



## Tips for Handling Water and Storm Damage

A tree limb through the roof, water creeping in the front door, raccoons on the back porch—all catastrophes that can happen in an instant. They may not be as damaging as a direct hit from a hurricane, but are still enough to cause huge headaches.

In this issue of the 411, you will find helpful information for emergency situation. Save this advice on how to address home repairs and other storm-related problems. The storm season is coming. If you do experience damage, your solution may be here.

### CONTACTING YOUR INSURANCE COMPANY

- Call your agent.
- Take photographs of the damage.

• Keep receipts if you must stay in a hotel or purchase boards, tarpaulins, or other home repair materials. These expenses may be covered by your insurance coverage.

### GETTING HELP FOR YOUR HOME

• When checking your home or business for damages, watch out for fallen power lines, standing water that may be electrically charged, and wild animals driven into the open. Additionally, be sure to check the following areas of

your home for damage:

#### Plumbing

• Exposed polyvinyl pipe can be damaged in high winds where flying debris can break it. Check pipes on well pumps and irrigation systems.

• If you need to turn off your water, locate the meter, (usually in the ground near the street) and remove the lid. Locate the valve and turn it with a wrench or water key. Shut-off valves for specific areas are near toilets and under

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sinks.

• If sewage is backing up in the shower or under the toilet, this is an indication that your entire system is backed up. Don't make the problem worse by using other sinks or toilets. Call a professional as soon as possible.

#### Roofing

• If the neighbor's roof is missing shingles, yours probably is too.

• If only a few shingles are gone, try covering the area with

a garbage bag. Slide one edge of the bag under the shingles about two rows above the affected portion and secure the other edge two rows below; or caulk the exposed nail heads as water can seep in by running down the nails.

• If you have a large area of ripped tar paper or wood, cover it with a tarpaulin and call a roofer as soon as possible.

• Seek roofer recommendations from the municipal building department or major roofing supply stores.

#### Electric

• Most damage to electrical systems comes from water. Appliances exposed to water should be serviced before being used.

• Check for sparks or frayed wires. If you have structural damage or wires have been exposed, call an electrician. Don't turn the power on; you could electrocute yourself.

• Breaker boxes are supposedly rain-tight but may not withstand a major storm. If you suspect water has infiltrated the box, call an electrician before turning on the breaker.

• Avoid fallen or dangling utility wires and metal fences, which may carry a charge. If a limb or

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tree has fallen on a power line, turn off the power and call the utility company immediately.

- If the limb touches your property, it becomes your responsibility. Call an electrician. Do not attempt to cut or clear fallen trees as they may be tangled in power lines.

### SCAM ALERT

- Don't pay for work until it is finished and you are satisfied. If a reasonable down payment is required, get a written contract detailing all the work to be performed, costs, completion date, quality of materials, warranties, start and finish dates, and who will be responsible for cleanup and trash removal.

- Avoid paying with cash. Use a check or credit cards.

- Beware of a contractor who tries to rush you or comes to your home offering assistance. If an offer is only good "now or never," find someone else.

- Obtain three written estimates for the work and compare bids.

- Beware of charity scams that might use a storm to make pleas for donations more plausible.

### AUTOMOBILES

- Notify your insurance agent of any damage.

- If the interior has been flooded, don't try to start the car.

It could cause more damage.

- Cover broken windows if the car appears salvageable.

- List valuables in your car that have been washed out or damaged. Some insurance covers these losses.

### FLOODING

Your best plan is to call a professional restoration company. If you decide to do-it-yourself, adhere to the following guidelines:

- Flood waters may contain contaminants such as sewage, oil, and pesticides. Wear gloves, goggles, and a mask.

- If the room is soaked, check whether you're insured for water extraction. If a restoration company can't come quickly, you need to minimize the damage. Pump or squeegee out the standing water. Use a vacuum only if it's a true wet-dry vacuum. Remove carpeting, carpet padding, furniture, and draperies. Then use air movers and dehumidifiers to dry out the space.

- Throw away all foods, even canned goods if they have been submerged in floodwaters. This also applies to medicines and cosmetics.

- Look for hidden moisture, such as drywall and remove damaged portions to avoid mold.

- Disinfect floors and cabinets by washing them with detergent. Then apply a solution of one part

bleach to ten parts water.

- Keep a photographic or video inventory of anything you must throw out.

- Do not take pets into a storm area until you're sure it's safe for them to walk around. Don't let them drink standing water.

### FIRING UP THE CHAIN SAW

- Felling a dead or broken tree or clearing away a large downed tree can be dangerous. Consider calling a professional.

- Be careful of young trees. Other trees may have fallen on them, causing them to act like spring poles, and may propel the chain saw back into your leg.

- Walk only with the chain saw engine off.

- Do not use a chain saw when you are on a ladder or in a tree.

- When felling a tree, keep everyone at least two tree lengths away. For yourself, plan a clear escape route at a 45 degree angle from the direction the tree is expected to fall.

When faced with an emergency situation, contact your local **Purofirst** or **Puroclean** office for immediate mitigation of your property. **Purofirst** and **Puroclean** specialists are carefully trained to efficiently and professionally handle water and storm-damaged conditions.

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