



ARCHDIOCESE OF INDIANAPOLIS

Safety and Loss Control News

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Special Edition

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Archdiocese of Indianapolis • (317) 236-1558

Prepared by Gallagher Bassett Services, Inc.

Cleaning Up After a Clean-Water Flood

No matter if your basement is full of water from a storm or because a pipe broke, you need to begin cleaning up immediately. The faster the water is cleaned up, the less damage that can occur.

In the event your local parish or school has vacant and/or unoccupied locations, it is important to complete a documented self-inspection of these locations. In the event of a storm, you may also want an assigned representative to inspect the properties to be sure nothing has gone wrong since the last self-inspection.

Cleanup and repair of a wet basement is a large scale project. Personal property, washers, dryers, freezers, furnaces, dehumidifiers and a whole host of other items can be ruined by water. A finished basement presents even more expensive restoration problems: drywall, carpeting/flooring, furniture and entertainment centers may be submerged.

Wet basement repair and restoration has several steps and it may be best to hire the services of a professional restoration company. Not only are they experienced, if one of them are injured, their insurance will cover the costs of their injuries.

Before a Flood—What Can We Do to Prepare?

As we all know, when a loss occurs we often look back at the tasks we could have done to assist us in resolving the claim. An inventory is the best thing you can do to prepare. Do you have a video camera or digital camera? Take footage of your belongings. Document descriptions of your contents, model numbers of appliances, when the items were purchased and from where. Place the inventory and the video or photographs in a safe area in the event you need to reference it for a flooding situation.

Additional measures to take include caulking or weather-stripping windows and doors.

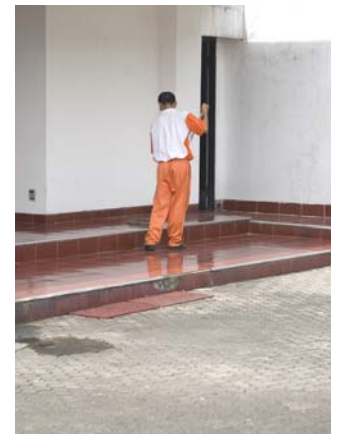
Regularly inspect the water and drain supply lines for boilers and air conditioners.

Regularly inspect sump pumps, battery backup sump pumps and generators to be sure they are in working order.

Do not store water-damage-susceptible goods in the basement. If you must store these goods in the basement, utilize shelving so materials are above floor level.

You should also maintain the phone number for reporting a claim as well as a listing of professional restoration companies in your area. Keep this information readily available in the event you have to contact them.

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If this is a clean-water flood, you can begin the cleanup on your own.

If the flood has contaminated water, it is highly recommended that you contact a local vendor to clean it up on your behalf.

Inside this issue:

Insert: Parish/School
Contents Inventory

We've Flooded—Now What?

Once you experience a flood, you need to assess the situation. If this is a clean-water flood, you can begin the cleanup on your own. Please be sure to report your claim as quickly as possible. During this report, the adjuster may provide you with guidance for the cleanup process on your own, or direct you to contract with a local vendor. If the flood has contaminated water, it is highly recommended that you contact a local vendor to clean it up on your behalf.

In the event you have a clean-water flood, you need to drain the basement; most likely by using a pumping system. If water is only a few inches deep, it may seep out through the existing drains as the outside water diminishes. You will also need to remove destroyed property. Laying papers and photos out in the sun may save some of them. All clothing needs to be washed and furniture removed. You will need to carefully sort through your clothing and belongings to determine what can be salvaged and what needs to be discarded. You will also need to clean the basement surfacing and the walls. The immediate danger of a flood is mold growth. If left untreated, it may not only be harmful, but costly to repair. A professional restoration company will completely clean the flooded area and treat the basement with chemical substances to eliminate the potential for mold growth.

During the cleanup process, be sure to utilize fans. They will help to circulate the airflow and dry out the surrounding area. Fans also help with mold prevention efforts.

Document and Report Your Losses

If you have experienced a basement full of water, it is imperative to contact your insurance carrier immediately. If you are unsure of the steps to take in clearing up the water, the carrier can provide you with names of restoration companies or perhaps send out a representative.

Take photographs or compile a videotape of the damages. Save your receipts from all repairs and purchases, and keep track of the time you have spent cleaning up the property. Prior to a flood, it is helpful if you have compiled some type of personal belongings inventory. In the event of a flood, reference to this inventory can be made more quickly and efficiently.

Cleaning Up

Again, cleanup may be best completed by a professional restoration company. If you clean up on your own, be sure the flooded area is safe to enter and begin cleanup.

Assuming the water within the basement is clean and not contaminated with sewage or pollutants, you can follow a few simple guidelines for cleanup. These steps are best completed within 24-48 hours of a flood.

Books and Papers

Discard non-valuable books and papers. Dry out any valuable or important papers, make a photo copy of them and discard the original. If you want to consider saving an original, place the item in a frost-free freezer and consult with a restoration professional.

