or faulty maintenance. Damage can also occur from improperly sealed windows and doors, damp basement walls, and wet or water-damaged building materials. If these types of situations are not handled quickly and efficiently, problems with mold can develop. Immediate response in water mitigation is essential to preventing mold problems that can cause damage to buildings, contents, and create potential health problems. If not mitigated properly, extensive periods of time and expense could be required to remediate and repair water and mold damaged buildings.

Mold is a fungus. Fungi are everywhere and we breathe mold spores everyday. The life of a typical mold begins as a tiny spore. Molds have a spore mass containing thousands of spores. When something causes the spore mass to break, thousands of spores are set free. Eventually, the spores land and settle on a surface. These spores can lay dormant waiting for the right conditions for growth. Three conditions can lead to growth: food source, temperature, and moisture. Molds will usually thrive in one area of a building where they have a food source and sufficient moisture. Growing molds force restoration vendors to alter the usual mitigation and remediation procedure. These measures can lead to unusually high and unnecessary costs, especially when proper steps and measures in mitigation can prevent them from being necessary. Mold contamination is more prevalent today because of several factors, including buildings that are more airtight and restrict natural ventilation, energy saving programs that require air handling units to be turned off and greater use of impervious wall coverings.

There are three categories of water damage: clean water, gray water, and black water. Clean water can originate from sources such as broken water lines, tub or sink overflows with no contaminants, and appliance malfunctions involving water supply lines. Gray water contains a significant level of contamination and has the potential to cause discomfort or sickness if consumed by or exposed to humans. Black water contains pathogenic agents and is very unsanitary. It includes sewage and other contaminated water sources affecting the indoor environment. All forms of flooding, surface water, and sewer backups are considered black water.

When a water damage loss occurs, it is essential that loss mitigation begin with a rapid response to preserve, protect, and secure property from additional damage. The longer elevated moisture and humidity remains within the structure, the greater the potential for microbiological amplification.



## Steps to follow if any water damage occurs:

1. Eliminate the source of the water as soon as possible.
2. Determine the category of water loss.
  - a. Should the water damage involve gray or black water, the probability is high that replacement will be necessary.
3. Determine if you can provide the mitigation internally, or if you need the services of a professional water restoration company. Will your staff be able to dedicate the necessary time, or will they be required to resume their regular activities?

CONTACT CATHOLIC MUTUAL'S HOME OFFICE CLAIMS DEPARTMENT AS SOON AS POSSIBLE AT 1-800-228-6108. IF AFTER HOURS, CALL OUR 24 HOUR EMERGENCY ON CALL NUMBER AS GIVEN ON OUR 800 NUMBER ABOVE. IF YOU ARE SERVICED BY A CATHOLIC MUTUAL FIELD OFFICE, THEY SHOULD BE CONTACTED IMMEDIATELY.

- A) If you can effectively handle the clean up and mitigation internally, the following should be addressed:
- 1) Cover priority items in the order of importance with plastic.
  - 2) Determine ways to remove the water (wet/dry vacuums, mops, trash receptacles) that has collected in the lower levels of your facility.
  - 3) Provide air movement with fans and ventilation to help dry.
  - 4) If possible, control humidity by using dehumidifiers and air conditioners to reduce moisture in the air.
  - 5) Turn off power to electronic equipment.
  - 6) Raise furniture where possible off of damp surfaces.
  - 7) Look for water or moisture behind cabinets, behind wall areas and in basement areas.
  - 8) Check roof areas such as attics for moisture sources.
  - 9) Freeze as quickly as possible items such as books, papers, etc.
  - 10) Leave microfilm wet and preserve by placing in zip-lock bags, plastic trashcan liners, etc.
  - 11) Contact appropriate vendors for items such as computers, copy machines, etc. as soon as possible.
  - 12) Remove items such as carpet pad, suspended ceiling tiles, vinyl cove base, cellulose and fiberglass insulation.



B) If services of a restoration company are needed, some advantages include:

- 1) Damage assessment and appraisal
- 2) Loss stabilization
- 3) Controlled demolition of damaged structure
- 4) Knowledge in proper drying techniques including water removal, evaporation, dehumidification, and temperature control
- 5) Inventory and control of contents, including documents and electronics
- 6) Pack up, removal and storage of contents
- 7) Cleaning and restoration of building
- 8) Cleaning and restoration of contents
- 9) HVAC cleaning and restoration
- 10) Odor control and removal
- 11) Fungi/Mold/Bacterial assessment

There are many local or national restoration companies able to serve you. Immediate notification to our Claims Department can assist in determining the appropriate restoration vendor for your needs.

(Revised 03/2016)

