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Dirty Water – Are Your Customers Protected?

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Trends in the field consistently indicate that Category 3 or Black Water claims are being improperly mitigated. This Black Water/Sewage is highly contaminated and may contain viruses such as Hepatitis A, bacteria, such as E Coli (as shown in the photo), fungi, parasites and other toxic substances. These claims are so common, and yet the process for mitigating these claims is often mishandled.



In an effort to better protect customers, it is critical that only restoration companies with an IICRC (Institute of Inspection, Cleaning and Restoration Certification) are utilized or referred out in these types of claims. These are the companies that are highly trained in professional water damage restoration. This type of restoration includes removing and replacing building materials such as drywall, insulation, and baseboards, as well as detaching, cleaning and reinstalling systems that have been contaminated by Category 3 Water. Those

systems include furnaces, air conditioning units and water heaters. Once any of these HVAC systems have been affected by this black water, they circulate sewage particles in the air for the life of the system. The handling and diagnosing of these HVAC systems can be complex, as spores and viable organisms can collect here. These should be procured and samples tested and interpreted for a better understanding of the necessary mitigation approach. Fan blades and blower wheels must also be returned to a smooth surface condition or disposed of. Finally, HVAC components should be restored after drying and other restoration activities have been performed. Again, this is a complex process that should be handled by experts in this area of mitigation.

The mistakes most commonly made in a Category 3 claim include:

- 1) not removing and disposing of porous or semi-porous building materials such as drywall, baseboards, carpet/pad and insulation
- 2) not removing and disposing of contents such as mattresses, pillows, area rugs, cushions, stuffed animals, and the like
- 3) not individually detaching, cleaning and resetting HVAC system components

For clarity, it is imperative to note that carpet and pad cannot just be cleaned and reinstalled, and yet this is a common practice. Baseboards must also be disposed of, but are often cleaned and reinstalled.

In short, in order to protect customers experiencing a Category 3 loss, it is critical that those in charge of the claims expect high quality work, supervise restoration teams, and utilize only those that have an expertise in this type of mitigation. In order to do a quick quality-check, ask the restoration company that is being sent to a customer's home how they will handle an affected HVAC system. If the answer does not include, "detaching, cleaning and resetting components," their expertise should be questioned. Also ask what their company will be doing with carpets and baseboards. If their answer doesn't include, "removing, disposing of and replacing with new..." again their expertise should be questioned.

The priority in mitigating claims is to do what is right for the customer. Short cuts can expose residents to disease and infection that can be ongoing, long lasting, and life threatening. As was recently experienced by two Colorado teens, these types of upper respiratory infections that can be contracted by exposure to Category 3 water damage can be difficult to diagnose and hard to overcome. This type of liability is unnecessary, and can be reduced if there are systems in place for ensuring the quality of the adjusting and restoration of these claims. In order to solidify quality mitigation processes, adjust as necessary, ask questions and refer experts.

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