Carpet and Backing

Remove water from carpeting with an extraction vacuum. Reduce humidity levels by using a dehumidifier. Accelerate the drying process with fans.

Ceiling Tiles, Cellulose Insulation and Fiberglass Insulation

Discard these items and replace.

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Concrete or Cinder Block Surfaces

Remove water with extraction equipment. Accelerate the drying process with dehumidifiers, fans and/or heaters.

Hard Surface, Porous Flooring (linoleum, ceramic tile, vinyl)

Vacuum or damp wipe with water and mild detergent and allow to dry. You may need to scrub. Check to be sure under flooring is dry, if not; this area needs to be dried out as well.

Nonporous, Hard Surfaces (plastic, metals)

Vacuum or damp wipe with water and mild detergent. Allow to dry. Be sure to scrub if necessary.

Upholstered Furniture

Remove water with extraction vacuum. Accelerate the drying process with dehumidifiers, fans and/or heaters. These pieces may take more than 48 hours to dry. If the furniture is valuable, you should consult with a restoration professional.

Drapes

Follow laundering or cleaning instructions recommended by the manufacturer.

Wood Surfaces

Remove moisture immediately and use dehumidifiers, gentle heat and fans for drying. Be careful when using heat near hardwood floors. Clean treated or hardwood floors with mild detergent and clean water and allow to dry. If you have paneling, pry it away from the wall to dry.

Basic Cleanup of Washable Surfaces

Walls, hard-surfaced floors and many other household surfaces should be cleaned with soap and water, and disinfected with a solution of one cup of bleach to five gallons of water. Be careful to completely disinfect surfaces that may come in contact with food such as counter tops, pantry shelves and refrigerators. Areas where small children play should also be carefully cleaned.

Wash all linens and clothing in hot water or dry clean them. For items that cannot be washed or dry cleaned, such as mattresses and upholstered furniture, air dry them in the sun and spray them thoroughly with a disinfectant. Steam clean all carpeting. If there has been a back-flow of sewage into the house, wear rubber boots and waterproof gloves during the cleanup. Remove and discard contaminated household materials that cannot be disinfected such as wall coverings, cloth, rugs and drywall.

Mold

The warm and wet conditions resulting from a flood are the perfect environment to support the growth of mold. Mold is a microscopic fungus that spreads by distributing millions of cells known as spores. Molds are always present in indoor and outdoor environments, and most species do not present a health hazard. However, certain species, especially black molds, can trigger allergies or cause allergy-like symptoms such as coughing, wheezing/breathing difficulties, sore throat, skin and eye irritation and upper respiratory infections, including sinus infections.

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If there are any subjects you would like to see addressed in this newsletter, or questions about a topic presented, please contact Ms. Amanda Weller, Gallagher Bassett Services, Inc., Two Pierce Place, Itasca, IL 60143, Telephone: 815-236-5170, Email: Amanda_Weller@gbtpa.com.

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It is imperative that a professional restoration company treat your location if mold is present. The effect of mold on different people can vary widely and more serious problems may occur if people are exposed to very high levels of mold or moderate levels for an extended period of time.

Mold also damages building materials, goods and furnishings when it grows on them, which can compromise a building's structural integrity over time. It is important to investigate for mold problems regularly and clean all contaminated areas completely.

Look for visible mold growth. It may appear cottony, velvety, granular or leathery and have varied colors of white, gray, brown, black, yellow or green. Mold often appears as discoloration, staining or fuzzy on a surface. Smell the air; areas with mold have an earthy/organic smell that is quite noticeable. Also look for signs of excess moisture or water damage. Look behind and underneath materials like carpet, padding, wallpaper, flooring, cabinets, furniture or stored items. If you discover a mold situation, contact a professional.

Additional Resources

- www.epa.gov
- www.fema.gov
- www.redcross.org
- www.archives.gov
- www.usa.gov



Sample Parish/School Contents Inventory

Date of Inventory: _____

Name of Parish/School: _____

Address: _____

When putting a value on building or content items, use the current cost to replace new, as near as you can estimate it. Most policies provide replacement cost coverage on both buildings and contents, and adequate values are very important. Values for the contents of the parsonage or school should be limited to business-owned contents.

