

Your Agent Works For You

While we've provided many pointers on our site for preventing water damage from happening in your home, we recognize that occasionally some water damage may still occur.

How do you know if that damage is covered by your homeowner insurance policy or if you are on your own to pay for repairs?

It's best to know what your insurance policy covers before you need it—and the best person to help you figure this out is your insurance agent. Consider the agents at Saylor Insurance as your personal advisors who can help you determine the right coverage for your individual circumstances. We can explain your coverage in plain language. We can also help you with your decision to purchase additional flood insurance and advise you on your other insurance needs.

What Your Policy Covers

There are two types of policies that cover losses due to water damage—homeowner insurance and flood insurance. These provide two separate and distinct types of coverage. They do not duplicate coverage, but complement it.

Most homeowner policies cover damage to your home caused by a "sudden and accidental" water event, such as a pipe that burst and is discovered within a few days, or wind-driven rain or melting snow that seeps into your home after a storm.

What It Doesn't Cover

Water damage caused by poor home maintenance such as overfilled gutters, lack of roof upkeep, condensation buildup due to inadequate ventilation or ignored leaks is generally not covered.

Damage to your home and its contents from a flood is also not covered under your homeowner policy but it could be with a separate flood insurance policy. Information about the National Flood Insurance Program is available from Saylor Insurance or the office of the Federal Emergency Management Agency.

Quick Action Helps in Water Emergencies

It's happened. There's water everywhere—in your walls, under your carpets and soaking into your belongings. Whether caused by a burst pipe, a broken water heater or a flood*, there are things you can do immediately to salvage belongings and limit damage or loss.

1. **Stop the water.** If the water is coming from inside your home, such as a burst pipe or water heater malfunction, shut off the main water valve immediately. (Make sure everyone in your home knows where the shutoff valve is located.)
2. **Turn off the utilities****—if the situation calls for it. In a serious water event, turning off the power or natural gas might be necessary to ensure your and others personal safety.
3. **Prevent electrocution.** Do not use any electrical appliances if the carpet or flooring surfaces are wet. Use a wet vacuum to remove water, but check the manufacturer's instructions before starting.
4. **Use fans to circulate air and encourage drying.** This is especially important in the first 24-48 hours after an indoor flood. Warning: Always use caution with any electric appliance in a house that has been flooded. Never turn on wet electric appliances, as they may cause an electric shock, overheat, or start a fire.

5. **Get water out quickly (and safely).** Fast action on your part can prevent further damage, help you save more of your belongings and minimize the time and expense of repairs. Clean up as much water as possible by mopping or blotting with towels.
6. **Get property to a dry location.** As much as possible, move belongings to a dry area. Put furniture on blocks or slide a square of aluminum foil under furniture legs to prevent the wood stain from bleeding into carpeting.
7. **Remove area rugs from the floor.** The dyes in carpets can stain flooring, carpeting or wood floors.
8. **Do not lift tacked down carpet without professional help.** It could cause carpet to shrink.
9. **Launder any clothes or other washables** that have been soaked as soon as possible.
10. **Wipe excess water from furniture.** Open drawers and cabinet doors for faster drying. Spread out books to speed drying and prevent further damage.
11. **Watch for debris and pests.** If water is flowing in your house there may be dislodged materials such as nails, or pests such as snakes or vermin.
12. **Report claims as soon as possible.** The sooner you report damage, the sooner the company can help you get your home and life back to normal.
13. **Keep track of the time** spent cleaning and save receipts for the costs of any rental equipment or payments to professional services. As soon as you can, make a thorough list of items that water damaged—this will help us process your claim faster. Document the damage with photos, video, bills, and receipts. In the meantime, don't throw out damaged items—especially expensive items.

*Flood is not a covered peril under a Homeowner policy, and requires a purchase of a separate flood policy.

**In the case of a minor water situation, there may not be a need to shut off the utilities, and doing so may leave your home without power until the utilities can be turned back on again. When in doubt, ask a professional.

How To Clean A Flooded Basement

A flooded basement can happen almost any time of the year, depending on your local weather, rain and snow patterns. Basements or other areas flooded with surface water, seepage through walls or back flow from sewer lines often suffer little or no structural damage.

Avoiding permanent damage depends on how the water inside is drained or pumped from the basement or flooded area. The first step in dealing with household flooding is to call a professional who can make sure cleanup and repairs are done correctly, and help you prevent mold and related problems. Also check with your insurance agent for advice. Other practical steps:

- Do not drain inside until most of the water outside has gone down. This will help prevent the walls from being pushed in or the floors from heaving.
- Start pumping water out of your basement if it is higher than the flood water level outside*.
- Stop pumping when the two water levels become equal.
- Once flood and basement water levels are equal, pump the basement water out at the same rate at which the flood waters recede.
- If the building's electrical panel is located in a flooded area, an electric sump pump is useless. Pumps powered by gasoline or 12-volt auto batteries are two alternatives.
- Use a high-pressure hose to remove silt and dirt stains from concrete and masonry walls.
- If stains remain, scrub with a stiff bristle brush and household detergent.
- Open doors and windows and use a fan or dehumidifier to improve air circulation and help dry the basement. This will help minimize further damage by mold or wood decay.
- If odors remain after cleaning and drying, mop concrete floors and walls with a bleach solution--3/4 cup of household bleach per gallon of water. Rinse and dry after five minutes. Open windows when applying the bleach solution.
- A lump of dry charcoal in an open tin/metal container can help absorb odors.

*Warning: Always use caution with any electric appliance in a house that has been flooded. Never turn on wet electric appliances, as they may cause an electric shock, overheat or start a fire.

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This information is provided to you courtesy of Saylor Insurance Service, Inc.

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