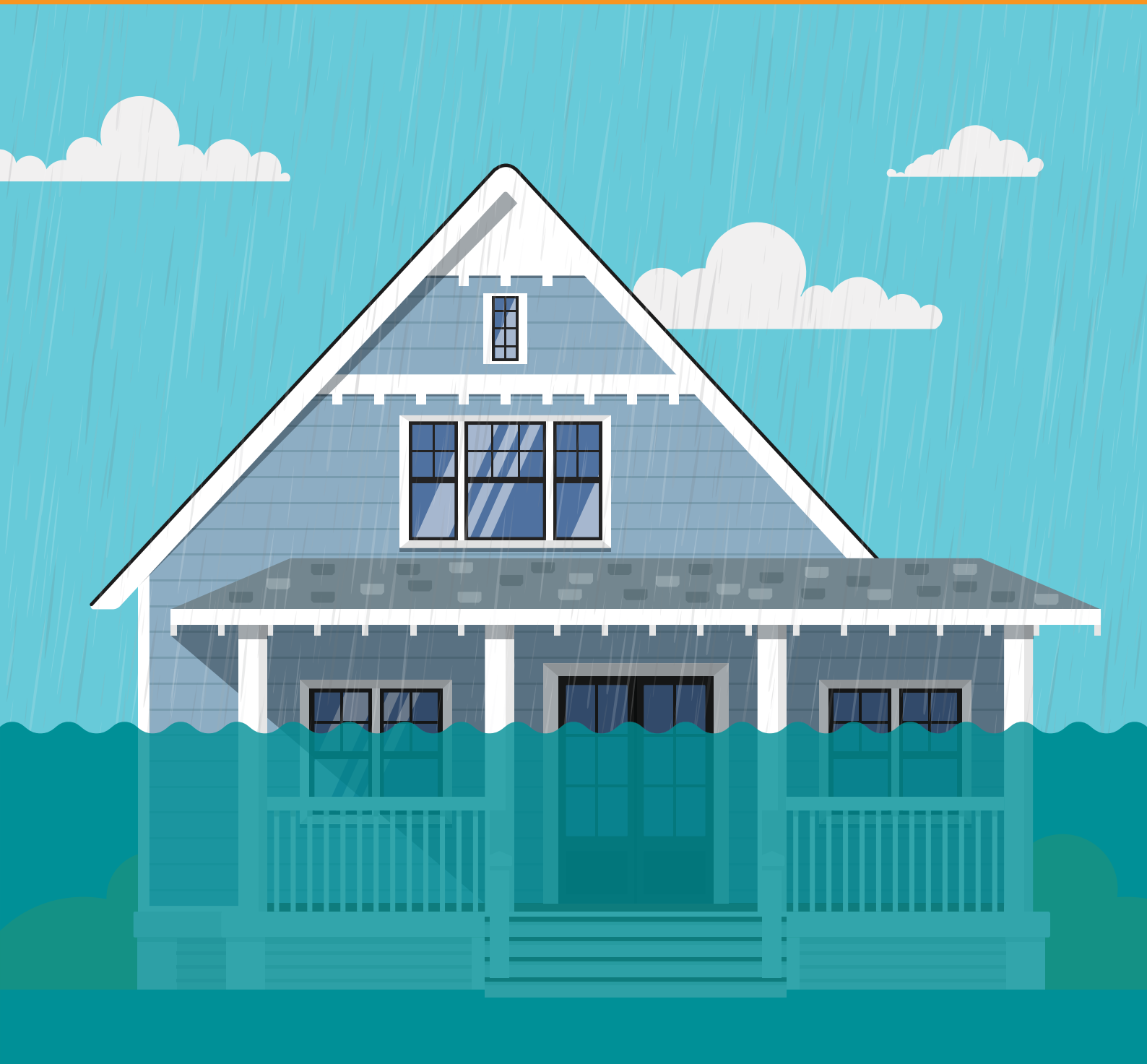
THE HARTFORD EXTRAMILE

Your Guide to Protecting Your Home from Water Damage



Water may be the elixir of life, but it can be deadly for a home. Any overflow of water, whether from a leaky roof, burst pipe or malfunctioning appliance, can cause serious damage to your home and its contents. It can also increase the risk of mold growth, which can be expensive to remediate and lead to significant health issues.

You can take proactive steps to protect your home and your family from the risk of water damage. This guide will help you prevent unintended water from invading your home and take prompt action if water should make a surprise appearance.

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PREVENTING HOME WATER DAMAGE

Plumbing may not rate a presence on many homeowners' annual to-do list, but it should. Plumbing is complex, costly, and essential for your household, and it can fail, just like any other system in your house. Routine maintenance and a few simple checks can help you prevent plumbing problems before they start.

Smart Leak Detectors

Smart leak detectors are, well, smart. They detect water where it shouldn't be, such as around your hot water heater, dishwasher or main water line, and notify you with an alert on your smart phone. Some devices also include smart water shut off valves that let you turn off the water supply from anywhere in the world — helping to mitigate the damage unchecked water can cause.

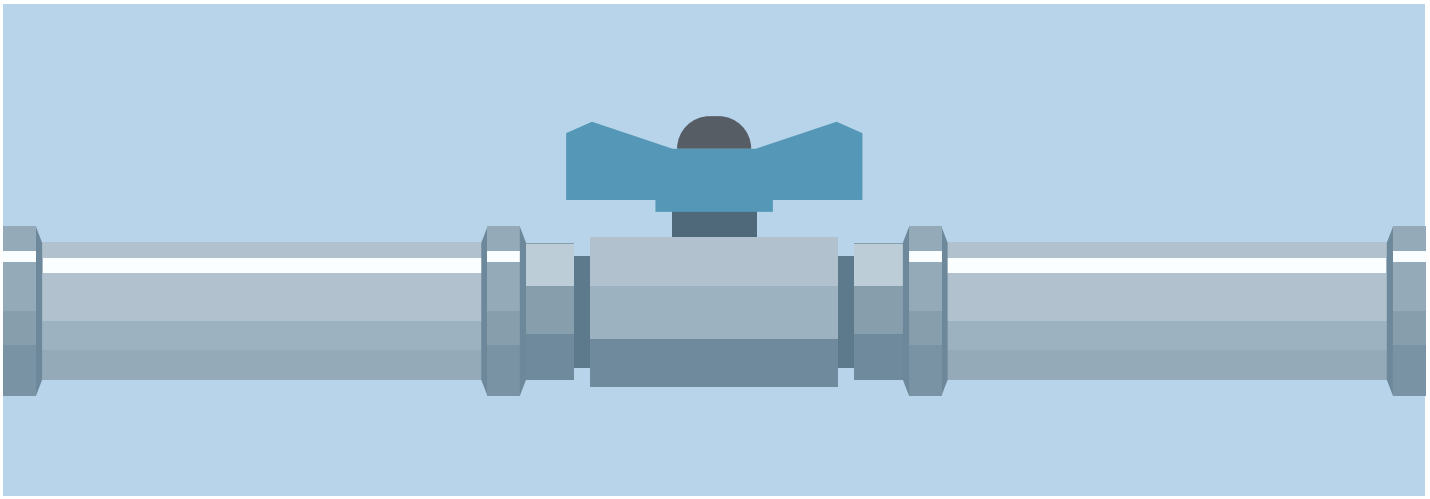
Brands to check out include Fibaro, Honeywell and LeakSmart.

