



Stop Damage Before It Happens

A Preventative Guide
For Your Home Protection.



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Water damage

Water damage is one of the most common reasons people make claims on their home insurance. If left without immediate repair, water can cause thousands or even hundreds of thousands of dollars in property damage. However, a home that suffers water damage can be restored if treated and dried right away.

The average American uses between 80 to 100 gallons of water each day so it's easy to understand how everyday use of water can lead to water damage.

Statistics indicate that over 1 million water damage incidents occur every year in the United States. While many losses are covered, some situations are not, leaving many families with a damaged home they cannot afford to fix. Rather than putting thousands of dollars into fixing water damage, a better solution is to help home owners prevent those same damages from happening in the first place. Every home and business owner (and every insurance company) should take a few simple steps to help avoid going through the pain and experience of water damage.

Today, kitchens and basements are high end entertainment centers, with hardwood or tile floors, expensive cabinets, luxurious wall coverings and modern electronic components. When the dishwasher hose fails, it's far more expensive to fix the damage today than it was just a few years ago. Hot water tanks and washing machines once confined to the basement or garage are now found in utility rooms right off the family room or near finished living areas. When leaks occur, water runs through ceilings and walls, damaging finished areas of the home and causing substantially more damage now than in the past.

This material covers the most common causes of water damage and what can be done to avoid it in the future. Because most residential damage occurs from within the property, this guide will start with interior prevention tips.

As you browse through this guide, you will begin to understand how the possible failure of things like water hoses, pipes, couplings, fittings and connections can lead to many opportunities for water damage.

Common problems that cause water damage:

- Improper installation
- Defective parts (including poor quality)
- Defective seals
- High pressure over time
- Breaks, corrosion or cracks over time
- Settling or shifting of structure or foundation over years
- Damage by occupants
- Clogging from build up over time
- Rust
- Freezing or melting (heat from appliances or electricity)

Interior

- Bathrooms
- Sump pumps
- Water heaters
- Appliances
 - Washing machines
 - Dishwashers
 - Ice makers/ refrigerators and freezers
- Sinks
- Plumbing
 - Broken or cracked pipes
 - Old equipment
 - Frozen lines
 - Clogged pipes and drains

Exterior

- Outside water sources
 - Floods
 - Weather
 - Gutters
 - Foundation
 - Water faucets
 - Ice damming

Water detection devices

- Alarms
- Auto shut off
- Monitoring systems

Professional inspections

- Recommendations
- Repairs
- Upgrades

Mold

All water damage, leaks and accumulation of moisture can result in mold issues. If you suspect this has happened in your home, it should be inspected and remediated by a professional mold remediation company like ReNew Services immediately.

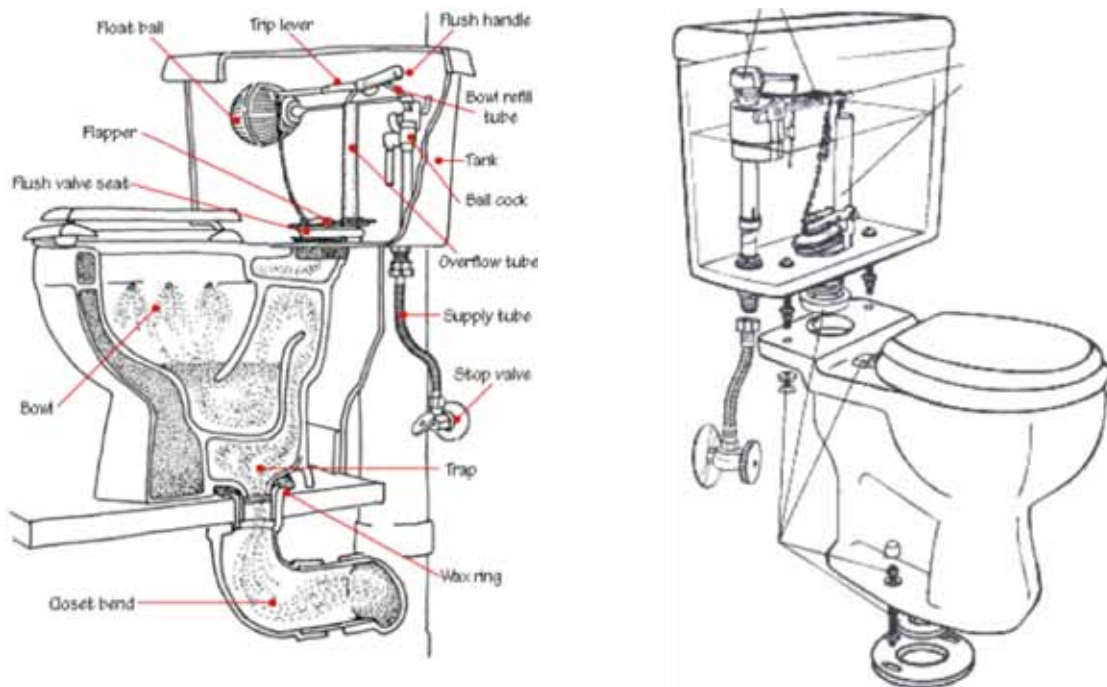
Interior

Bathrooms

Seventy five percent of all household water use takes place in the bathroom. Judging by the amount of water used per person per day, this makes the bathroom the most likely place for water damage to occur. Knowing ways to prevent water damage in the bathroom can help customers keep restoration costs at a minimum.

The most common causes of water damage in bathrooms include:

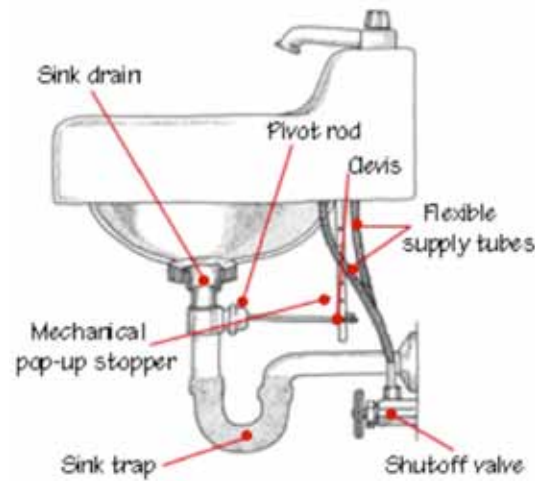
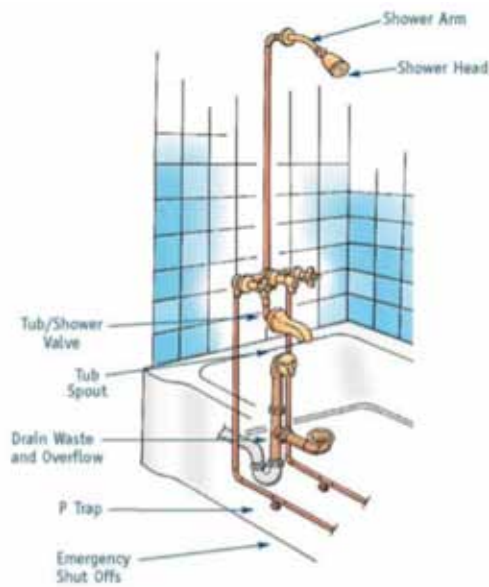
- Leaky toilets
- Dripping showers and faucets
- Plumbing leaks
- Leaking drains in sinks, showers and tubs
- Cracks or leaks in flooring around toilets, tubs and showers



To begin water proofing your bathroom, make sure the toilet tank doesn't have any cracks. Replace a cracked tank even if it hasn't started to leak. Cracks promote the seepage of water that often contributes to the humidity in the air aiding water damage.

