

Flood Restoration Services Inc. is here to help you through this difficult time. The claims process can be very overwhelming. Here is some helpful information to help guide you through a water damage claim.

All claims are separated between the initial **Emergency Services** and the **Restoration or Repair** of the property. **Emergency services** are typically performed immediately and then billed when complete. **Emergency services** are subject to authorization by you. **Repair services** are typically quoted after all emergency services are complete and the perimeters of the repairs are better known. Repair estimates are subject to authorization by yourself and your insurance carrier. **There will be down time between emergency services and repairs** depending on the amount of time it takes to prepare estimates and receive authorizations. We will work diligently to have repair estimates to your insurance provider as soon as possible **after the emergency repairs are complete.**

The property owner's costs include **the deductible** and **the cost to repair the cause.** Insurance provider will typically only authorize payment for the resulting damages.

1. Emergency Services

Emergency service is the work required to stabilize the structure and prevent mould growth after a water loss has occurred. This process is summarized in the following 3 Steps.

Step #1- The Emergency Work Authorization

Flood Restoration Services Inc. is an independent contractor that specializes in property damage restoration. We may be referred by your insurance company in emergency situations but we are no way connected to that company. You, the policy holder own the policy and you alone have the authority to hire us to do the work. We require a work authorization that is reflective of the amount of emergency services required. We may obtain an initial work authorization to perform minimal amounts of work after hours. We will then follow up with further emergency work authorizations to complete the remaining emergency work after your insurance provider has confirmed coverage's during normal business hours.

Step #2- Contents

The contents in the affected areas are processed first and will require the following -initial blocking to raise them off the wet floor (typically the first day of the emergencies)

-further processing and sorting into the following 3 categories (typically in the first day of the emergencies and the initial days that follow)

Categories of Contents

1) Inventory- These include contents that are damaged beyond repair OR the cleaning, handling and repair exceeds the value of the item. Inventory items are listed, photographed and signed off by you before they leave the property. We want you to see what has been listed and authorize the disposal so no item is disposed of that you may want regardless of its condition.

2) Saveable Contents- These include items that require repair and the value of the item OR sentimental value of the item may warrant the repair. These items are listed and removed from site only when signed off by you. Emergency services to dry items may occur immediately but repairs are quoted and forwarded to you and the insurance provider for authorization. These items may include laundry and dry cleaning, window treatments and blinds, specialty rug cleaning, electronics service and evaluation, and refinishing of wood furniture.

3) Unaffected Contents- Unaffected or non damaged contents will be professionally packed up and removed from the work area. If there is sufficient room on site, space will be utilized to store non damaged items. In some circumstances, contents removal from site is required. These items are sealed into boxes, containers, wraps etc. and listed for you to sign off before removal from your property. Boxes are sealed and counted by size and listed by volume. The tape does not leave the box until it is returned and you remove the tape. Your contents are professionally transported in moving trucks and stored in climate controlled/ secure storage or warehousing.

Step #3- Salvage or Removal of Wet Structure

Some materials will be dryable or saveable. Examples of these include plumbing, heating and electrical fixtures, carpets that can be floated and dried, drywall that has minor water damage and can be dried or materials that can take on moisture and be dried back to a pre loss state (fireplace brick, stud walls, concrete floors, etc.) These materials will be exposed, dried, and monitored until all materials are dried to an acceptable level of moisture for that material.

Other materials may require removal. This is determined by the type or age of the water, the amount of water damage or by the impact the water damage has had on materials. Examples include finishes such as cabinets, trim, doors, insulation, drywall, electrical fixtures, flooring and sub floors.

Your Flood Restoration Services Inc. representative will help guide you through the process of what can be salvaged or requires removal.

Step #4- Drying the structure

This is the most crucial part of the emergency services process. We will utilize industrial blowers, dehumidifiers, electrical sub panels and air cleaning equipment as required.

There are typically two phases where the equipment is used.

-after initial emergencies and flooring removals blowers and dehumidifiers and placed to dry the air and wet floors.

-after all removal of wet structure blowers and dehumidifiers and placed to dry the air and to dry the remaining wet structure.

When equipment is placed and the remaining structure is drying please abide by the following steps to assist the drying process and shorten the length of time to dry your property.

-run the equipment as much as possible and on the settings set by our staff
-reposition the blowers when requested. To assist with drying of the structure faster we may ask you to help move the blowers (and only if you are physically able and comfortable with this request). Remember the following equation: morning, evening and night time. Move the blowers approx. 10' up the wall being dried 3 times each day. When you get around the rooms and back to the start, repeat the process.

2. The Repairs Process

A. Project Management

Each project has an assigned construction manager that is responsible for the signing of the repairs contract, scheduling of the repairs, coordinating of sub trades and quality of workmanship. The project manager will visit your property several times throughout the repairs process.

B. Time Frames

Our typical time frame to begin projects is 2-3 weeks from the signing of the contract. This is the time we require to rotate our trades through the existing jobs, get materials ordered and selections made to begin your project.

C. Repair to a pre loss state

This is the work required to return your home to a pre loss condition as it was before the loss. This is what we estimate to your insurance company to calculate the damages they would insure for.

We estimate using like kind and quality materials. All flooring samples are sent out to independent labs as directed by insurance carriers, analyzed for quality and price pointed for a like quality replacement. The estimating system we use is industry wide and pricing is generated by this system using data from local trade rates and suppliers. By using this system universally, repair estimates are moved along more efficiently.

All repairs are subject to a Repair Work Authorization that is reflective of the actual repair estimate. Payment schedules will be set up by your Flood Restoration Services Inc. estimator before any work begins. **Deductibles are collected at the beginning of repairs on all projects.**

D. Changes or Other Repairs

In many circumstances insured's see the opportunity to make changes or do additional work to their property. In this circumstance, we do separate estimates for what you would like quoted. The insurance will typically pay the amount to repair to a pre loss state. If you increase the amount of the work contracted, you would pay the amount above the insurance amount approved. If you decrease the amount of work contracted then we inform the insurance carrier to settle on the unused portion of the costs directly with you.

Payment schedules will be set up by your Flood Restoration Services Inc. estimator before any work begins. **Deductibles are collected at the beginning of repairs on all projects.**

****Change fees**_- please note that AFTER a contract for repairs is signed, we process the file into our construction department. If further changes are requested after a contract is signed, there may be a processing fee added to offset our added costs. **A typical change fee can run \$75- \$150.****

E. The Use of Sub trades or Sub companies that you would prefer.

We discourage the use of sub trades or sub companies that you prefer to use. Our regular base of sub trades and companies work with us on our schedules and guarantee all deficiencies are corrected in a timely manner. However, we do realize that there is times where this is crucial to the property owner. If the owner has a preferred sub trade or sub company that "**provides service**" on their property **they must have the following 3 items prior to doing any work on the property.**

- 1. A current copy of their general liability insurance.**
- 2. A current WSIB number or clearance.**

3. A current registered HST number.

*****Failure, to have these 3 items in place ahead of time can delay repair projects*****

F. Other Costs

During the emergency services it is often discovered that other issues exist within the structure. If other non-related repairs are required, this is the responsibility of the property owner to incur all costs related to these repairs. Examples of these include foundation cracks, plumbing leaks, improperly functioning window wells, and electrical deficiencies that may be discovered during tear outs.

Flood Restoration Services Inc. will endeavour to note any deficiencies and offer services or direction of services to repair these issues. The decision to repair is solely up to the property owner and all associated costs will be their responsibility.