Smart Thermostats

Smart thermostats let you control your home's temperature from your smart phone, helping to save on energy bills and increase your home comfort — and prevent pipes from freezing when the weather is extremely cold. The Nest thermostat by Google has a “Safety Temperature" feature that automatically prevents home temps from falling below the temperature you set, even if you've turned the thermostat off or aren't otherwise running a heating schedule. To mitigate the risk of pipes freezing, set your safety temp to at least 55°F.

Main Water Shut Off Valve

Do you know how to shut off the main water supply for your home? This is essential to know if you ever have a major leak, such as a burst pipe. Otherwise, you could have a plumbing crisis on your hands.



Everyone in your household should know where the water line's main shut off valve is located and how to shut it off in an emergency. It's also a good idea to test the valve annually to make sure you can turn it completely off and back on — without any leaks. Older valves can often become stubborn or not turn at all.

We recommend calling a plumber for this annual preventive measure in case you run into the unexpected. If you decide to handle this task yourself, proceed with caution. When you turn your water back on, do so slowly, as a sudden increase in water pressure can cause fittings and hoses within your plumbing system to blow. And if you notice that the valve is old, leaking or calcified, hire a plumber to replace it right away.

Pipes

Your home's plumbing system is made up of a complex network of supply pipes that deliver water to faucets, fixtures and appliances, and drain pipes that carry waste away to your sewer or septic system. As part of your water damage preventative maintenance plan, it pays to educate yourself about the plumbing in your home. Get to know your pipes and where they are located — both inside and outside, and follow these steps to keep them serviceable.

How to Maintain Your Pipes

Insulate pipes in areas of your home that get cold easily — such as the garage, attic, basement and crawl spaces — to prevent them from freezing.

Each year, inspect your plumbing for cracks and leaks, or hire a licensed plumbing contractor to do this for you. Check supply and drain pipes, faucets, toilets, and drains for signs of corrosion, leaks and blockages. Immediately repair any pipes that have been compromised.

Maintain normal water pressure. You may enjoy high water pressure at the faucet or in the shower, but excessive force can damage your plumbing system. An ideal reading for supply water is no more than 60 psi. If your water pressure is too high, a plumber can help you bring it down to a normal level.

Consider installing an emergency pressure release valve in your plumbing system. This safety feature automatically opens and relieves water pressure when it reaches a preset level and can help prevent frozen pipes from rupturing.

Never hang anything from a pipe as this can weaken the plumbing joints and supports.

Prevent clogs. Never pour bacon grease or any other thick substances down the drain, and keep hair and food scraps out, even if you have a garbage disposal.

Do You Need New Pipes?

Plumbing can last for decades, but there will come a time when most pipes need to be replaced. The life expectancy of pipes depends upon several factors, including the material they're made of and the purpose they serve:

Drain Lines	
Cast iron	75-100 years
Polyvinyl chloride (PVC)	indefinitely

Supply Pipes	
Brass	40-70+ years
Copper	50+ years
Galvanized steel	20-50 years

These guidelines are not hard and fast. Your pipes may last longer if they have been maintained well or they may fail sooner if they haven't been maintained or if you have hard water. The minerals in hard water can build up inside your pipes and lead to blockages and corrosion, causing them to fail sooner than expected.

The weather can also affect the life of your pipes. In periods of extreme cold, pipes can freeze and burst. During times of severe heat or drought, pipes may shift underground which can lead to their failure. Increased water usage during the summer months — to water lawns, wash cars and fill pools — can also put excessive stress on pipes, especially if they're nearing replacement time.

A licensed plumbing contractor can advise you on the health of your pipes. If any damage is found, make all necessary repairs as soon as possible.

Avoiding Frozen Pipes

Frozen pipes are one of the most common causes of property damage when temperatures plummet — and they can cost homeowners $5,000 or more to repair, according to the Insurance Institute for Business and Home Safety.

Here's what you can do to prevent a frozen-pipe emergency in your home:

Pipes most likely to freeze include water and sewage pipes within the uninsulated areas of your home — like the basement, garage or attic — and those that run along exterior walls. To protect these pipes from freezing, wrap them with foam pipe insulation.

The pipes in your kitchen and bathroom cabinets are also at risk. If the weather is cold and the air within the cabinets feels cool, open the cabinet doors to allow warmer air to circulate around the plumbing. Also allow cold water to drip from the faucet to keep the water moving.

On the outside of your home, the water spigots (hose bibs) can freeze if they're not winterized. Either install frost-proof hose bibs or, before cold weather arrives, turn off the water valve that feeds the hose bib (normally in the basement) and allow any remaining water to drain through the outside faucet.

When temperatures reach 20°F or below, keep the thermostat in your home set to a minimum temperature of 55°F.

Consider installing a reliable back-up power source such as a portable generator. If the power should go out, you'll be able to keep your house warm so pipes don't freeze.

Even if you take precautionary measures, pipes can still freeze in frigid weather. If you turn on the faucet and only a trickle of water comes out, you can try to thaw the pipe. Turn on the faucet and gently heat the frozen area with a hairdryer, electric heating pad or electric space heater. Do not use any device with an open flame, such as a propane heater or blowtorch, as this can damage the pipe and cause a fire.