Inside the toilet tank a rubber flapper regulates water flow during the flushing process. The rubber flapper in the tank should be replaced every two to three years, especially if black film is forming over the top of it.

The base of the toilet is sealed to the floor using a special waterproof sealant. If the sealant is broken, dirty toilet water will leak from the base of the toilet and onto the floor-- or worse, through the flooring and damage the underlying ceiling.



Frequently check under all sinks for drips or wetness. Check around tubs, showers, and all bathroom flooring for cracks in grout.

Keep showers and faucets free from drips: Fix any faucets and showers that do not close tight. Dripping can yield gallons of water which will evaporate in the bathroom making it a damp area perfect for the growth of household molds. Dealing with drippy water sources as soon as possible will also save a lot of money.

Repair leaky plumbing: Because plumbing pipes are behind the wall and hidden from view, leaks can be hard to detect. However, if a leak occurs within the wall, the wall will become stained and moist to the touch. You might also hear leaking or water movement. If this happens, go to a professional immediately. If untreated, a leak within the property's wall can cause extensive water damage to the home.

Keep the floors in good condition: Repair tile grouting if it is weathering off. As long as there are no leaks from the toilet, sink, bathtub, or plumbing, the bathroom floor should be fine.

If the bathroom floors are caving in or feel soft, this could indicate a serious problem. It means that the structure holding the floor up has sustained damage causing it to weaken and cave in. Have it examined immediately by a professional.

Drain the bathtub: Make sure bathtub drains are not leaking. The mouth of the drain should be sealed at the edges. If the drain opening is coming off, replace it with a new one as soon as possible. This will prevent water from escaping from the drain and seeping to the floor.

After homeowners bathe, they should drain the bathtub immediately. The longer water remains in the tub, the more likely it is to leak if the drain is faulty. Also, excess water keeps the bathroom moist; something you should avoid to prevent water damage or mold growth.

Use an exhaust fan: When taking a shower or bath, property owners should turn on the exhaust fan if present. The exhaust fan helps keep the bathroom ventilated and dry; an added protection against water damage and mold growth.

Sump pumps

If a property has a basement it needs a sump pump and ideally a back up pump in case of emergency. A sump pump will keep basements, laundry areas and storage rooms that may flood from causing additional water damage to the home. The primary function of a sump pump is to protect a basement from flooding. The pump is activated when water reaches a certain level in the sump pit and pumps out the excess water. Homeowners insurance usually does not cover basement flooding caused by ground water, which is why having an effective sump pump is detrimental to loss prevention.

Why sump pumps fail

- Float switch is broken or stuck
- Too much water overwhelming the pump
- Clogged intake screen
- Sump pump humming but not pumping (air-locked)
- Sump pump jammed by mud or a stone
- Power failure (usually happens during heavy storms)
- Tripped circuit breaker or a blown fuse
- Sump pump burned out
- Broken pump impeller or drive shaft
- Clogged or frozen sump pump discharge
- Sump pump overloaded and can't keep up

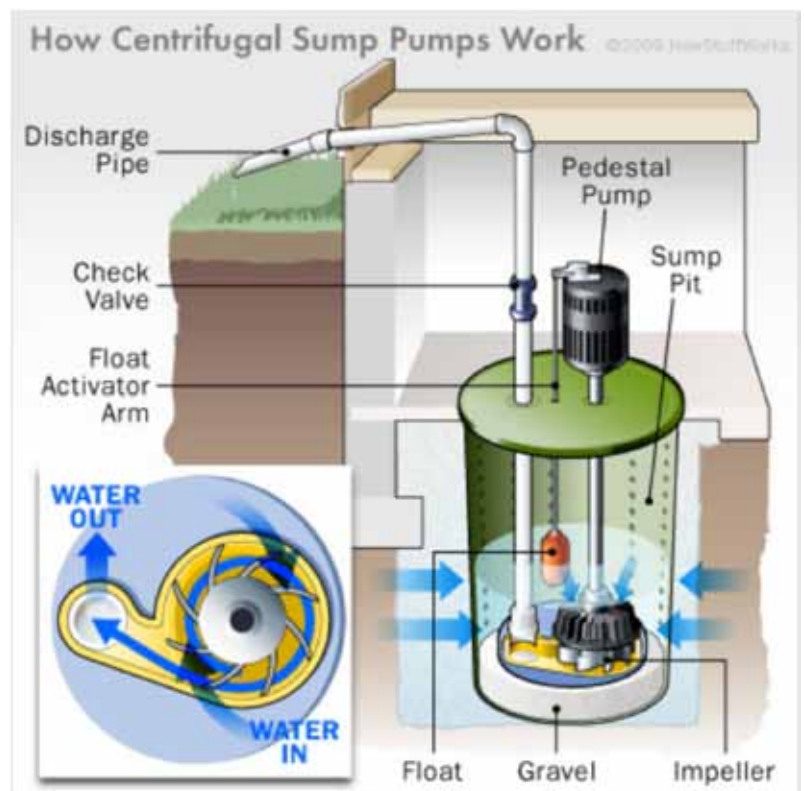
How to check the pump

First make sure the outlet/discharge pipe is not frozen shut or plugged and that it directs water away from the property.

Next take a look inside the sump pump pit by opening the lid (if it has one) and make sure the inside is clean and no debris is causing the pump inlet to be plugged.

Next, pour about five gallons of water into the sump pit, watch for the "float" to raise and trigger the pump.

Once the pump is engaged, the water level will quickly lower and the float will shut off the pump. If the pump does not start, the float may be hanging on something in the tank. A simple repositioning of the pump float should solve the problem. If this fails, the float may need replacement. If the pump fails to shut off when the water level drops to the bottom of the sump tank, this indicates a new float is needed.



Back Up Sump Pumps

Back up sump pumps are available that will operate even when the electrical power goes out.

Most of these are intended to be auxiliary pumps. Used in tandem with the primary pump, they kick in if the main pump fails. A back-up sump pump is an inexpensive flood insurance solution. Renew has numerous options for sump pump protection.



One type of pump runs on a rechargeable 12-volt battery. If home owners get this type, it pays to buy one that has an automatic battery recharger that will keep the battery alive even when it hasn't been used for months. This charger should be designed so that overcharging the battery is never a problem.



Another type of sump pump backup system is hooked up to the house's water system and operates by water pressure. If the electrical power goes out, the water-pressure backup takes over.

Whether or not a backup pump is needed really depends on the situation--the likelihood of a power or pump failure and the damage such a failure could cause. Because a backup system does not add much to the price of a sump pump, it is usually worth paying for the added security.

The insurance industry estimates the annual property losses from water damage to be:

1. Over \$500,000,000 to buildings.
2. Over \$150,000,000 from washing machine hoses alone.
3. Over \$50,000,000 from leaking hot water tanks.
4. 250,000 families with ruined homes in the US.
5. One broken pipe can deliver a flood in excess of 5,000 gallons in just an 8 hour period.
6. One broken ice maker tube can cause many thousands of dollars in damage.
7. Homeowners insurance doesn't cover flood damage, or it is very limited.
8. Water damage is the single most costly insurance claim made by homeowners.
9. The number of water damage claims continues to climb exponentially each year.
10. Floods and flash floods happen in all 50 states.
11. Everyone lives in a flood zone.
12. Just an inch of water can cause costly damage to your home.
13. Even though many claims were paid, many others were not and most were limited to far below the actual losses incurred. Not to mention, no claims that were paid compensated for the aggravation and stress of the water damage.

