

Snazzy Helpful Water Damage Checklist

Ah, the joys of home ownership. The comfort and security of owning your own piece of property. What could be better? Well, never having water damage could be better. But we can't have it all can we? Water damage accounts for nearly half of all home insurance claims and can result in costly repairs. If you do see water damage in your home, follow our (Snazzy Helpful) Water Damage Checklist.

- 1. GET COVERED** - ok, ok this is technically BEFORE water damage occurs, but it's important: make sure you have home insurance that includes water damage protection. Water damage can be costly and permanent, so you want to be in a position to recover by ensuring you have insurance, surely.
- 2. GET US INVOLVED** - at Erion, we're more than just insurance, we're your partner (trusted companion) when it comes to water damage. Call us so we can start helping you right away - it's what we do! Describe the circumstances of the water damage to establish whether your policy covers the damage.
- 3. SAFETY MEASURES** - water and electricity, you may have heard, are not friends. Turn off your home's electricity at your main breaker box to prevent any shocks. If the water damage was related to your plumbing, shut off the main water line to your home to limit the damage. Be aware of water damaged ceilings, which can give way.
- 4. WHAT TO DO WITH YOUR STUFF** - move valuables to dry areas, if you can. Unless they're a health hazard, don't throw out damaged items right away. Instead, place them outside your home to avoid more damage inside. NOTE: DO NOT HANDLE ITEMS DAMAGED BY A SEWER BACK-UP. This isn't just because YUCK, but those items may now have dangerous bacteria on them.
- 5. MOP UP DUTY** - clean up the excess water when it is safe to do so. Because electricity and water are not friends (see #3 above), don't use electrical appliances like a vacuum. Use your trusty mop and bucket to remove as much water as possible.
- 6. DOCUMENT THE DAMAGE** - make a list of the damaged, destroyed or lost items and take photos of the damage, if possible. Don't forget about the items you placed outside. Record an estimate of the value of each item on your list.

Water damage is a stressful situation for any homeowner, but with this Snazzy Helpful Water Damage Checklist, you can stay safe, mitigate the damage and start recovering!