If no water flows at the faucet, you can't locate or access the frozen area, or if the pipe looks bulged or cracked, turn off the water at the main shutoff valve and call a plumber.

Appliances

Indoor appliances can be a source of water damage, whether due to a slow leak or sudden release of a large volume of water. Washing machines, dishwashers, water heaters and refrigerators can all cause a wet mess that destroys flooring and carpeting, and can lead to structural damage.

To prevent leaky appliances

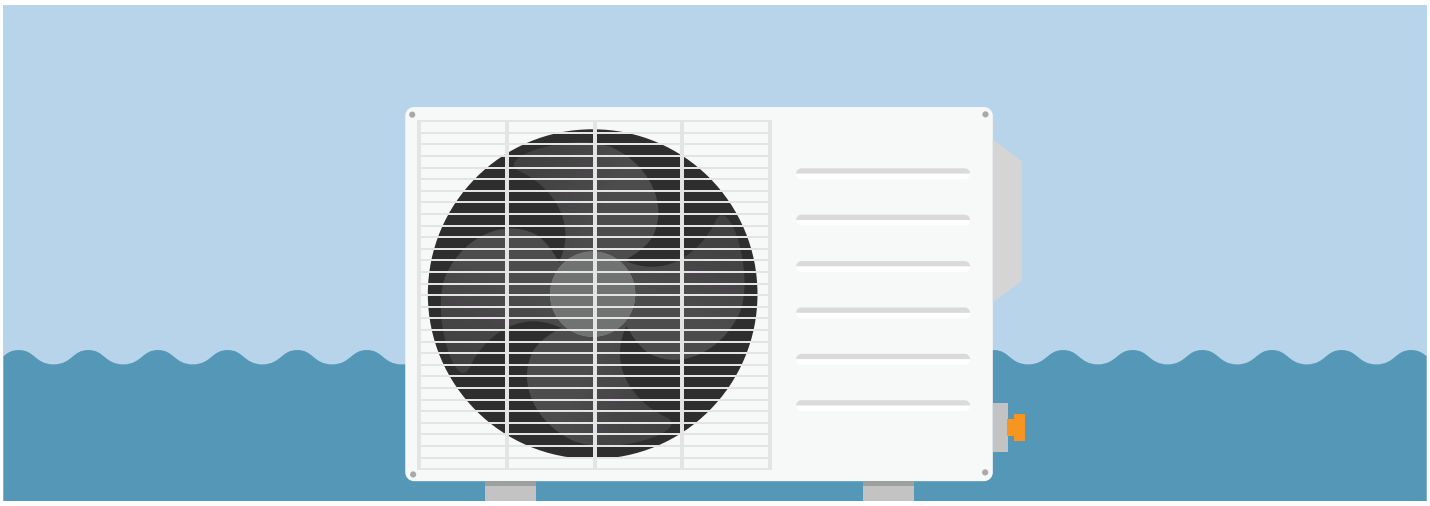
Install shutoff valves for all appliances and fixtures so you can stop the flow of water if there is a leak. This will also make repairs easier. Better yet, install a smart leak detector that will trigger the shutoff valve automatically if water is detected where it shouldn't be.

Check the hoses for your appliances at least annually. If you see cracks or bulges, replace the hose immediately. Replace hoses every five years regardless of their outward appearance.

If you leave your home for a season, such as for a snowbird or vacation home, empty and completely clean out the fridge with a sponge and dry towel, and leave the door wedged slightly open. Drain the ice maker water line and unplug the refrigerator to avoid any leaks or mold buildup.

Water heaters can burst when they fail, leaving you with a small flood. A nearby drain or sump pump can help prevent this, or you can also install a small pump on the floor near the water heater that will pump any water detected into a small nearby portable container or to the outside. This may help lessen the severity of any water damage before the plumber arrives.

Check your air conditioning units regularly. Make sure window units are tilted slightly downward so any condensation drips outside, safely away from the windowsill, walls and siding. Keep filter and drip pans clean and make sure the drain lines are unobstructed. If puddles form outside, under or around the unit, reroute the water with an extension pipe, gravel-filled trench or catch basin, or regrade the soil so the water flows away from the house.



Mineral Damage

If your home has hard water, you need to take extra care to prevent the water from damaging your plumbing and appliances. Minerals from hard water, particularly calcium and magnesium, can bind to the interior of pipes and create blockages. They can also eat through the piping, creating small holes that will leak and eventually cause the pipe to collapse. Hard water can also cause serious damage to appliances, destroying hoses and corroding metal which can ultimately cause leaks.

You can soften the water by installing a whole-house water softener. This system will release non-hazardous chemicals into your water that will help prevent calcium and magnesium buildup. Because one of the main chemicals used to soften water is sodium, it may be wise to keep your “softened" water separate from your drinking water.

If hard water has been running through your plumbing for a long time, you may need to call in a professional to remove the buildup in your pipes. For dishwashers, washing machines and even coffeemakers, you can run a cycle with white distilled vinegar to help prevent the accumulation of hard water deposits.

Gutters

Clean your gutters twice a year, in late spring or early summer and late fall or early winter. Gutters clogged with leaves and other debris can't do their intended purpose of drawing water away from your home. This increases the risk of water seeping into the roof, down the walls of your house and into your foundation, causing damage that can be expensive to repair.

We recommend hiring a licensed professional with liability and workers compensation insurance to clean your gutters for you, but if you choose to do the job yourself:

- Wear gloves.
- Make sure you properly brace the ladder.
- Use a small plastic scoop to remove the debris, then flush the gutters and downspouts with a garden hose.
- Inspect the gutter to make sure the seams and corners won't leak and the gutter itself is firmly attached to the roof.

Also be sure downspouts extend several feet away from the house.

Roof

Inspect your roof annually, especially after extreme weather events such as hailstorms, tornadoes and hurricanes. Early detection of problem areas can prevent repairs from becoming serious and costly.

Look for surface wear, the integrity of overlapping shingles, and any overall signs of degradation.

If you have skylights, inspect them carefully from both the inside and outside. Leaks often originate in these areas.

Also check your attic for daylight coming through the boards and for dark streaks or stains, sagging, leaks or water damage.

If you discover any problems, call a roofing professional and get the necessary repairs done.