To help home owners pinpoint trouble spots, Safeco Insurance Company analyzed information from more than one million customers in 44 states. The company found that hot water tanks and washing machines were the appliances that caused the most damage, followed by refrigerators with water or ice units, dishwashers and air conditioners located in attics. The survey also found the cost to repair water damage is getting steep, typically about \$5,000, but has in many cases exceeded tens of thousands of dollars.

"Water is the most common cause of home damage today -- even more likely than fire; and of all the appliances found in the home, the water heater and washing machine are the most likely to cause serious damage. Some water damage is covered under homeowners insurance, but some damage is not."

-Jim Swegle of Safeco Insurance.

*"-- with household water damage, **the culprit is often leaky pipes and fittings, not seasonal storms,**" said IINC executive Director Candysse Miller. **"By taking just a few minutes each year to inspect and maintain household fixtures and water pressure, homeowners can prevent much of this damage from occurring."***

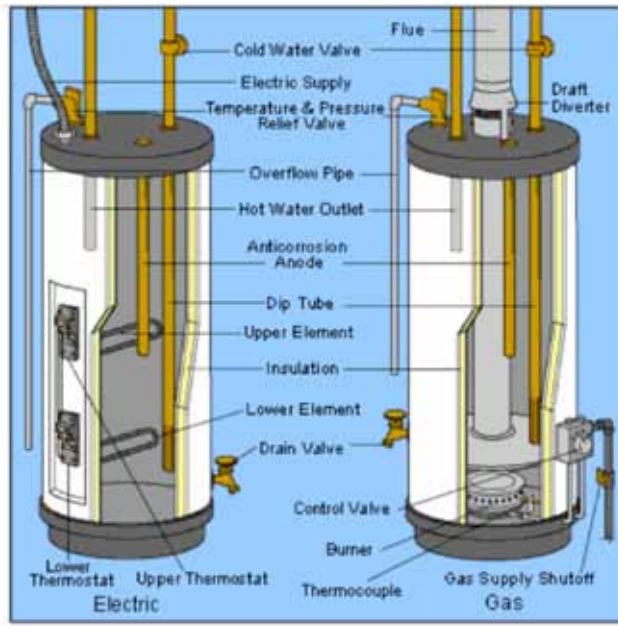
*"Homeowners shouldn't be misled by our sunny fall weather, hundreds of millions of dollars are lost each year to water damage in California homes -- **damage that is often preventable with simple home maintenance**"*

Mold due to water in homes.

How common are these molds? A **Harvard University School of Public Health** study of 10,000 homes in the United States and Canada found half had **"conditions of water damage and mold associated with a 50 to 100% increase in respiratory symptoms,"** says Harvard's Jack Spengler.

Water heaters

Replace old water heaters. Water heaters do damage when they get too old and the tanks rust, leak or burst, allowing water to pour on to flooring or into adjacent rooms. On average, water heaters last 10 to 12 years. Don't wait for them to fail; your tank should be replaced once a decade to ensure maximum efficiency. Today's energy-effective systems will also be cheaper to operate. Common causes of water heater seepage range from loose valves to corroded water tanks.



Safety shut off device



High Pressure Braided hose

Where to look if you suspect a leak:

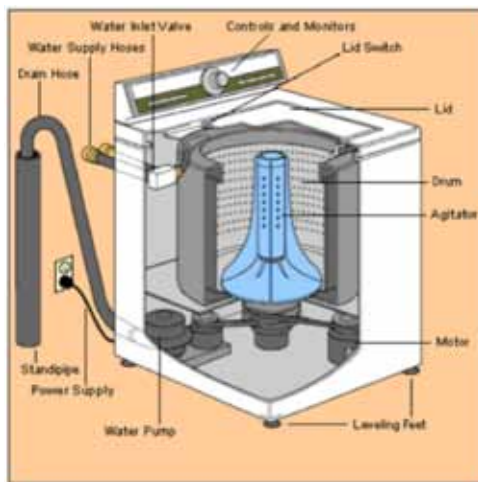
- **Temperature-pressure relief valve.** Water may be coming from the temperature- pressure (TP) relief valve, which releases water when it senses excess pressure. Excess pressure can be caused by three different factors: temperatures being set too high, the main water supply pressure to the house being too strong, or the special valves that reduce water pressure in the water supply system not allowing for hot water expansion in the tank. Or, the TP relief valve itself may be faulty.
- **Drain valve.** Some water leaks can be eliminated simply by tightening the drain valve. If tightening the valve does not cease the leaks, it may be defective and need to be replaced.
- **Heating element gasket.** On electric water heaters, leaks can spring from heating element gaskets. To replace the gasket, turn off the electrical power, shut down the water supply and drain all the water out of the heater before starting. Also, before turning the power back on, make sure to turn on the water supply to the heater and run hot water into a sink in the house. Do not forget this step, as it releases air from the water heater tank and failure to do so could destroy the heating element.
- **Water pipes.** Inspect the water pipes connected to the water heater. If leaks are found coming from the pipes, tighten the fitting where water is escaping (but be careful not to over-tighten). If tightening does not work, you will need to replace the fitting.
- **Tank.** Water heaters have limited life spans; it is possible that the tank has become corroded. If that is the case, the water heater must be replaced by a qualified plumber. **Switch to high pressure stainless steel hoses:** Consider replacing standard rubber or plastic hoses with stainless steel-braided or mesh hoses. Worn out hoses with kinks, cracks or bulges need to be replaced immediately.

Appliances

Washing machines

Washing machine water hoses are under pressure 24 hours a day and will eventually weaken and leak or even burst. Once a leak starts, a water hose can quickly break open and a tremendous amount of water will enter the premises within hours. Though most home owners will avoid the hassle regardless of the consequences, the best bet is to open and close the valves with each wash. Many manufacturers post a small notice on the appliance to replace the hoses every three to five years.

A good start to water damage prevention is to replace the factory hoses with high pressure wire mesh braided hoses. These hoses can be purchased and installed through Renew Services or at most hardware stores and installed by property owners. It is not a question of if, but when old hoses will burst and cause thousands of dollars in damage. Purchasing a simple \$10 high pressure hose could avoid unnecessary water damage.



