

# Homeowner's Guide to Filing an Insurance Claim and Water Damage Restoration Process

## **Q: What should I do if I discover water damage in my home?**

A: If you discover water damage in your home, the first step is to turn off the water source and remove any items from the affected area. Then, you should contact a water damage restoration company to assess the damage and start the drying process.

## **Q: How do I file an insurance claim for water damage?**

A: To file an insurance claim for water damage, contact your homeowner's insurance provider. They will ask you to describe the damage, including when and how it happened. The insurance provider will then send an adjuster to assess the damage. Once the adjuster has assessed the damage, you can submit an insurance claim. You may also need to provide receipts or invoices for any work done to mitigate the damage.

## **Q: What is the IICRC process for restoring a home after water damage?**

A: The IICRC process for restoring a home after water damage typically involves the following steps:

**Assessment:** The water damage restoration company will assess the extent of the damage and determine the best course of action to take.

**Moisture mapping:** The company will use moisture meters to map out the affected areas and determine how much moisture is present.

**Moisture removal:** The company will remove any standing water and use fans and dehumidifiers to dry out the affected areas.

**Drying:** The company will monitor the moisture levels in the affected areas and continue to use fans and dehumidifiers until the moisture levels are safe.

**Final inspection:** The company will inspect the affected areas to ensure that the moisture levels are safe and that no mold or other contaminants have developed.

**Q: What is the timeline for the IICRC process?**

A: The timeline for the IICRC process will depend on the extent of the damage and the specific steps that need to be taken. However, the goal of the process is to return the home to its pre-loss condition as quickly and safely as possible.

**Q: What is covered by homeowners insurance for water damage?**

A: Whether the water damage is covered by homeowners insurance depends on the damage's cause and the policy's specific terms. Homeowners' insurance typically covers sudden and accidental damage, such as a leaky pipe. However, insurance providers may not cover damage caused by poor maintenance or neglect, such as a pipe in poor condition for a long time before it leaked.

**Q: What is environmental testing for lead, mold, and asbestos?**

A: Environmental testing for lead, mold, and asbestos involves taking samples from the affected areas and testing them in a laboratory. This helps to determine if any hazardous materials are present and what steps must be taken to address them.

**Q: Will homeowners insurance cover the abatement cost for lead, mold, or asbestos?**

A: Whether homeowners insurance will cover the cost of abatement for lead, mold, or asbestos depends on the problem's cause and the policy's specific terms. In some cases, insurance providers may cover the abatement cost if the problem was caused by a covered loss, such as water damage. However, they may not cover the cost if the problem was caused by poor maintenance or neglect.

**Homeowner: I just discovered water on my walls and flooring. What do I do?**

Restoration company contractor: First, you need to determine the source of the water. You must contact a plumber to stop any additional damage if it's a plumbing issue. Unfortunately, homeowners insurance does not cover plumbing work, so you'll be responsible for paying for the repair.

**Homeowner: I understand. Can I file an insurance claim for the water damage?**

Restoration company contractor: Yes, you can file an insurance claim. It's recommended to file it as soon as possible. The process can be done online, but you can call the insurance company and file a claim over the phone. You have rights under California Fair Claim Settlement, so review them before filing the claim. An insurance adjuster will be assigned to your case to assess the damage and determine if it's covered under your policy.

**Homeowner: What is the IICRC, and what role does it play in the process?**

Restoration company contractor: The IICRC is the Institute of Inspection, Cleaning, and Restoration Certification. It's an organization that sets standards for the cleaning and restoration industry. Restoration and mitigation companies typically follow the IICRC's guidelines for drying out the affected area, removing any mold, and repairing and reconstructing the property.

**Homeowner: Why do environmental testing companies test for mold, lead, and asbestos?**

Restoration company contractor: Environmental testing companies test for mold, lead, and asbestos because they are potential health hazards. Testing is required under AQMD 1403 to ensure the air quality in your home is safe. If any of these substances are found, the abatement process will begin. Abatement is the process of removing the hazardous substance and making the environment safe. Abatement procedure 5 is a specific process for removing asbestos.

**Homeowner: How long does the abatement process typically take?**

Restoration company contractor: The length of the abatement process can vary depending on the extent of the contamination and the type of hazardous substance. On average, it can take several days to a few weeks to complete the process.

**Homeowner: What is the process of reimbursement for personal property that was damaged and for total loss?**

Restoration company contractor: If your personal property was damaged or considered a total loss, the insurance adjuster will assess the value and determine the amount of reimbursement. You'll need to provide a list of the damaged items and receipts if available. If the items are a total loss, the insurance company will typically offer a cash settlement or replace the items with similar items of equal value.

**Homeowner: Does insurance reimbursement for additional living expenses cover hotel, all boarding, and living expenses?**

Restoration company contractor: Yes, insurance reimbursement for additional living expenses typically covers hotel, boarding, and living expenses if you need to temporarily relocate while the repairs are being done. The key elements of filing for this type of reimbursement are to keep receipts for all expenses and to provide the insurance company with a detailed list of all expenses.

**Homeowner: What are my rights as a homeowner insurance policy holder?**

Restoration company contractor: As a homeowner insurance policy holder, you have the right to file a claim for damages that are covered under your policy. You have the right to have an insurance adjuster assess the damage and determine the amount of reimbursement. You have the right to have your property restored to its pre-loss condition, or as close as possible, and to receive reimbursement for any personal property that was damaged or considered a total loss.