Also be on the lookout for ice dams in winter. An ice dam is a ridge of ice that forms at the edge of a roof and can prevent melting snow from draining off the roof. The water that backs up behind the dam can leak into your home and cause damage to walls, ceilings, insulation and other areas.

To Prevent Ice Dams

Make sure your attic's insulation is adequate and uniform. It should be 12 to 14 inches thick. Blown-in insulation is preferred over hand-placed bats because it can fill small spaces in your attic better than bats can.

Check for heat that may be leaking into your attic through cracks in drywall and around ceiling fixtures. This heat can cause the roof to warm and melt snow. To plug these leaks, go into the attic, lift the insulation, and seal any cracks with caulk or spray foam insulation. Wear a respiratory mask, long sleeves and gloves to protect your lungs and skin from insulation fibers.

Checking for heat leaks in your attic is important especially if you modified your home in the last year. Something as simple as a new lighting fixture can create a breach in your drywall and modifications such as skylights can dramatically change the airflow and temperature in your attic. Ask a contractor if any of your recent modifications may have altered the insulation or ventilation of your attic and take steps to correct them.

When it snows, use a roof rake to remove snow from your roof and any icicles from your eaves — or contact a landscaping company or roofing contractor to do this for you.

Side note: Never use snow or ice melting crystals on your roof as they can damage your roofing materials.

Sewer Line

Regular maintenance of your sewer line can help prevent an unpleasant sewage backup that can damage your home, affect your health and lead to expensive repairs.

Remove trees near the sewage line to prevent roots from damaging the pipeline.

Don't pour any greasy, oily or fatty substances into the sink. They can clog your pipes and your sewage line.

Keep sink drains clean by treating them with an occasional mixture of baking soda and vinegar followed by extremely hot water.

To prevent mud, leaves and debris from clogging up your sewer line, install a grate with a fine screen over any yard drains you may have.

Don't flush anything not intended for sewer lines, such as paper towels, facial tissue, baby wipes, feminine hygiene products, cigarette butts and diapers.

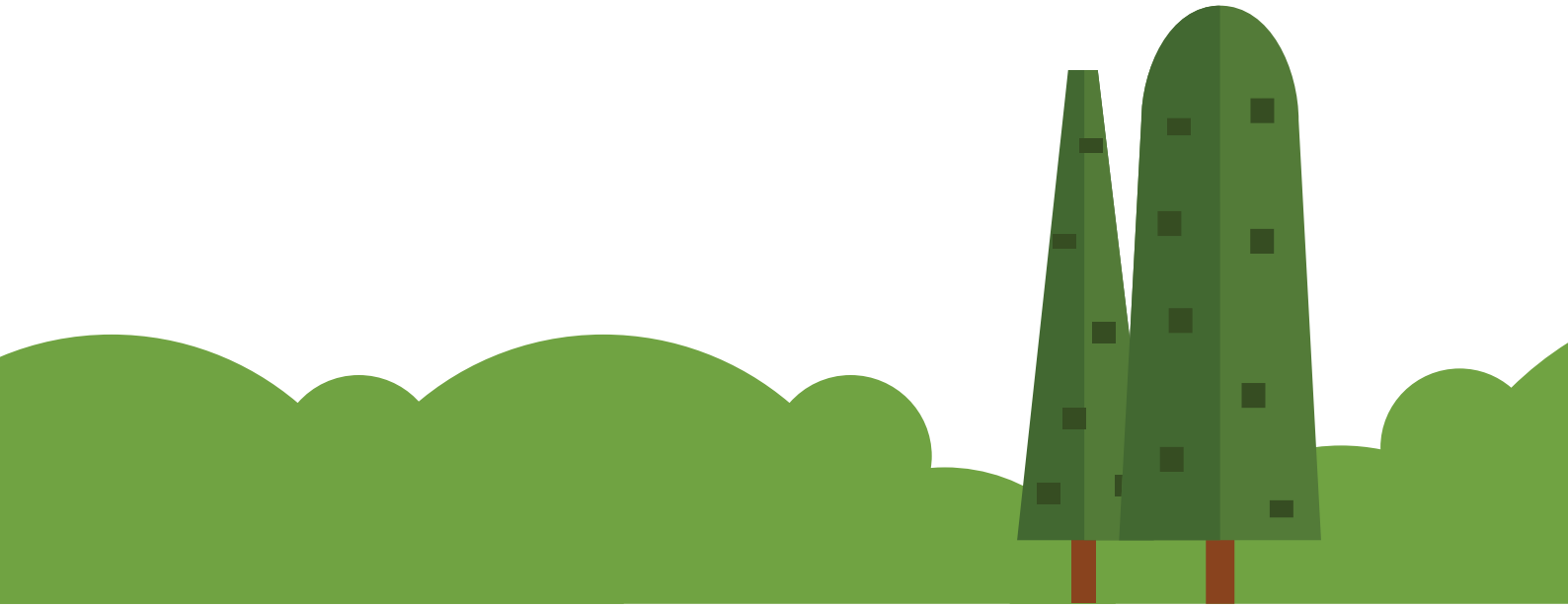
Keep an eye on drainage from sinks and tubs. Sluggish drainage may be a sign of a collapsed sewer line. A professional plumber can diagnose your problem, identify its location and complete any repairs.

Make sure you have a sewer backwater valve installed in your home's drainage system. If a storm should cause your city's sewer system to flood, this will prevent raw sewage from backing up into your home. Be sure to check the valve annually and maintain it according to manufacturer instructions to ensure it will function when you need it most.

Landscaping

These landscaping tips will help prevent water from leaching into the foundation of your home and entering the basement when it rains or when snow melts:

- Make sure the ground slopes away from the foundation in all directions.
- Cover soil around the foundation with gravel, pea gravel or sand to prevent rainwater from splashing up onto your siding and causing stains or rot.
- If you mulch garden beds near the foundation, leave a six-inch gap between your mulch and the house to prevent moisture from wicking up the siding.
- Keep trees and shrubs trimmed back from the house. If they're growing against the house, they can cause water to drain down the side of your house and leach into the foundation and basement.
- Clear leaves in the fall to prevent obstruction of drains, water paths and gutters.



Sump Pumps

Sump pumps help keep basements from flooding. They're usually installed in a sump pit located in the lowest part of the basement or crawlspace. When water flows into the sump pit, the sump pump pumps the water out of the pit and away from the building through an outlet pipe.

