

HURRICANE IRMA Victims... BEWARE...

Most INSURANCE Field Adjusters/Companies and Contractors are NOT on your side...

I have Provided a basic knowledge base and a checklist to see if your being taken advantage of or flat out lied too...

NOTE:

As far as insurance coverage is concerned, *most damage caused by bad weather is considered flood damage and normally is not covered under homeowners' insurance*. Coverage for bad weather (Hurricane IRMA) would usually require flood insurance, many homeowner's insurance policies do not cover the associated costs without an addendum which adds to the monthly premium of the policy. Often the verbiage of this addendum is similar to "Sewer and Drain Coverage".

Those individuals who are affected by wide scale flooding may have the ability to apply for government and FEMA grants through the Individual Assistance program.

Standards and Regulation

While there are currently *no government regulations in the United States dictating procedures*, two certifying bodies, the [Institute of Inspection Cleaning and Restoration Certification \(IICRC\)](#) and the [RIA](#), do recommend 'primary standards of care'.

[The IICRC-recommended standard is 'IICRC S500-2006 Standard and Reference Guide for Professional Water Damage Restoration'](#)

Fire and Water Restoration companies are regulated by the appropriate state's Department of Consumer Affairs. Ask to see the certifications required to perform this hazardous work...

Industry standards state that drying vendors should return at regular time intervals, preferably every twenty-four hours, to monitor the equipment, temperature, humidity, and moisture content of the affected walls and contents.

Secondary Damage

As defined by IICRC, Secondary Damage is the wetting or impairment of the appearance or function of a material from prolonged indirect exposure to water or indirect exposure to contamination carried by or resulting from the current water intrusion, which is reversible or permanent. An example of reversible secondary damage would be swelling or cupping and/or bowing of a wood floor. Such damage can sometimes be reversed by extracting all of the moisture through specialized equipment and proper technique. An example of permanent secondary damage would be wood rot. Such damage ruins the structural integrity of the material causing the need for replacement. Another common example of secondary damage is fungal growth or mold, biological contamination.

What does the Categories' of water damage mean?

Category 1 Water - Refers to a source of water that does not pose substantial threat to humans and classified as "Clean Water". Examples are broken water supply lines, tub or sink overflows or appliance malfunctions that involves water supply lines.

Category 2 Water - Refers to a source of water that contains a significant degree of chemical, biological or physical contaminants and causes discomfort or sickness when consumed or even exposed to. Known as "Grey Water". This type carries micro organisms and nutrients of micro organisms. Examples are toilet bowls with urine (no feces), sump pump failures, seepage due to hydrostatic failure and water discharge from dishwashers or washing machines.

Category 3 Water - is grossly unsanitary. This water contains unsanitary agents, harmful bacteria and fungi, causing severe discomfort or sickness. **Type 3 category** are contaminated water sources that affects the indoor environment. This category includes water sources from sewage, seawater, rising water from rivers or streams, ground surface water or standing water. Category 2 Water or Grey Water that is not promptly removed from the structure and or have remained stagnant may be re classified as **Category 3 Water**. Toilet back flows that originates from beyond the toilet trap is considered black water contamination regardless of visible content or color.

Hurricane IRMA Victims...YOU have Category 3 Water Damage...

The following information is intended for use as general guidelines for **Category 3** water loss cleanup. No two water losses are alike, and each situation must be treated based on the unique needs of the environment.

Category 3 water loss involves water that is grossly contaminated and can contain pathogenic, toxigenic, or other harmful agents. Such water may carry silt, organic matter, pesticides, heavy metals, regulated materials, or toxic organic substances.

Examples include, but are not limited to: sewage, toilet backflows that originate from beyond the toilet trap regardless of visible content or color, all forms of flooding from seawater, ground surface water and rising water from rivers or streams, and other contaminated water entering or affecting the indoor environment such as wind-driven rain from hurricanes, tropical storms, or other weather-related events.

Special Situations - If a regulated or hazardous material is part of a water damage restoration project, then a specialized expert may be necessary to assist in damage assessment, and government regulations apply. Regulated materials posing potential or recognized health risks may include, but are not limited to: arsenic, mercury, lead, asbestos, polychlorinated biphenyls (PCBs), pesticides, fuels, solvents, caustic chemicals, radiological residues. For situations involving visible or suspected mold, refer to [IICRC S520 Standard and Reference Guide for Professional Mold Remediation](#).

Basic Procedures...

- ✓ Complete work contracts. No work should be started without completed authorizations. **DO NOT** allow anyone to perform the work on just saying they are an approved vendor by the insurance company. Make sure the contractor has a **FLORIDA** General or Builders Contractors Licenses, ask to see it...if these basic procedures are not followed, ask who said so and why...don't accept an opinion...or the WEB...
- ✓ Identify any safety hazards (electrical wires in standing water, loose/buckling drywall, etc.).
- ✓ Inspect all areas that water may have traveled. **Document** all moisture levels in affected areas.
- ✓ Apply a biocide to all affected surfaces to help prevent and retard the growth of microbial contamination during the mitigation process.
- ✓ Remove and dispose of carpet and carpet pad from all affected areas. Remove and discard all DRYWALL that the Category 3 water touched and any contaminated porous and semi-porous structural materials. You cannot clean or apply enough chemical to remove all the contamination in drywall from this flood water, it has to be physically removed. Also MOST flooring will have to be removed to dry the concrete slab correctly.
- ✓ After removing the contaminated materials that the flood waters touched...Flush all these building components (concrete slab and exposed wood structural 2X4 and such) with a pressure washer and extract.
- ✓ Create a drying chamber. Remember, you only want to dry the areas that are wet. However, most homes had all of the home under **Category 3** water.
- ✓ Install appropriate Dehumidifiers...remove only when dry standards have been met.
- ✓ Install air movers (approx. every 10-15 linear feet). All air movers should be blowing in the same direction.
- ✓ Monitor & document job daily. Record all drying data and keep accurate records.
- ✓ Dispose of any non-dryable items.
- ✓ After drying is complete, all affected areas will need to be cleaned. Top to bottom, this usually means you whole house...
- ✓ Use only Certified, Licensed, insured individual/s to perform the Category 3 water damage mitigation...

Questions, Concerns, or just need help...JARDY Group we are local, licensed, insured and Certified...www.jardygroup.com 904-891-4749 ron@jardygroup.com



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