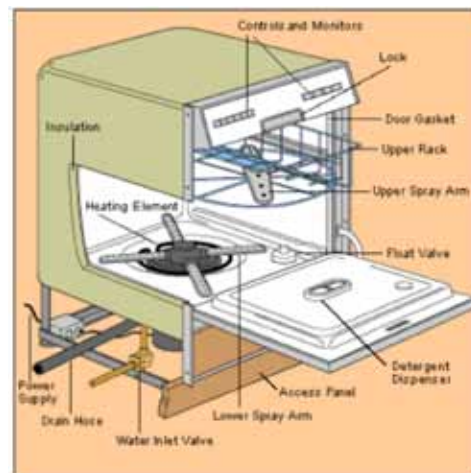
Washer with auto shut off system

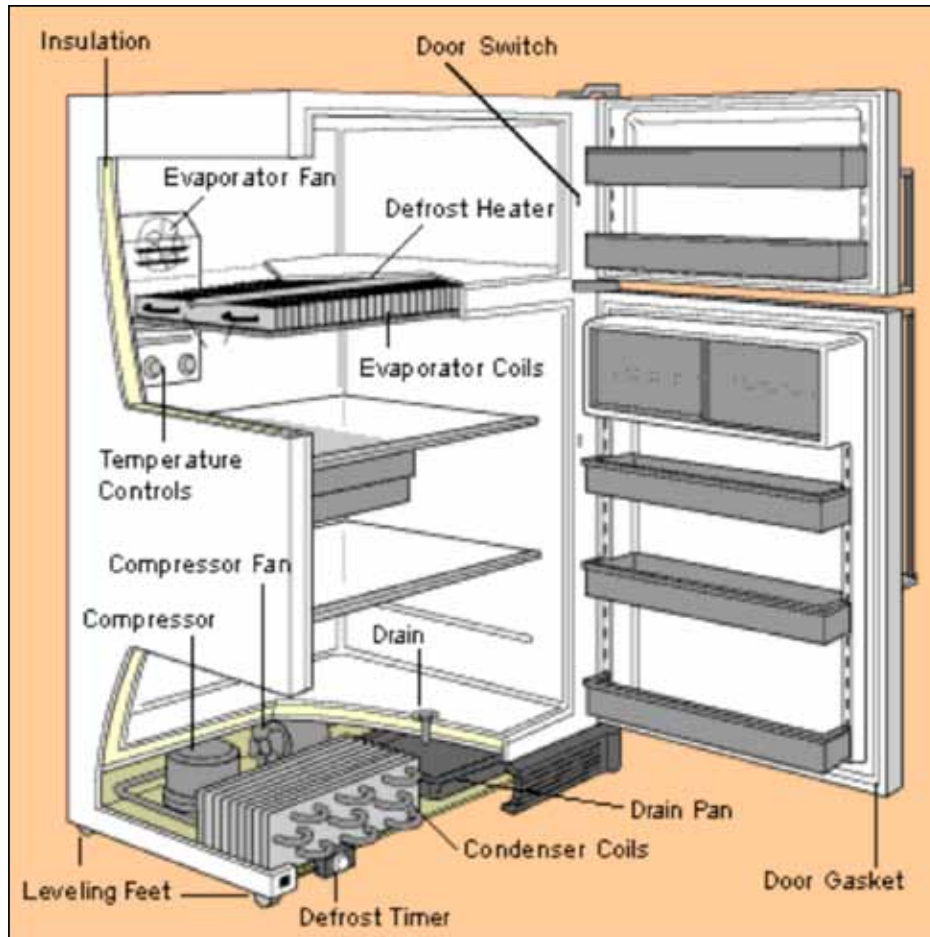
To prevent leakage, check water connections frequently and install a device that will automatically shut off water.

Dish washers

If a dishwasher leaks, first identify the source of the leak-- it is probably leaking either around the door or underneath the dishwasher. These two kinds of leaks indicate different sets of potential problems. Door seal leaks are from the rubber strip on the door that allows it to seal the water in. When the seal around the door is broken, it allows for water to seep through easily. If the gasket appears worn, cracked, or damaged, you have found the problem and the solution is to replace the gasket. If the dishwasher is old, the tub itself may have become corroded and may have holes which would cause water to leak from below the appliance and should be replaced.

Don't leave dishwashers and washing machines running if no one is present in the property.





Refrigerators and Freezers

Where to look if you suspect a leak:

- Check the rubber door seals on the fridge and freezer to make sure they are getting a proper seal.
- Check for a cracked or damaged drain pan (located underneath the refrigerator)
- Check the Defrost Drain
 - This defrost drain can become clogged with debris or, more often, it freezes shut. Look in the refrigerator manual to locate the defrost drain and take the appropriate steps to unclog it (inundating the drain with warm water will often do the trick).
- Icemaker water lines occasionally leak or become loose
 - Try tightening all connections and, if necessary, replacing the line that feeds the icemaker or water dispenser.

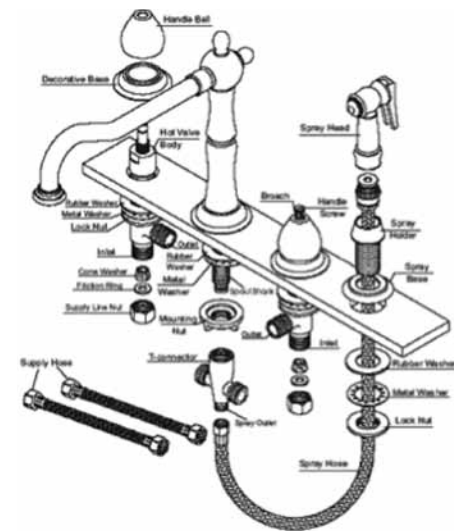
Older appliances

- Consider replacing an older appliance if it is beyond three-quarters of its life expectancy and repairs would cost you more than a third of what you would pay to buy a new appliance.
- If the appliance is eight or more years old, usually it makes sense to buy a new one. If you have a favorite high-end, older appliance, you may want to repair it. Consider replacing a newer model if it has been repair-prone. But skip any repair that costs more than half the price of a new product.
- New products are far more energy-efficient and less likely to cause water damage if installed correctly.

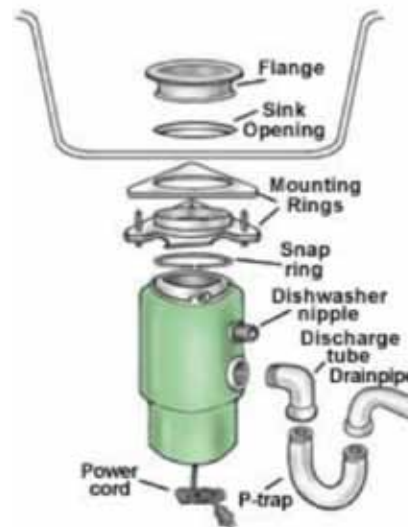
Plumbing

Sinks and drains

- Check all sinks and drains throughout the house for leaks, clogs or poor drainage.
 - Faucets
 - Drains in sinks, tubs, showers and floors
 - Water lines
- Leaking, broken or cracked pipes



Common kitchen faucet set up



Kitchen sink with garbage disposal unit



Hundreds of potential water damage sources exist throughout every property and each source has numerous possible failure points, so check thoroughly.

Using the water meter to check for water leaks

Locate the water meter. It should be near the street under a metal, plastic or concrete lid. Water meters have numbers or spinning dials, which record usage. When water is not being used, none of the numbers or dials on the meter should move. Most meters also have a small "leak detector" arrow, which spins to record the low volume of water use that is common with leaks.

Turn off every water fixture inside and outside the home or building. Remember to shut off the swamp cooler and irrigation or sprinkling systems and do not use the icemaker for a while before the test. Watch the water meter for a minute or more. If the leak detector dial is moving, a leak may exist somewhere in the property. In some cases, the leak detector dial might move back and forth very slightly - this is usually caused by water pressure fluctuations and is not a sign of a leak. If the leak detector's dial moves forward continually, even at a slow rate, there is a leak. Check the main meter reading (numbers) at a set time, and then come back an hour later to check the reading - ensuring that no water has been turned on during the hour. If the meter reading has increased, there is a leak.

To determine whether the leak is inside or outside of the home, find the main shut-off valve for the home or building. It can be indoors or outdoors, but should be near the location where the water line enters the building. If you do not know where the shut-off valve is, follow a straight line from the water meter to the building, and look for it (if you have a very large building, it is possible you have more than one main shut-off valve - they should all be turned off).

Turn off, or close the main shut-off valve and check the water meter. If the main shut-off valve is closed and the meter has stopped, the leak is not between the meter and the building (it is inside the home or building).

If the meter runs with the shut-off valve closed, the leak is between the meter and the building. Since outdoor leaks are relatively rare, be sure to double-check that any outdoor lines or systems are off. If a leak between the meter and the building is suspected, carefully walk the path again from the meter to where the line enters the house or building to locate the leak. Look for obvious signs of an outdoor water leak, such as some sinking, wet shoes, or lush grass in an area where the rest of the turf looks dead. Call ReNew Services to fix underground outdoor leaks. If repairs are required or assistance in locating the leak is needed, call ReNew Services or your preferred plumbing professional.