A professional can install a sump pump in your home, or you can do the job yourself if you're handy. Make sure the pump has adequate pumping capacity for the size of your home and a battery backup that will keep the pump operating if the power goes out. Test your pump annually to make sure it is in good working order.

You Don’t Need To Go It Alone

If you're not sure how to identify potential problems on your own, there are professionals who can help you. For a few hundred dollars, a plumber can inspect your home's interior and exterior pipelines and insulate them properly. They can also inspect your sewer vents.

For a more thorough analysis of your home's systems, call in a risk management professional who, for a few thousand dollars, can perform an in-depth inspection of your home's internal and external systems to identify any potential problems.

HOME WATER DAMAGE COST AND COVERAGE

Water damage is one of the most prevalent problems homeowners face. According to the Insurance Information Institute, between 2012 and 2016:

Water damage and freezing claims, such as plumbing leaks and frozen pipes, were the second most common insurance claim, preceded only by wind and hail damage.

On average, one in fifty insured homes had a property damage claim caused by water damage or freezing each year.

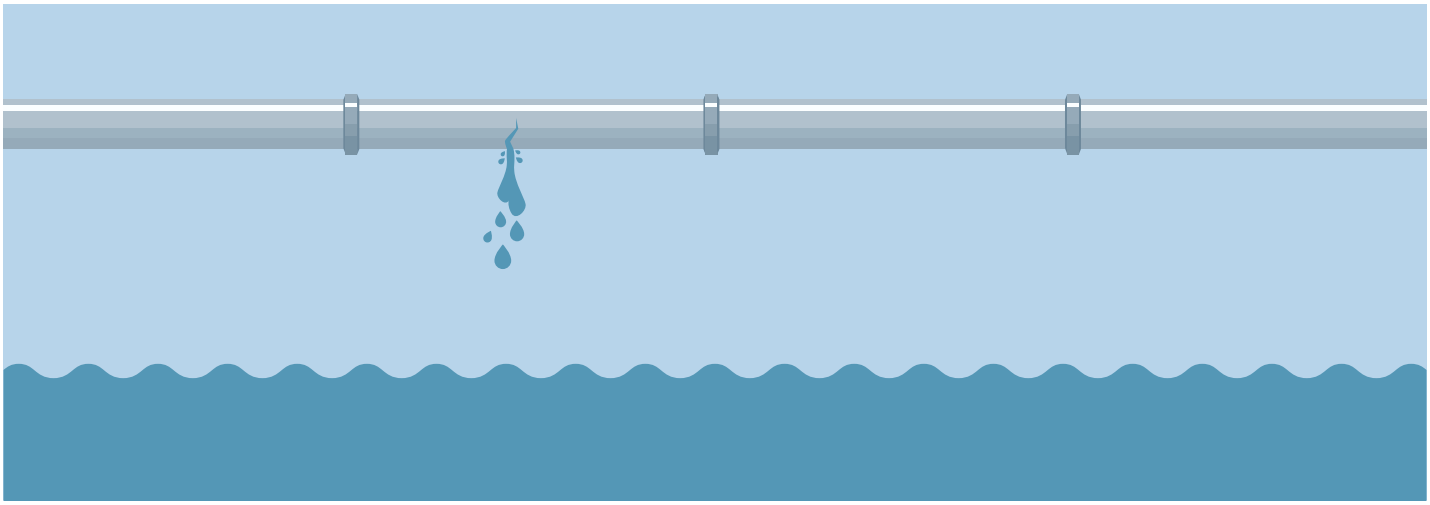
The average water damage and freezing claim totaled almost $10,000.

Even with the most thorough preventative maintenance plan, you may still experience water damage. When that happens, your first question is likely to be, is it covered by my homeowners or renters insurance?

Your policy covers water damage if it occurs suddenly or accidentally as a result of:

- Rain or snow storms
- Burst pipes, frozen plumbing, faulty plumbing
- Water damage from extinguishing a fire
- A leaking roof (damage to your home's interior is covered, not the roof itself)
- An accidental overflow of an appliance or fixture (such as a toilet, washing machine or bathtub)
- Mold caused by covered water damage
- Vandalism

Some policies also cover sewer and drain backups; if not, you can purchase a sewer backup rider to your policy.



Gradual water damage, such as pipes that leak over time, seepage coming from cracks, or a poorly maintained roof, is generally not covered by insurance. Damage from floodwaters coming from outside your home is also excluded; however, you can purchase a separate flood insurance policy from the National Flood Insurance Program and some private insurers.

WHAT TO DO IF YOU HAVE A WATER LEAK

If you have a water leak, it's important to act quickly to mitigate the risk of water damage. Whatever the source or volume of the leak, these general steps apply.

Stop the flow of water if you can. In many cases, you can do this by turning off the water shut off valve for the leaky appliance or fixture, or by turning off the main shut off valve for your house. Refer to the guidelines below for additional information on specific types of leaks.

Turn off the electricity, but only if you can reach it safely.

Contact your insurance company immediately. They'll not only gather your claim information, they can also offer helpful guidance on what to do, and may be able to recommend emergency service companies for water remediation and the repairs you require, including roofers, plumbers, and other contractors.

Call the emergency service professionals who will attend to your water damage.

Prevent further damage. Move furniture, electronics and other valuable items to an area that will remain safely dry, or put plastic over them. Roll up carpeting or, if that's not possible, move your furniture off any carpeting that is wet or at risk of getting wet; otherwise, stains and dyes from the furniture could leach into the carpet.

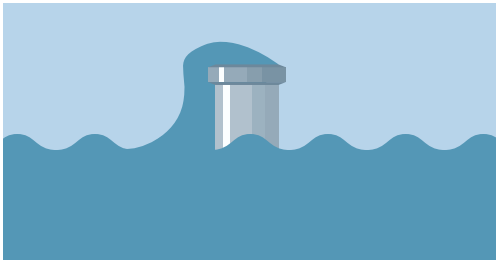
Contain the water. If the leak is coming from the roof or a burst pipe, put a bucket or trash can under the leak to collect the water.

Take pictures and videos to document the damage for insurance purposes.

While you're waiting for the pros to arrive, do what you can to remove any standing water and dry the affected area and anything that got wet.

