

Water Damage Safety Tips for Homeowners



What to do in an emergency

If you discover a build-up of water on the floor, find standing water in your home or experience severe, sudden and accidental water damage, take steps to begin ventilating and drying out your home immediately. Here are some precautions to start with until help arrives:

- Shut off the water source, if possible.
- Protect your property from further damage with temporary, reasonable and necessary repairs, like plywood or plastic covers over roof or wall openings. Move household items to an undamaged area of your home or cover them with plastic.
- Mop, blot up or wet vac as much water as possible.
- Don't leave books, magazines or other colored items on wet carpeting.
- Remove oriental or other colored throw rugs from wet wall-to-wall carpeting. Remove the pad from under saturated carpets.
- Place wood blocks or aluminum foil between furniture legs and wet carpeting. Wipe excess water from wood furniture.
- Open drawers and cabinets to aid in faster drying.
- Open windows to speed drying. Turn on the air conditioner or fans for maximum drying in hot weather.
- Make small holes in sagging ceilings to drain trapped water, using a pan or bucket below to catch the water. Never turn on a ceiling fixture if the ceiling is wet!
- Replace any wet insulation with new, dry insulation.
- Treat minor mold growths quickly with a solution of one cup chlorine bleach to one gallon of water. Leave this solution on the mold for approximately 15 minutes to kill the mold spores. Wipe away the debris with a disposable cloth and discard it. Thoroughly dry the area where you applied the bleach and water.
- Make sure flooring and carpets are dry before starting any repairs or making replacements.
- Hire a professional to clean and re-lay your carpet after the carpet pad has been replaced.
- If you discover mold in the areas you are cleaning, consider calling in a professional cleaning firm. There is speculation that some mold may lead to health problems.

Stay safe while you clean up. Here are a few tips on what NOT to do:

- DON'T use your household vacuum to remove water.
- DON'T use appliances while standing on wet carpets or floors.
- DON'T leave wet fabrics in place. Dry them quickly. Prop up wet upholstered cushions for even drying.

Foremost has insured specialty products since 1952. Not only can you trust safety information from Foremost, but you can trust our broad insurance policies that give you the coverage you want.

Contact your local [Foremost agent](#) today for a policy that gives you more!

Choose the specialists.

Check out our other insurance programs at [Foremost.com](#) for Manufactured Homes, Specialty Homeowners including Landlord, Vacant and Rental Properties, Motorcycles, Off-Road Vehicles, Motor Homes, Travel Trailers, Boats, Personal Watercraft and Collectible Autos.

Not all products available in all areas.
Foremost Insurance Company Grand Rapids, Michigan, Foremost Property and Casualty Insurance Company, Foremost Signature Insurance Company, Foremost County Mutual Insurance Company, Foremost Lloyd's of Texas and American Federation Insurance Company, 5600 Beech Tree Lane, Caledonia, MI 49316. 970187 04/09