Frozen lines

Freezing pipes and faucets often occurs when a cold arctic air mass moves through an area. Burst frozen pipes produce an enormous amount of water damage that can destroy a home. Make certain that any and all plumbing pipes that run through attic areas and soffit exterior walls are insulated and draft free. If un-insulated plumbing or heating pipes are exposed to freezing temperatures for an extended amount of time chances are pretty high that a frozen pipe will develop.

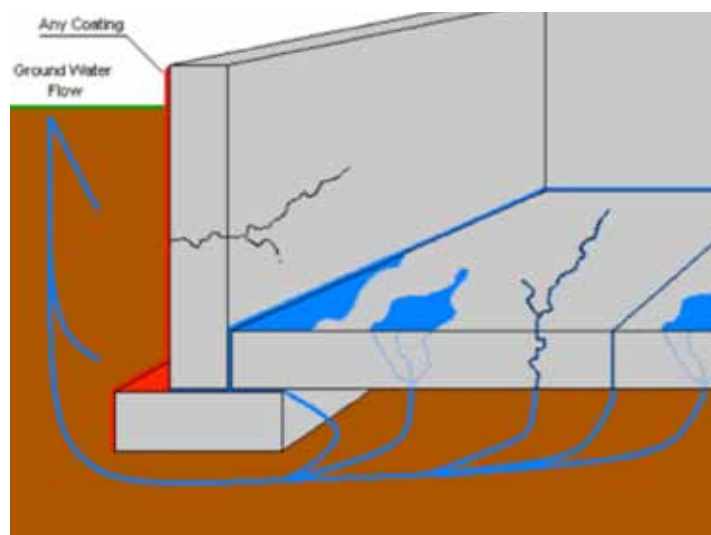
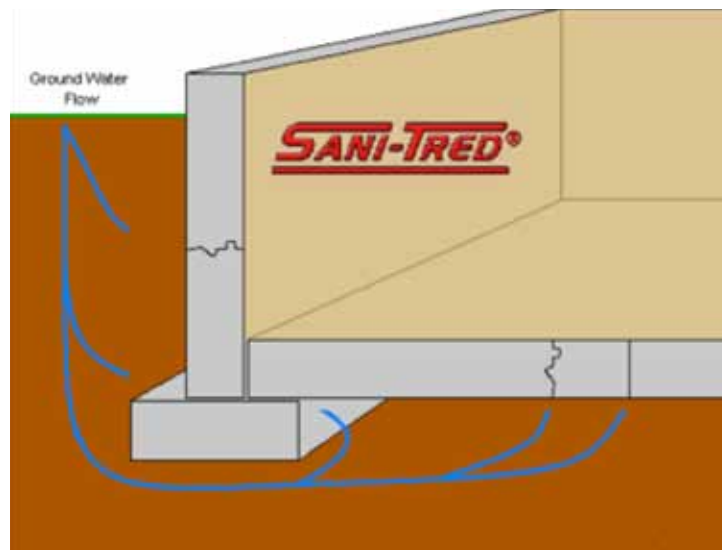
Old Broken or cracked plumbing

Inspect plumbing to check for rust, corrosion, cracks, leaks or breaks. If plumbing is made from galvanized steel it will rust and corrode over time even though it is galvanized (a layer of zinc is applied to the steel to resist corrosion upon it). After 35-40 years, galvanized water pipes will most likely have a decent layer of rust and/or corrosion and joints may begin to leak after time. ReNew Services or your preferred plumbing professional should be consulted for safe and proper replacement and to avoid water damage from the old plumbing.

Foundations and basements

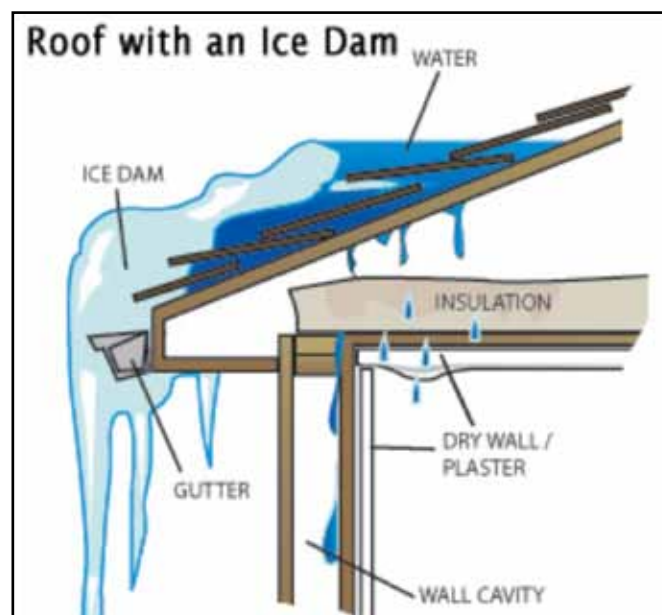
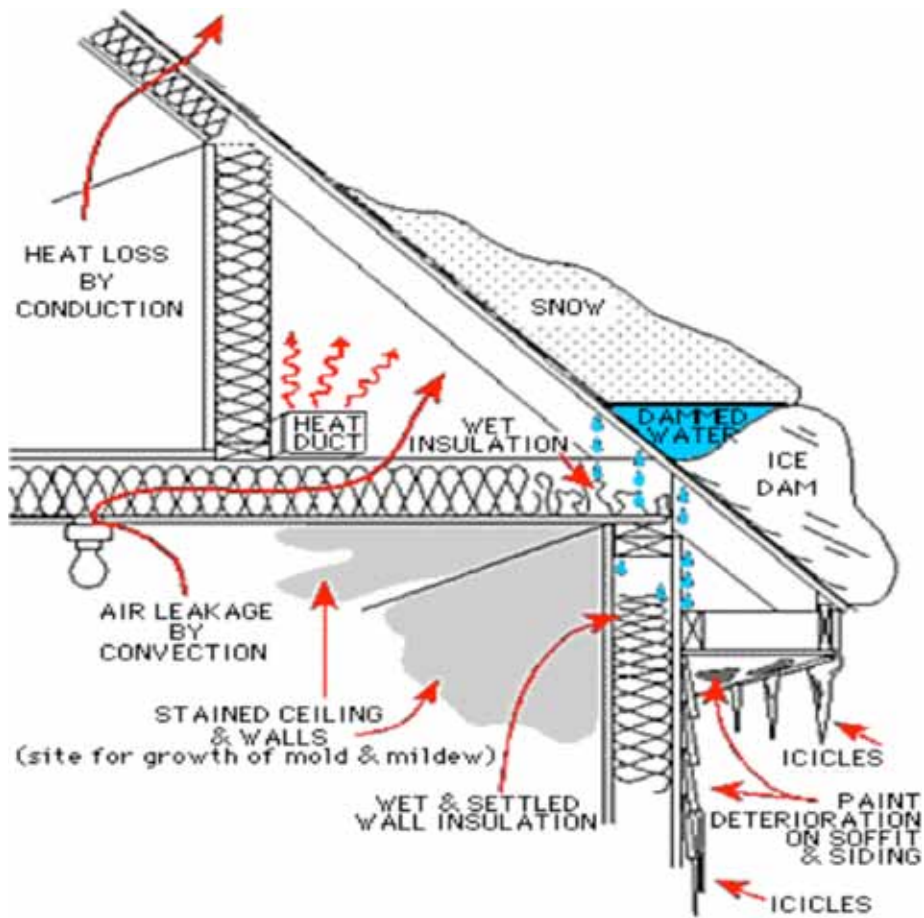
When looking for damage check the following:

- Wet or cracked foundations, walls, and floors
- Stained or damaged duct work
- Cracks, typically due to drying shrinkage, thermal movement or other causes usually are minor and result in few problems. Occasionally, a foundation crack will widen over time and result in water seepage or possibly the loss of structural integrity. Foundation and slab cracks are not only an eyesore, but they may hinder the value of the home.
- While concrete cracks appear to be typical, it is not recommended that they remain ignored.
- Check to make sure the sump pit is not full or overflowing
- Is the sump pump working?