Pipes

If a pipe is leaking, shut off the water valve to the pipe and turn on the faucets to drain the water left in the pipe. If a pipe has burst, turn off the main water valve and the electricity to the section of your home where the pipe burst. Collect the leaking water in a bucket or trashcan and call a plumber.

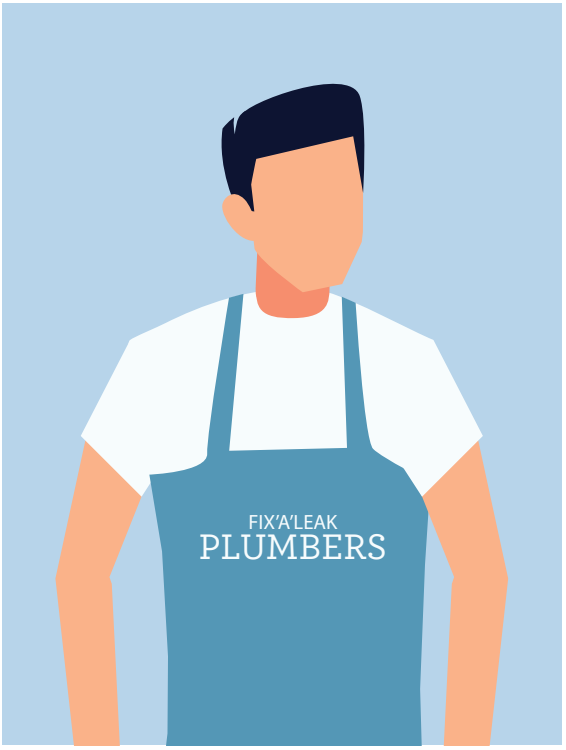


Appliances

A number of things can cause an appliance to leak or overflow, including cracked hoses, a leaky water inlet valve, a clogged drain, and worn-out rubber door or tub seals. If you're handy, some leaks may be easy to diagnose and repair yourself.

Otherwise, call a plumber or appliance repair person, but be sure to attend to even minor leaks immediately to prevent them from getting worse.

To stop the flow of water, turn off the appliance's water shutoff valve. If it's a major leak, such as for a failed water heater, also turn off your home's main water shutoff valve. Before attempting repairs, disconnect the electricity to the appliance from the outlet or circuit breaker.



Signs of a leaky roof include the obvious ones of water dripping or dark stains on the ceiling — or you may see water stains around chimneys and vents, or running down rafters and walls. Finding the source of the leak can be tricky because of the way water can travel from its entry point, but it's important to take quick action.

- If your roof is leaking right now and water is dripping from a bulge or discoloration in your ceiling, water is probably pooling on the other side. Using a screwdriver, puncture the center of the bulge where water is accumulating. This will allow the water to drain and relieve pressure on the rest of your ceiling.

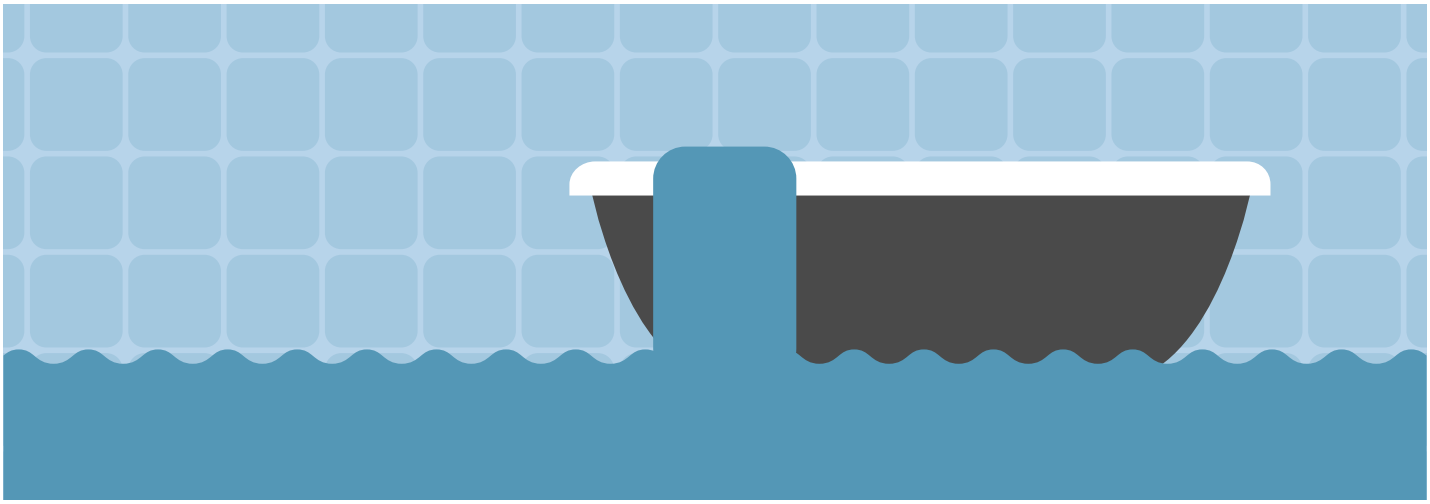
- If you think you know where the leak is coming from, cover the exterior surface of the roof with a large tarp or contact a roofing professional to do this for you. This temporary fix will help minimize the damage until a roofer can fix the problem.

If an ice dam is causing the leak, also take these steps:

Remove built-up snow from the roof using a roof rake (from the ground) or by shoveling it off (recommended only by a professional). Don't use a leaf rake or shovel to try to remove the ice dam, and don't climb up on your roof yourself.

Remove the ice dam itself by breaking it free in small chunks, being careful not to pull the gutters down with the ice, or hire a professional to remove the ice dam for you. Roofing contractors have special equipment to melt ice dams safely without damaging the rest of your roof.

If a sink, toilet or tub drain is clogged, the most effective way to clear the clog is with a plunger, particularly a bell plunger because of the tight seal it creates with the drain. Avoid using chemical products which can erode pipes and cause leaks, and may only succeed in pushing the clog further down the pipe where it's harder to reach. If the clog persists, contact a plumbing professional.



If your tub overflows, the tube for the overflow drain might need tightening or replacement. Turn off the water, bail out the tub and call a plumber.

