

What is Long Term Damage, Continuous Seepage, Rot?

Insurance carriers typically have no problem covering sudden and accidental discharge, eruption overflow or release of water. Where the coverage determination becomes more difficult is when there is water damage that might have occurred over a period of time from any constant or repeating gradual or slow seepage, leakage, trickle, collection, infiltration or overflow of water for that might be construed as long-term damage and NOT be covered. Sometimes, the new damage may be mixed with old damage so this can get complicated. **Remember, we, nor our vendors, should talk to the insured about whether the claim is covered or not, that is the adjuster's job! We provide good photos and observations to help the adjuster make the call!**

It is important we and our vendors thoroughly investigate during the initial inspection of the loss location and take good videos and photos of any dark staining on wood, corrosion, rust, visible microbial growth or affected material deterioration that might indicate that the water damage has been going on for a while. We need to GUIDE the technician to look for potential long-term damage! See following tips on what to look for and how to

provide good documentation to the adjuster:

1. Always check under kitchen and laundry room cabinets or bathroom vanities to look for visible mold or dark staining on wood materials that might be a sign of long-term damage. Open toe kicks to obtain photos of types of cabinet (particleboard/MDF vs. plywood core) and to look for potential long-term damages. Ask for photos of moisture meters from penetrating moisture meters to confirm materials are wet.
2. Rust or corrosion on water pipes might be an indicator of ongoing water issues. Ask for good photos showing ALL potential long-term damages! You need to ASK the technician specifically about dark staining, corrosion, rust, mold or material deterioration (crumbling, splitting, cracking, swelling or just falling apart)!
3. Did the damage come from this water loss occurrence or could it have been pre-existing?
4. Carpet tack strip – You will have to ask the technician to look under the wet carpet around the edges to examine wet tack strip underneath for there could be evidence of rust around pins or nails even after only 1-2 days. The tack strip will darken the longer it remains wet or is exposed to a series of wet/dry cycles. **See photos below from Nehrig & Moon report below*
***Remember visible mold may begin to show up on wood or drywall paper after a week or so of remaining significantly wet*



Wet Carpet Tack Strip



Dark Staining under Cabinets



Visible Mold Under Cabinets



Long-Term Damage Under Kitchen Cabinets



Swollen Particleboard Cabinets

MEET ED

Instructor Ed Jones has more than 30 years of experience in the industry, has the title of Master Water Restorer, is an Institute of Inspection Cleaning and Restoration Certification (IICRC)-approved instructor, and has served on the S500-2021 consensus body committee to develop the most recent standard.



Happy Drying! Ed
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