Attics & Ice dams

Check attic air conditioners and swamp coolers. When attic systems fail, water damages everything that lies below. At least once a year, go up to the attic or roof to check these appliances before they wear out. Ice dams are a problem throughout the winter as well so look for potential leaks and damage.



Water detection devices and alarms

In most cases, home owners can save a lot of time and money by adding a few simple protective devices and doing routine maintenance. These tasks usually take just a few minutes and the parts are far less expensive than deductibles or repairs. Reliable water alarm systems come in all different styles and prices; everything from a basic battery operated alarm to complete home monitoring systems.

Installing Water Damage Protection / Prevention Systems along with high pressure hoses will help to avoid serious damages and repair costs. These systems detect hidden leaks by sounding an alarm, letting you know that a leak has occurred and automatically shutting off the appliance's water supply or the water supply for the entire property. These devices use sensors that react when they contact water. After contact, the moisture activates an audible alarm and causes an automatic valve to shut off the water supply. Some systems will alert property owners through mobile phone technology, emails, text messages or contacting a monitoring service who can alert water damage specialist like ReNew Services for immediate emergency service to minimize damage.

Monitor & Protect Up to 6 Water Appliances and Locations.

Water appliances and pipes are located in numerous stations throughout a house and can leak or burst from any point to cause severe and costly water damage. ReNew Services' home leak detection and water control system is a fully wireless, automatic operation unit that closes the central main water supply to protect your home against water damage. The quick detection and shut off capabilities of this system helps prevent more water from flowing and causing further damage.



The system is equipped with the latest technologies. It consists of 1 motorized central 1" brass ball valve with manual override and six wireless R/F battery operated discs and one central main control box with graphic LCD screen. The system works either on batteries or electricity and can indicate when battery replacement is needed and where water damage may be occurring. It will run self-tests and features a special "holiday" function for long periods of absence. Whenever a leak is detected by one of the six sensors, the unit will automatically shut off the main water supply, making it the perfect whole house water protection solution.

Designed to be used on all critical water appliances:

- Water heater
- Water softener
- Toilets
- Dishwasher
- Humidifiers
- Lavatories
- Refrigerators
- Washing Machine
- Water Filtration Systems
- Sink
- Garage
- Fish Tank
- Tubs and Showers
- Basement
- Sump Pump
- House Plants
- Industrial Coffee Machines
- Ice maker or water dispensers on refrigerators

Locations?



Complete home system
w/auto close valve



Single water alarm



Water alarm w/auto
close valve

ReNew Services has a complete line of water detection devices and alarms to suit every need, budget and property requirement. Products range from simple battery operated water presence alarms to sophisticated web based monitoring systems.



Exterior

Outdoor water faucets

When water freezes, it expands. This expansion can sometimes cause water pipes, valves and faucets to either leak, crack or burst. Outside water faucets should be drained and shut off prior to the winter.

Winterizing outdoor plumbing/faucets

1. Ensure that the outside valve for the faucet is shut off tight (that is, turn the handle on the outside of the house tight clockwise).
2. Shut off the valve just inside of the house near where the pipe for the faucet goes through the wall.
3. Place a bucket under this inside valve, and unscrew the small drain plug on the side of this valve. This will allow the water that is trapped between the two valves to drain out.
4. Screw the drain plug back in.

To re-open the faucets:

1. Check to be sure the drain plug for the inside valve is tightened.
2. Open the valve just inside of the house or building for the faucet.
3. Open the outside valve for the faucet to ensure water flow is restored.
4. Check the inside valve for any leaks.

Roof and eaves

Proper roof maintenance will reduce the likelihood of leaks which can lead to inside water damage. Perform inspections annually during May, which will allow adequate time before the winter if major maintenance is required.

Maintenance of the roof consists of five tasks:

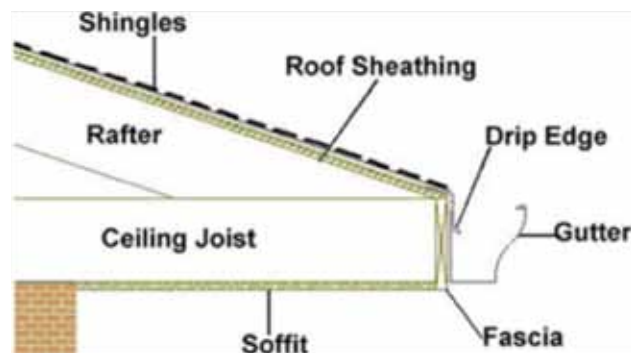
1. Inspect and repair roof shingles: Walk around and look for obvious problems from the ground. If necessary, climb a ladder and look for damaged or missing shingles. If the roof is slate, look for slate which is broken or with loose nails. If the roof has wooden shakes, look for missing sections or warping. Also inspect for water damage beneath shingles where ice damming may have occurred. Replace or repair any areas as necessary.
2. Inspect and repair roof flashing: Roof “flashing” are pieces of metal which cover areas where roofing meets objects on the roof, such as chimneys, vent pipes, dormers or other sections around the edge of the roof. Check flashing for damage, rusting, or separation. As required, sections should be replaced, re-painted, or re-sealed with caulking compound or roof cement.
3. Clean build-up around eaves: Eaves are the areas under where the roof overhangs the outside walls. These areas tend to build-up with debris, insects and other nests. A broom or water hose can be used to clear debris from the area around the eaves. Build-up under the eaves can lead to rotting of wood, and be breeding areas for insects and other pests.
4. Sweep roof clean: Remove debris from the roof, such as branches, leaves and pine needles. This debris retains moisture and encourages decay. Their build-up can impede water run-off, which can promote water puddling that can lead to leaks. Be careful not to damage the shingles while sweeping, but try to remove foreign material from the space between the shakes or shingles.
5. Remove mold, mildew, or moss: Mold, mildew, and moss should be cleaned from roofs. Contact the hardware professional for the cleaning methods that applies to your specific situation.

Foundation and gutters:

The foundation of the house or building should be checked for the following:

- Check foundation walls, floors, concrete and masonry for any cracking, heaving or deterioration. Repair as necessary. Visit www.renewservices.com for products.
- Make sure that soil against the foundation is properly graded away from the house. Soil should slope 4-6 inches away from the foundation for a distance of about 3 feet away from foundation walls. Fill in areas where water may puddle against the foundation.
- Gutters: The purpose of roof gutters is to prevent rain water from draining or accumulating near the foundation of the house or building. Soaking the soil near the foundation can cause foundation walls to settle, basement walls to bulge, and water pressure can even begin to leak water through the basement walls.
 - Remove debris from the gutters
 - Flush gutters (garden hose is the easiest method)
 - Clean downspouts (If badly blocked, a wire plumber’s “snake” can be used to dislodge the debris.)
 - Inspect gutters for leaks: Inspect the seams, end-caps and any rusted areas for leaks. Repair as required with silicon sealer or patching materials.
 - Inspect supports and slope of gutters: While water is still in gutter after flushing, check gutters for drainage. If water forms pools inside the gutters, then it does not have the proper drainage slope. Gutters should be sloped about one vertical inch for every 15-20 horizontal feet. Adjust hangers to achieve the necessary slope to drain water to the drain spouts. Also inspect the gutter hangers and replace ones that are damaged or loose.
 - Check inside gutter coating: Protective compounds applied to the inside of the gutters can help significantly extend its useful life. Aluminum or copper can be coated with roof coating or spar varnish. Tin or carbonized metal can be coated with liquid roof coating and wood gutters can be coated with linseed oil.
 - Make sure that the splash pans for the roof gutter downspouts direct water at least 3 feet away from the foundation, and that the water does not drain back against the foundation.