Sewage Backup

A **sewage backup is not only destructive to your home,** it poses health risks to the people and animals living in your home. Therefore, cleanup within 24 hours is essential and best addressed by a professionally trained recovery service. However, these immediate steps can help you mitigate the damage before the recovery service arrives:

- Keep children and pets away from the affected area.
- Turn off the power if you can do so safely. Water and electricity can be a deadly mix. If you can't safely turn off the power, don't go near electrical devices.
- Turn off the main water shut off valve for your home to prevent other appliances from flooding. If the valve is under sewage water, leave it alone.
- Wear protective clothing, including gloves, face mask, eyeglasses and rubber boots, before walking through sewage water.
- Open all windows and doors to allow the fumes to escape and fresh air to circulate.
- Do not use your water supply system, including faucets, toilets, or tubs, until the problem is fixed.
- Notify your sewer department if your home is connected to a public sewer.

HOME WATER DAMAGE CLAIMS TIPS

Water damage only gets worse with time, so it's important to contact your insurance company immediately. When you call, have your policy number ready and be prepared to provide the following information:

- A description of what happened
- A description of the damage to your property
- A phone number where you can be reached throughout the claim process
- Contact information for any contractors or remediation services you may have hired

A claims professional will be in touch with you promptly to estimate your damage or schedule an on-site inspection. Many insurance companies also provide these additional services:

- Arrangements for temporary housing if your home is seriously damaged
- Referrals to a remediation service to help mitigate the water damage to your home
- Referrals to a contractor or roof repairer
- Help creating an itemized list of damage or loss to your personal belongings

If You're Insured by The Hartford:

Call **1-800-243-5860** or visit our online claims center to speak to one of our Customer Care Team members.

Our claims professionals will contact you within one business day to assess the situation, answer your questions, and offer key service options.

HOME WATER DAMAGE QUESTIONS TO ASK ADJUSTER AND INSURANCE COMPANY

Does my homeowners policy cover this loss?

How much coverage do I have?

What can I do to stop the leak?

Can you recommend any contractors to repair the leak?

What companies do you recommend for water damage remediation?

What should I do about the damage in my home while I'm waiting for the emergency services companies to arrive?

How long should the drying out process approximately take?

What should I do if the drying process takes longer than anticipated?

Should I pay the emergency services companies before their services are completed?

How do I know the equipment they place is the correct type and quantity?

Will the company have to tear out everything that is wet?

You may face the prospect of significant and time-consuming water damage repairs — and the challenge of finding the best emergency recovery services to return your home and your life to normalcy. When it comes to bringing in the pros, you have two options: you can hire a contractor yourself or use a referral from your insurance company.

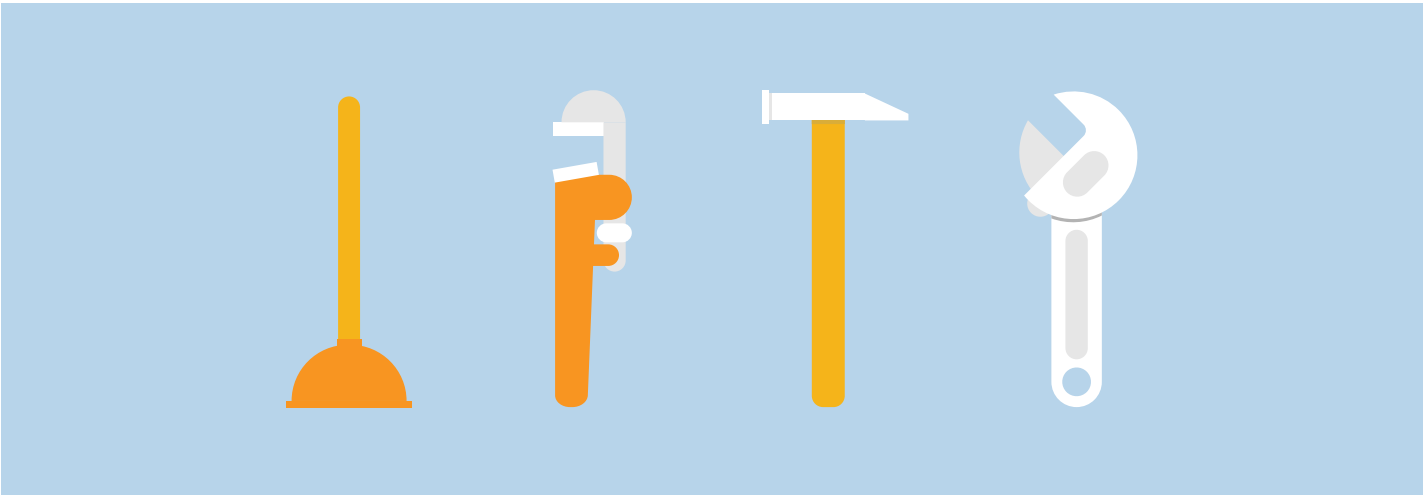
Here are some factors to consider when making this decision.

Why Use an Insurance Company Referral?

Insurance companies often have established relationships with licensed, experienced contractors they trust to manage the estimating, repair, and recovery process. If you use one of these approved referrals, the benefits may include workmanship warranties, streamlined billing and better communication between the insurance company and the contractor. This can translate to a more effective and efficient recovery process for your home and a better experience for you.

For example, The Hartford is affiliated with two water damage mitigation companies, ServPro or ServiceMaster. Within one hour of being contacted by us, ServPro or ServiceMaster will reach out to you by phone. Depending on your availability, one of the companies will visit your home within four hours, with the goal of clearing the water from your home within three days, seven days at the outside.

Your insurance company may also have referrals for various trades, including roofers and plumbers, or your insurance adjuster can offer guidance on how to find the right person for your job.



If You Choose to Hire a Contractor Yourself

While an insurance company referral offers many benefits, there are many reasons to use a contractor of your own choosing. You may have an established relationship with a contractor you trust, or you may be able to find someone who can do the job for less. Or, your insurance company may not have the type of referral you need in your area.

