

What Homeowners Should Know About Water Damage

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/EINPresswire.com/ -- Water damage in your home is no joke. It can be a very costly expense to get fix and sometimes the hardest part is knowing where to begin. So many questions will start running through your mind.

How did this happen? What do I do? Who should I call? Is this going to be covered by my insurance?

That last one I'm sure caught your eye and are wondering the same thing. Does my homeowner's insurance cover water damage?

1. Insurance policies can be different for flood damage and water damage

The answer is, it depends on your insurance policy. Now many people believe that they are covered but chances are they are probably not covered by all types of water damage, but flood damage is one that is defiantly not covered by your homeowner's insurance. If you live somewhere that gets heavy floods you probably already know this. So when you are reporting a claim, be sure to be specific as to what kind of water damage occurred so they can adjust your claim correctly to avoid any delays.

2. Not all different types of water damage is covered by your insurance.

It's better to be safe than sorry I always say. When it comes to your insurance policy, you might want to look over what exactly is covered when it comes to water damage. Most polices will cover unexpected or sudden



This Is What Water Damage Does

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damages like water damage from a bad storm or a busted pipe that appeared suddenly. But most policies will not cover damage that happened due to poor maintenance of your property like a slow leak.

3. The longer you wait, the worse it will get

This is why water damage is very serious situation for homeowners. The long you wait the worst it will get. Secondary damage start to take place with the growth of mold in your walls that could lead to serious health risk issues.

You have up to 48 hours from the time something gets wet until mold starts to grow. After the 48 hours, it will begin to grow at a very rapid pace. If the mold get out of hand, it's going to cost you more money by hiring another mold remediation professional to take care of the mold and make sure it is complete removed from your walls or floors.

To prevent this from happen, it's important to get everything dry within the 48-hour window. Unfortunately, this isn't a job you can do yourself, unless of course you have all the proper professional water removal equipment needed. If you don't, then you will need to contact a water damage restoration and emergency water extraction company. Most companies have a 24-hour hotline so starting the recovery process on your property can happen almost immediately.

4. Inform your insurance company right away

This is always best practice when dealing with water damage. I'm sure you want to know if this will be covered or not am I right? Your insurance agent will start the claim process right away and will also be able to help you by answering any troubling question you might have about your policy.

5. How bad is the pollution level of the water

This is very important when it comes to health issues. Water damage can be categorized into 3 levels of pollution

Category 1: water is coming from a clean source. For example, the water coming from your pipes is safe and will not cause any illness.

Category 2: Water that might cause illness if exposed because of the bacteria in the water.

Category 3: Water that is dirty and highly contaminated. Direct contact can cause server illness or even death. Water from sewage backup, overflowing toilet, storm waters, ect.

Just because your water might start out as a category 1, doesn't mean it can't get worse. Anything that the water touches can add to the contamination and could change the water damage to a higher category.

The more contaminated the water is, the more aggressive the restoration team will have to get to clean your home. This might mean throwing away your precious carpet for safety concerns.

Water damage is nothing to take lightly, If you have ever experienced it firsthand then you know what I'm talking about. Hopefully these tips will help you if you ever come across this situation.

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