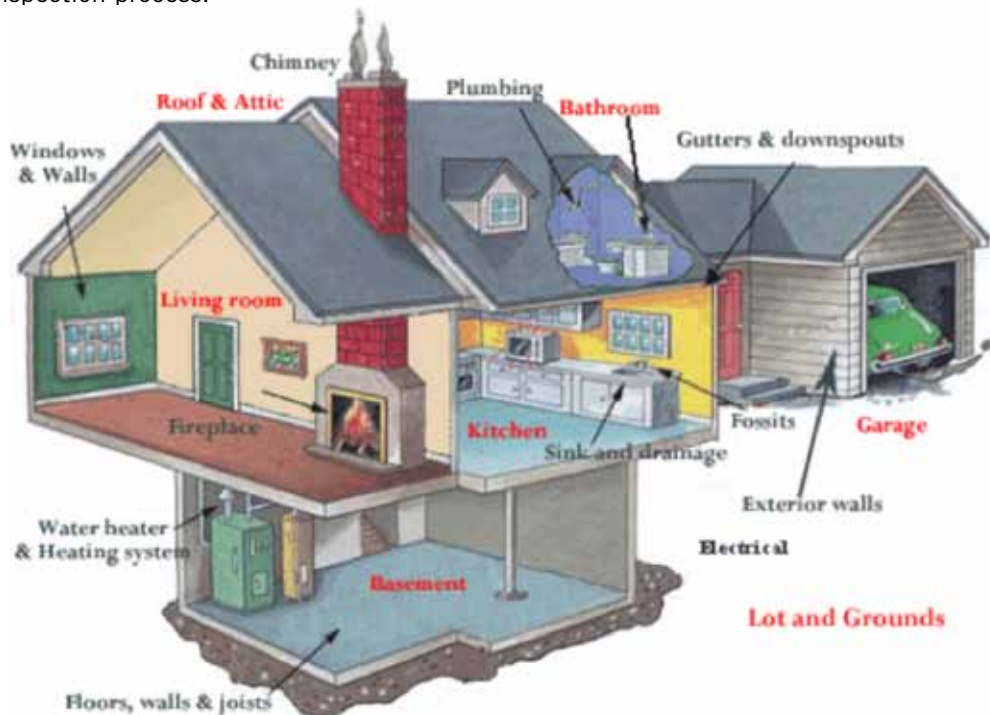
- Check positions of splash pans: Splash pans are the concrete or plastic pans at the bottom of the downspouts which direct the water away from the foundation of the house or building. It is very important that these splash pans direct water at least 2-3 feet away from the foundation. Since these splash pans get shifted over time, they should be checked to be sure that the downspouts are directed properly into the splash pans and the splash pans are oriented properly to drain the water away.
- Inspect where pipes go through the foundation (including in the garage) and caulk and seal as necessary.
- If you have wood siding, be sure that no dirt, mulch, shrubs, etc. are touching the wood, as this can become an easy pathway for pests and moisture to enter the home.
- Inspect foundation walls for signs of termites (such as evidence of tunnels or dirt bridges).



Professional Inspections

ReNew Services provides property inspections for owner occupied, leased or REO homes and businesses. Our knowledgeable technicians will assess existing water damage and identify potential future problems. These efforts will help in reducing many of the claims and losses commonly associated with flooding and water damage. Our thorough inspections cover problems with foundations, faulty plumbing, structural hazards, leaks, sump pump problems, appliances and property drainage risk.

A formal assessment and recommendation document will provide a detailed description of the inspection, including recommendations for repairs, upgrades and prevention products that best suit the needs of each structure. State of the art equipment (Infrared Thermography and moisture detectors) provides a very thorough inspection process.



FAQs

Q: How can I safely inspect my house after water damage?

A: Dangers are not over when the water goes down. Do not endanger yourself or your family after a water event. Keep children and pets away. Try to protect yourself and your family from water-related hazards until a professional remediation company can assess the danger and damage.

Follow these basic safety rules:

1. Move occupants and pets to a safe location
2. Call a certified water damage remediation company like ReNew Services immediately
 1. Determine structural stability
 2. Cut off power supply
 3. Turn off water supply
 4. Turn off gas supply
 5. Use protective gear

The following precautions will help neutralize the common water-related hazards, insuring a safe recovery process:

1. Determine Structural Stability

Determine whether your property is structurally safe to enter. Before entering your home or business, take a look at the ceiling and supporting walls. Do not enter if the ceiling is sagging due to water buildup or if walls have collapsed.

If you are not certain the building is safe or if you have any question regarding personal safety, stay out and have a professional make an assessment. Call ReNew Services 24 hours a day, 7 days a week toll free at (877) 577-7868.

If the building is determined safe, walk in carefully and inspect indoor stability. Do not enter any deep standing water.

If your property is determined unsafe or you cannot live in your home while repairs are being made, make arrangements for temporary, alternate lodging. Keep records of all additional expenses incurred as a result. Most insurance policies will cover additional living expenses.

2. Cut off the Power Supply

Assume all power lines are active and functioning. Turn off the power to your unit by disabling the main circuit breaker panel even if the neighborhood power grid is down. The panel is usually installed in the garage, utility room, basement, or outdoors on the side of the home.

Do not remove excess water using regular household vacuums. Avoid using any electrical appliances especially while standing on wet carpets or floors.

If you choose to use a generator for temporary electricity supply, do not run it in an enclosed area. The generator's engine releases carbon monoxide that is extremely hazardous to health. Be sure to let the engine cool off before refueling and avoid using extension cords.

3. Turn off the Water Supply

Turn off the main water supply. Locate the main valve and turn it clockwise to turn it off. You may need to use pliers or an adjustable wrench. The main water valve is usually located in the basement, near the water meter or outside the building. If you cannot complete this task yourself, contact a plumber immediately.

Do not use piped water until you are sure it is safe. Use bottled water or boiled water for washing, drinking and cooking.

4. Turn off the Gas Supply

Check for the odor of natural gas and shut off the gas supply lines. The main gas valve is usually located on the gas supply pipe, near the meter.

5. Use Protective Gear

In many cases of water damage events, water is contaminated with sewage, mud and other debris, presenting health hazards. Protect yourself during clean up using protective gear such as:

- Disposable plastic or rubber gloves
- Respirator with a particulate filter, N-95 respirator, or half-face respirator with a HEPA (High Efficiency Particulate Air) filter
- Goggles or protective eyewear
- Disposable full body clothing, coveralls, or a lab coat
- Head gear
- Rubber boots or foot coverings

Be sure to use disinfectants to wash hands, especially before eating.

Q: What are the best ways to secure my property after water related damage?

A: Lock and secure your property when not occupied to prevent looting. Keep in mind that alarms may malfunction if the electricity or telephone service has been interrupted.