If you choose to hire on your own, make sure the contractor provides you with:

- A written estimate that details the costs of material, labor and the types of work that will be done
- The general timeframe for completing the job
- Contractor's license number
- Proof of insurance
- Solid references

Beware of any contractor who:

- Arrives at your property without being solicited
- Proposes a low price for using materials left over from a previous job
- Offers estimates that are extremely high or low compared to others, or offers a "lump sum" total without itemizing services
- Requires a cancellation fee if you cancel the contractor's services prior to completion of the job
- Asks for payment upfront
- Offers to act on your behalf to identify damage and submit claims
- Asks you to endorse insurance checks over to them. Once you sign a check over, the insurance company has no leverage if the work is not completed to your satisfaction.
- Is unusually savvy about insurance. Contractors with knowledge of insurance may inflate costs rather than focusing on servicing your needs.
- Doesn't have a fixed address for their business
- Can't provide references
- Has record of consumer complaints online or with the local Better Business Bureau
- Proposes using specialty equipment on site (for an extra fee) that is not warranted based on the loss
- Is unwilling to speak with your insurance representative

If you are insured by The Hartford and concerned about a contractor that you're working with, contact The Hartford's Fraud Hotline at 1-800-547-9276. Our Special Investigations Unit is dedicated to protecting you from questionable repair activities and will be happy to assist you with any concerns you may have.

What to Expect During the Cleanup Process

Restoring your home to its pre-damage condition is a multi-phase process. Most remediation companies strive to have the process completed within three days, though it may take longer depending on the extent of your water damage.

The phases of the cleanup process include:

Assessment: A professional will inspect your property and create a remediation plan.

Water extraction: Powerful pumps and vacuums are brought in to remove the water from your home and possessions. This step is completed as quickly as possible to minimize the damage and help prevent the growth of mold and bacteria.

Drying: Specialized equipment, including industrial fans and dehumidifiers, is set up to remove the remaining moisture from your home. This phase of the process may take a few days, and the equipment can be loud and generate heat in the areas in which it's being used. Even so, leave the equipment in operation until the mitigation company deems the drying job complete.

Cleaning: All belongings that have water damage, including furniture, carpeting, clothing and other items, are cleaned and sanitized. Antimicrobial treatments and disinfectants are applied, and air scrubbers may be used to remove small particles from the air.

Restoration: Materials that got wet, such as drywall and insulation, are replaced and your home restored to its pre-water damage condition.

Throughout the process, the remediation company will try to salvage everything it can, but will demolish or discard any materials that are beyond salvaging. Before approving any demolition, however, make sure the onsite manager gets the okay from your insurance adjuster.

Also be sure to keep any plumbing parts that were repaired, such as cracked hoses, pipes, inlet valves, and similar. They may be needed for insurance purposes.

COMMON HOME WATER DAMAGE SCENARIOS AND COMMONLY ASKED QUESTIONS

According to a recent analysis of claims data from the AARP® Homeowners Insurance Program from The Hartford, water damage from plumbing, heating and air conditioning was the most common claim for homeowners age 50+ (excluding catastrophes). Yet only 16 percent of respondents thought the consequences of a water leak could be extremely serious. Left unaddressed, the effects of even a small leak can spread, causing extensive damage to the structure of your home over time. Water damage can also lead to mold and microbial growth in just a few days, which can compromise the health of everyone in your home, including your pets. That's why it's so important to clean up water damage promptly, and to contact your insurance company immediately.

Commonly Asked Questions

We interviewed a claims professional at The Hartford for the questions homeowners most commonly ask about water damage:

What is water remediation?
Water remediation is a process of controlling the spread of moisture so as to minimize the damage to your home's structure and contents and to eliminate the risk of mold and bacteria growth.

What does remediation do?
Remediation companies use specialty equipment to clean, dry, sanitize and repair any damage to the structure of your home that was caused by water.

Is water damage covered by homeowners insurance?
Typically, yes. Homeowners policies provide coverage for sudden and accidental water damage such as that caused by a burst pipe, leaking roof or rainstorm. Gradual water damage, such as pipes that leak over time, seepage coming from cracks, or a poorly maintained roof, is generally not covered by insurance. Damage from floodwaters coming from outside your home is also excluded from homeowners coverage.

What should I do if I have a water damage claim?
Focus on stopping the source of the leak, then contact your insurance company immediately. The water damage to your home will only get worse the longer you wait.

Should I buy a house with water damage and mold?
This can be a risky investment. Water can cause structural faults and mold, and the problems may continue after the damage has been repaired if the cause was not correctly identified and addressed. Have the home inspected by a certified professional and thoroughly checked for mold and dry rot. If further repairs or remediation are necessary, get an estimate from a contractor you trust. This will help you make an informed decision about the property and offer an informed bid to the seller.

What are signs of water damage in walls?
This can be difficult to spot, but signs of water damage include paint bubbling where the water gets between the paint and drywall, or staining and discoloration.

What should I do if my water damage claim is denied?
There are a few things you can do if you feel your claim was wrongfully denied:

1. Call the insurance company and ask them to explain the policy provisions that exclude the damage you claimed.

2. Review the claim you initially filed to determine if more detail or greater evidence might strengthen your case. Call your agent or insurance company to see if your claim can be reviewed again based on new evidence.

3. Get a second opinion. Talk to your insurance agent or the agent's supervisor. Or consider hiring an independent appraiser or insurance adjuster whose findings could either validate your insurance company's decision or support your claim.

4. If you're still unsatisfied, you can file a complaint with the insurance commissioner for your state.

WATER DAMAGE VS. FLOOD

While your homeowners or rental insurance policy covers water damage from a sudden or accidental source, it does not cover damage from a flood. For flood protection, you must purchase a separate policy through the National Flood Insurance Program.

Most floods fall into three major categories: riverine flooding, coastal flooding and shallow flooding of a floodplain, and they can happen anytime and anywhere. To minimize the risk of potential flood damage to your home, you'll want to take many of the same measures we've recommended for preventing water damage:

Keep your gutters free of debris

Extend downspouts several feet away from your home's foundation

Make sure window wells at ground level are watertight

Caulk any cracks in your foundation's interior walls

Install a sewer back up valve to prevent city sewer systems from backing up into your home in the event of a flood

Install a sump pump in your basement and test it regularly

Also make sure electrical components are 12 inches above the flood line and your furnace, water heater and other basement appliances are 12 inches from the floor.

The best defense against water damage is prevention — and a quick response if unintended water should find its way into your home. Even a minor leak can lead to major trouble for your home and your health, so take immediate action before the water damage gets worse. Your insurance company is here to help you, no matter what the source.

NOTES AND IMPORTANT NUMBERS

> Anyone who can solve the problems of water is worthy of two Nobel prizes - one for peace and one for science.
>
> John F. Kennedy