Flood Repair Tips

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# Insurance Tips

We want to make sure you’re a well-informed consumer when it comes to insurance claims and here are a few tips that may help to manage pitfalls in insurance.

Insurance companies nationwide mitigate their loss and ultimately pay up to 20% less on claims than repair cost as reported by consumers according to consumer Reports. Careful contract engineering by insurance companies transfers the risk to insurers leaving many consumers underinsured or without coverage in many cases. It’s important to not just know what insurance you have but most especially what you don’t’ have. There is about 19% decreased customer satisfaction on filed insurance claims over $25k and a little homework can mitigate your loss.

## Know your Coverage

Avoid insurance pitfalls such as high deductions unless you are skilled and disciplined in having a good emergency fund for those ‘rainy days’. 1%-5% deductibles can amount up to $5000 per $100,000 of loss, meaning huge out of pocket expenses.

## Exclusions & Inclusion

Insurance exclusions and not having the proper addendums as well as clever insurance verbiage can be quite daunting and lead to heavy losses on the part of the insured. For example, if your roof is more than 10 to 15 years old, your insurance company may not cover it when a hail storm hits. Your insurance may not cover a serious down pour or serious sewage backup even if it covers frozen pipes and bathtub overflows and you have flood insurance. Know your coverage and use a reputable company which you can usually find on your states governments website which can be easily found with a quick internet search.

Insurance comes typically in two types, exclusive and inclusive. Inclusive coverage tells what is covered in the policy and will cover nothing else but what is listed in the policy. Exclusive coverage covers tells you all the perils that the policy does not cover but covers everything else. Exclusive coverage is easier to anticipate what you still need so be sure to ask the right questions to make sure your covered when the waters come.

Know your policy and take the time to know what is covered and most importantly, what is not.

# Mold Damage: Health Hazard, Cleanup, & Serious Tax Implications

According to the EPA, moisture control is the most vital factor to mold control. Stop the moisture and control the mold. “Allergic reactions, asthma, and other respiratory complaints” are all illnesses that can lead to serious long term health risk caused by mold from flood damage, wet materials and standing water. Check out this article from the EPA for your edification. <http://www.epa.gov/mold/moldresources.html#Floods>

Viruses, bacteria and mold can all form in standing water and wet materials and it’s important for your safety that they are handled expeditiously. Furthermore, it’s important to know that disease can produce allergic reactions and cause reactions with those with asthma and respiratory illnesses, in addition to continuous damage to your property if not promptly taking care of promptly.

<http://www.epa.gov/iaq/flood/index.html>

## Tax implications:

The IRS allows for ““damage, destruction, or loss of property resulting from an identifiable event that is sudden, unexpected, or unusual”. Deductions are allowed for casualties but will not cover losses that could have been prevented such as damage from mold and water that was not taken care of so.

“The Internal Revenue Service defines a casualty as the “damage, destruction, or loss of property resulting from an identifiable event that is sudden, unexpected, or unusual.” That generally includes natural and man-made disasters such as earthquakes, fires, floods, car accidents, vandalism, and terrorist attacks. A loss that could have been prevented—such as some types of mold buildup—wouldn’t count.” <http://www.consumerreports.org/cro/money/taxes/deductions-and-catastrophes/overview/deductions-for-catastrophes-ov.htm>

# Thermal Imaging Technology saves money in labor and material

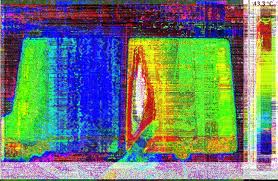
## State of the Art

State of the art thermal imaging technology saves time and isolates repairs quickly, saving money by reducing labor cost to the consumer and pin pointing damaged areas that are in need of repair.

## What is a thermal imaging?

Thermal imaging is a technology allows its user to see on a screen a picture or video of changes in temperature on just about anything such as pictures, walls, ceiling, floor or objects. It can see portions of walls and floors distinguishing parts that are dry from those that are wet facilitating cleanup and repair saving money and time.