After eliminating water related hazards you should take steps to protect and secure your property and personal belongings from further damage.

It is important to ventilate your property to assist with drying out. If your property is looted or vandalized, notify the police immediately. You will, most likely, need a police report to file an insurance claim.

Partially Damaged Properties

If it is not hazardous to do so, consider securing your property to prevent burglary and theft.

Board up broken windows and doors. Cover damaged walls and roofing with plywood. Use plastic sheets or tarps to protect against additional water damage.

After securing the structure, try to salvage your belongings by relocating them to a dry and ventilated part of the structure. This action will make the dry out process much easier.

If you do not feel safe handling this job yourself, get professional help by calling ReNew Services toll free at (877) 577-7868.

Severely Damaged Properties

If your property is too damaged to be secured against burglary, remove your dry valuables to a trusted location such as a home of a friend or a storage unit where they will be kept during the restoration process.

To protect larger items such as furniture and appliances, you may also want to consider a partial or complete move out.

Expense Reimbursement

Whether you secure your property or evacuate it temporarily, the costs are often covered by home owner's insurance policies. Contact your insurance agent to verify the property protection coverage.

Q: How can I estimate the extent of the damage?

A: Start with a closer inspection of the property to assess the damage to the exterior. Only if determined safe, walk around the building and lot to observe and gather information. If flooded, mark the water levels on the walls for reference. Now enter the structure. Taking extreme precautions, start from the top and document the damage.

After taking steps to protect and secure your property and personal belongings, the next important step is damage assessment.

Understanding the extent of the damage caused to the structure and personal belongings will help your insurance adjuster to efficiently process the damage claim.

It is recommended to hire a professional restoration constructor like ReNew Services for a fast and accurate assessment. This will help speed up the restoration process, allowing you and your family to get back to normal life as quickly as possible.

Structural Damage Assessment

It is recommended to prepare a visual record of the damage using annotated photos or video. Make sure your visual record shows the scope of the disaster. ReNew Services offers complete documentation with photos and video for insurance purposes.

To make your assessment easier after a disaster, the Insurance Information Institution offers free software that helps you inventory your home prior to such disasters. Use it now at: www.knowyourstuff.org. Start outside. Record the exteriors and include the following:

The roof

- Collapsed portions of the roof
- Missing or damaged roof shingles
- Bent or damaged gutters
- Cracks or damaged chimney
- Stained or cracked exterior surfaces

Exterior walls and windows

- Collapsed walls
- Broken or cracked windows
- Wet bricks or exterior walls
- Signs of water intrusion through basement windows or window wells

Front lawn and back yard

- Flooded areas
- Damaged flora

Interior Signs of Damage

Now enter the structure. Taking extreme precautions, start from the top and document the following:

The attic

- Wet or cracked ceiling, walls and floor
- Wet insulation
- Wet or damaged vents and ducts

Rooms

- Wet or cracked ceiling, walls, and floor
- Sunk electricity and phone jacks
- Wrapped or damaged wood
- Cracked or broken windows and doors

Bathroom

- Damaged bathtubs
- Stained sink and countertop
- Leaky or slumping ground around toilet tank

Personal belongings damage assessment

Once you are done with structural assessments, move on and evaluate the damage done to your belongings. Prepare a list of damaged or lost items for your adjuster and, if available, give the adjuster receipts for those items. ReNew Services offers a very thorough, free software developed by the I.I.I. to help keep inventory of your home for such reasons as disasters. To get started, [click here](#).

A visual documentation is recommended here as well. This will help to support your insurance claim.

Create a room by room list of damage. Be as thorough as possible and use the following guidelines to help you make observations and notes:

- **Appliances:** do not switch appliances on if they were exposed to water. Simply, mark every appliance that is suspected to be wet. These appliances will require an electrician test later.
- **Furniture:** list every damaged piece of furniture. Inspect wood furniture closely to detect signs for mold.
- **Cabinets and dressers:** open all cabinets and dressers and inspect inside. Touch all sides and panels and list if wet. Make sure to list all wet content as well.
- **Carpets and upholstery:** list all wet carpets, rugs, fabric curtains and upholstery.
- **Paper products:** list all wet or moist books, documents, photographs and paintings.
- **Digital media:** list all wet digital media such as tapes, CDs, DVDs, computers and hard drives.
Use the software as a reference point so nothing is missed. Be prepared to make difficult decisions about what to keep and what to discard.

Convey Your Assessments

When you are done collecting the information required for damage assessment, convey a copy to your insurance agent / adjuster for further processing of your claim.

Another copy should be given to your restoration contractor to develop a prioritized plan of stabilization, repair and restoration.

Q: What are the electricity related safety rules after water damage?

A: There are 3 basic safety rules:

1. Turn off the power to your home or business by disabling the main circuit breaker panel. Even if the neighborhood power grid is down assume all power lines are active and functioning.
2. Do not use regular household vacuums to remove excess water.
3. Do not use electrical appliances while standing on a wet floor.

Common insurance scenarios: Water damage in your home

Last updated April 17, 2009

By Insure.com

Scenario No. 1: The temperature drops to 10 below zero, causing your water pipes to freeze and burst. Your floor is now covered in 6 inches of water.

Are you covered? **Yes**, you are covered for water damage from burst pipes, but most policies won't cover you if you have left the house unoccupied and without heat. If that is the case, your claim could be denied because you've failed to perform the necessary upkeep that would prevent the accident.

Scenario No. 2: Water leaks from your backyard pool, ruining your manicured lawn and flooding your basement.

Are you covered? The damage to your basement and your personal property **are covered, but not the damage to your lawn**. According to a sample policy, "We do not cover land, including land on which the dwelling is located." However, **your lawn is covered** if it's damaged by certain "named perils." These include fire, explosion, riot, aircraft, vehicles not owned by you and vandalism. The amount of coverage for lawns and plants is small — usually only up to \$500. Swimming-pool leaks are not a named peril. But if your leak was caused by a tree falling on the pool, it would be covered.

Scenario No. 3: Your washing machine overflows, flooding the basement.

Are you covered? Yes. But it depends on your home insurer's view of the problem: Did you fail to **maintain the washer properly** or did sudden, accidental damage cause the flood?

"Most of the time, if an appliance breaks and water goes all over, insurance covers it. In the case of a washing machine, you might need to purchase replacement parts out of your own pocket because they were not maintained correctly, but the damage to your basement is covered."

Scenario No. 4: Water seeps from the ground into your basement, damaging your foundation and interior.

Are you covered? No. Seepage is considered a maintenance problem, not "sudden and accidental" damage, and is excluded from home insurance coverage.

Scenario No. 5: During a heavy rainstorm, water leaks through your roof. The roof is damaged, as is furniture.

Are you covered? Somewhat. You're unlikely to be reimbursed for roof repairs because that is a house-maintenance issue. But the water damage to your home is covered. Damage to your furniture is also likely covered if you have a standard HO-3 home owner's policy, but not if you have a generic HO-1 policy (which many insurers do not even sell anymore).

If your neighbor's tree falls on your roof, the damage to your roof, home and belongings is covered. Your policy also reimburses you up to a certain amount, usually around \$500, for the cost of removing the tree.

Scenario No. 6: A nearby lake or river overflows its banks, causing a flash flood in your living room.

Are you covered? No. Flood damage is not covered by home insurance. You must purchase flood insurance for that. You can purchase flood insurance as long as your community participates in the [National Flood Insurance Program](#).

For additional information, tips and helpful suggestions please visit www.renewservices.com. Also visit our beautiful new showroom for all of your flooring, water recovery and prevention needs. Thank you for taking the time to make sure you are safe from water damages.