Water Damage Mitigation L & L

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Class Survey

- Who has experienced a water damage loss in their own home?
- What is our loss rate as a class?



What Caused

Top 10 – Commercial Water

Losses

- 1. Roofs 15%
- 2. Toilets 15%
- 3. Sprinklers14%
- 4. Water Heaters 11%
- 5. HVAC Units 8%

- 6. Vacancy 8%
 7. Boiler/Machinery 7%
 8. Sewer Backup 5%
 9. Water Tanks 4%
 - 10. Water Mains 3%

https://www.chubb.com/us-en/businesses/resources/10-most-common-sources-of-commercial-water-damage.html

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The Stats - Water

- Commercial property, NCI @ 48% ratio
 - 1999 \$843 million
 - 2001: \$974 million
 - 2006: \$1.04 billion
 - 2011: \$1.96 billion
 - 2016: \$2.64 billion
 - 2021: \$2.25 billion





What is Mitigation?

- Webster says: "To make less severe; to alleviate"
- Water mitigation: Stop the water from spreading and minimize resulting damage.
- The "Building Paramedics"
- Mitigation is the first step in the Emergency Services Phase. It is not the same thing as restoration or re-construction





Benefits of Mitigation

- Damage doesn't spread further
- Lower cost
- Less intrusion
- Improved customer service perception
- Customer retention
- Customer referrals
- Improved loss ratio





Single Largest Factor

Determine the water category

- Category 1—Formerly know as clean or clear.
- Category 2—Formerly known as grey.
- Category 3—Formerly known as black.
- Lapse of time increases category









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Keys to Mitigation

- Significantly more opportunities in Category 1 and 2.
- The quicker the better
- Effective mitigation and restoration more significant than bottom-line cost of emergency services.
- Finding the most cost-effective balance





Waiting to Mitigate?

- Carpet delamination
- Underlayment
- Hardwood floors
- Foul odours
- Mould growth





Mitigating Water Damage

Carpet



Wood Floors



Drywall







Carpet Mitigation

- Basic carpet construction
 - Fibres
 - Primary backing
 - Adhesive back-coating
 - Secondary backing



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Stains in Carpet Fibers

- Soiling versus staining
 - Soiling material than will stick to the fibres but will not penetrate the fibre such as sand, food crumbs, hair
 - Staining any material/liquid that can be absorbed into the fiber
- Types of stains
 - Quicker the better
- Permanent stains
- Important to identify fibre





Delamination

- Watch out for the adhesive back coating
- Can become soft and unstable while wet
 - Delamination can happen
 - "Don't Wait To Mitigate"
 - Watch out for the "yank & pull artist"





- Types of flooring
- Common damage:
 - Cupping
 - Crowning
 - Joint staining









Sanded flat





Crowned

https://www.floorsave.co.uk/troubleshooting/crowningon-wood-flooring







- The drying processes:
 - Air dry: 6 to 9 months??
 - Tent the floor: 3 to 5 days but can change access
 - Negative air pressure system: 3 to 5 days
- Quick response is everything
- Must consider the whole floor system







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Wood Floors: The Sliding Scale

- Every job really is different
- Factors to be considered:
 - Type of wood flooring
 - Anticipation results of drying
 - Size of job
 - Potential cost savings
 - Timeline





Vinyl Plank Flooring

- The material is sold as a waterproof product
- However, in a water damage situation, the entire flooring system must be considered
 - Glue down
 - Floating
- Tongue and groove system is difficult to remove and reinstall
 - Warranty concerns



Drywall & Framing Mitigation

- Types of damage
 - Nail pop, seam tape, texture, stains
- Moisture meters
 - Non penetrating, penetrating
- The drying process
 - Positive air pressure system
- Quick response is important

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Drywall & Framing Mitigation



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Behind

Mycotoxins and respiratory issues





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List Three Reasons We Say: "Don't Wait to Mitigate."



Three Reasons

- Reduces overall damage
- Improves customer satisfaction
- Saves money on the claim (and helps loss ratio!!)



Thank you for coming today!

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How Many Dehumidifiers?

STEP 1 Determine the cubic feet (ft ³) of the environment to be dried	LxWxH						
STEP 2 Determine the Class of			_		_		
Evaporation <u>Class:</u> 1. No carpet or pad 2. Mostly carpet and pad; wet walls < 24" 3. Water from above; wet walls > 24" 4. Specialty drying situations	Class of Evaporation		1 Slow	2 Fast	3 Fastest	4 Specialty	
			Class Factor: (Dehumidifier CFM needed per AHAM rated pint)				
		Conventional (Standard)	100	40	30	N/A	
STEP 3 Choose the type of dehumidifier(s) to be used <i>If both conventional and LGR</i> <i>refrigerants are to be installed,</i> <i>use the calculation for</i>	Type of Dehu	Low Grain Refrigerant (LGR)	100	50	40	50	
conventional refrigerants							
STEP 4 Do the math	<u>Conventional and LGR:</u> Step 1: (<u>cft</u>) ÷ Step 2: (<u>class factor</u>) = minimum # of AHAM pints needed						S



How Many Air Movers?

- Class 1
 - one air mover per 150-300 sq. ft.
- Class 2 and 3
 - one air mover per 50-60 sq. ft.
- For <u>in-place</u> drying
 - Air movers installed at intervals of 10-14 linear feet
 - Placed in a clockwise rotation
 - At a 45° angle touching the wall
 - Make sure adequate dehumidification is being used