<http://en.wikipedia.org/wiki/Thermography>

These images are free to share from Google. Consult with your attorney for any legal implications before use or you can also make your own. Just take a picture with your phone camera.

Thermo Imaging Technology prevents unnecessary repairs by determining locations of damage and preventing unnecessary destruction to floors and walls sometimes needed to locate damaged areas, once again saving the consumer money and unnecessary labor and materials.

## The International Association of Certified Home Inspectors (InterNACHI)

InterNACHI list the benefits ofThermal Imaging devices as

* “It's time-saving.
* It's easy to set up.
* It allows examination of areas that are not visible to the naked eye.
* It allows examination of areas that are difficult to access, such as tall ceilings.
* It allows for larger areas to be examined quickly.
* It helps locate sources of moisture intrusion.
* It helps determine the extent of moisture intrusion.
* It allows the user to trace the moisture intrusion through other affected areas.
* It provides visual documentation of moisture intrusion.
* It identifies moisture without the need for direct contact in potentially unsanitary areas, such as behind toilets.”

From [IR Cameras: Inspecting for Moisture Intrusion - InterNACHI](http://www.nachi.org/ir-cameras-inspecting-moisture.htm#ixzz2ExAnexA4) <http://www.nachi.org/ir-cameras-inspecting-moisture.htm#ixzz2ExAnexA4> 13 Dec. 2012

# Air Quality! After a flood what happens to the air in your home?

## Bottom line

The air becomes unhealthy and can make you sick. If things are wet more than two days, mold begins to form so time is of the essence to reduce cost and prevent health hazards. Mold, germs and bacterial thrive in wet environments so removing the moisture is very important. People with asthma, allergies or any breathing problems are more susceptible so don’t hesitate to see your doctor if symptoms arise, and repair the damage ASAP before anyone gets sick.

Cleaning and drying are key to removing pathogens and stopping the sources of moisture.

## Other precautions

Be especially cautious with electrical wires that could cause electrocution!

Other precautions when cleaning up after a flood include wearing a respirator that says N-95 ONLY as the brand needs to be labeled N-95.

Wear goggles, gloves, lots of clothing like long pants and long sleeve shirts and water proof boots will help protect you from disease and bugs.

Anything that can’t be cleaned and is wet, throw it away. Use cleaners that kill germs and clean all hard surfaces and if it can’t be cleaned, throw it away.

Don’t mix cleaners, especially bleach and detergents or any cleaners as it can poison the air and you.

## Portable Generator

If you use a portable generator, be sure to run it outdoors far away from the building and NEVER on balconies, car ports, garages, by your windows or where you or your children are sleeping. The fumes can be deadly or make you very sick.

## Be safe!

<http://www.epa.gov/iaq/flood/flood_booklet_en.pdf> , 13 December 2012

# House Flood

## All is not lost.

Flood victims can usually restore most of their belongings. Homes can usually be cleaned and restored, and it can all be done safely. Most importantly, focus on prevention to protection yourself for the future. A good insurance policy will save you a lot of time and money in recovering from a flood, and the following article will provide you with a lot of key insights on a quick efficient recovery. Just follow the step by step process and all should be back to normal in no time.

## Red Cross on repairing a flooded home

Red Cross has a great booklet on repairing a flooded home. In summation the document has nine easy steps to repairing your home putting safety first. It starts with Taking care of yourself, First aid to your home, Home drying, getting the utilities on, cleaning up your home, Financial assistance, Flood proofing and Rebuilding your place, and last Preparing for the next flood, which in our humble opinion should be first. Prevention is almost always better than the cure. Please take time to read over this document for your edification and betterment.

<http://www.redcross.org/images/MEDIA_CustomProductCatalog/m4540081_repairingFloodedHome.pdf>, 13 December 2012