Contents	Parish	School	Other Building	Other Building
Communion Service	\$	\$	\$	\$
	Make	Make	Make	Make
	Model	Model	Model	Model
Altar Furnishings	\$	\$	\$	\$
	Make	Make	Make	Make
	Model	Model	Model	Model
Draperies	\$	\$	\$	\$
	Make	Make	Make	Make
	Model	Model	Model	Model
Bibles	\$	\$	\$	\$
	Make	Make	Make	Make
	Model	Model	Model	Model
Hymnals	\$	\$	\$	\$
	Make	Make	Make	Make
	Model	Model	Model	Model
Choir Robes and Vestments	\$	\$	\$	\$
	Make	Make	Make	Make
	Model	Model	Model	Model
Choir Music	\$	\$	\$	\$
	Make	Make	Make	Make
	Model	Model	Model	Model
Musical Instruments (including pianos, etc.)	\$	\$	\$	\$
	Make	Make	Make	Make
	Model	Model	Model	Model
Unattached Seats and Pews	\$	\$	\$	\$
	Make	Make	Make	Make
	Model	Model	Model	Model
Tables and Chairs	\$	\$	\$	\$
	Make	Make	Make	Make
	Model	Model	Model	Model
Pictures and Paintings	\$	\$	\$	\$
	Make	Make	Make	Make
	Model	Model	Model	Model
Statuary	\$	\$	\$	\$
	Make	Make	Make	Make
	Model	Model	Model	Model
Holiday Decorations	\$	\$	\$	\$
	Make	Make	Make	Make
	Model	Model	Model	Model
Television Sets, DVD Players, etc.	\$	\$	\$	\$
	Make	Make	Make	Make
	Model	Model	Model	Model

Security System	\$	\$	\$	\$
	Make	Make	Make	Make
	Model	Model	Model	Model
Sound System	\$	\$	\$	\$
	Make	Make	Make	Make
	Model	Model	Model	Model
Microphones and Stands	\$	\$	\$	\$
	Make	Make	Make	Make
	Model	Model	Model	Model
Radios	\$	\$	\$	\$
	Make	Make	Make	Make
	Model	Model	Model	Model
Recorders	\$	\$	\$	\$
	Make	Make	Make	Make
	Model	Model	Model	Model
Record Players/Records	\$	\$	\$	\$
	Make	Make	Make	Make
	Model	Model	Model	Model
Video Recorders/Tapes	\$	\$	\$	\$
	Make	Make	Make	Make
	Model	Model	Model	Model
Slide	\$	\$	\$	\$
Projectors/Equipment	Make	Make	Make	Make
	Model	Model	Model	Model
CD Players/Disks	\$	\$	\$	\$
	Make	Make	Make	Make
	Model	Model	Model	Model
Cameras	\$	\$	\$	\$
	Make	Make	Make	Make
	Model	Model	Model	Model
Office Desks and Chairs	\$	\$	\$	\$
	Make	Make	Make	Make
	Model	Model	Model	Model
Files	\$	\$	\$	\$
	Make	Make	Make	Make
	Model	Model	Model	Model
Computers and Printers	\$	\$	\$	\$
	Make	Make	Make	Make
	Model	Model	Model	Model
Typewriters	\$	\$	\$	\$
	Make	Make	Make	Make
	Model	Model	Model	Model
Adding Machines	\$	\$	\$	\$
	Make	Make	Make	Make
	Model	Model	Model	Model
Duplication Machines	\$	\$	\$	\$
	Make	Make	Make	Make
	Model	Model	Model	Model
Answering Machines	\$	\$	\$	\$
	Make	Make	Make	Make
	Model	Model	Model	Model
Fax Machines	\$	\$	\$	\$
	Make	Make	Make	Make
	Model	Model	Model	Model

Other Equipment	\$	\$	\$	\$
	Make	Make	Make	Make
	Model	Model	Model	Model
Other Supplies	\$	\$	\$	\$
	Make	Make	Make	Make
	Model	Model	Model	Model
Books	\$	\$	\$	\$
	Make	Make	Make	Make
	Model	Model	Model	Model
	\$	\$	\$	\$
	Make	Make	Make	Make
	Model	Model	Model	Model
	\$	\$	\$	\$
	Make	Make	Make	Make
	Model	Model	Model	Model
Unattached School Desks and Chairs	\$	\$	\$	\$
	Make	Make	Make	Make
	Model	Model	Model	Model
Unattached Cupboards	\$	\$	\$	\$
	Make	Make	Make	Make
	Model	Model	Model	Model
Unattached Blackboards/Whiteboards	\$	\$	\$	\$
	Make	Make	Make	Make
	Model	Model	Model	Model
Book Cases	\$	\$	\$	\$
	Make	Make	Make	Make
	Model	Model	Model	Model
Maps and Globes	\$	\$	\$	\$
	Make	Make	Make	Make
	Model	Model	Model	Model
Science Equipment	\$	\$	\$	\$
	Make	Make	Make	Make
	Model	Model	Model	Model
Sporting Equipment	\$	\$	\$	\$
	Make	Make	Make	Make
	Model	Model	Model	Model
Domestic Appliances, Stoves, Refrigerators, Dishwashers, Washers and Dryers	\$	\$	\$	\$
	Make	Make	Make	Make
	Model	Model	Model	Model
	\$	\$	\$	\$
	Make	Make	Make	Make
	Model	Model	Model	Model
Pots and Pans	\$	\$	\$	\$
	Make	Make	Make	Make
	Model	Model	Model	Model
Dishes/Serving Ware	\$	\$	\$	\$
	Make	Make	Make	Make
	Model	Model	Model	Model
Silverware	\$	\$	\$	\$
	Make	Make	Make	Make
	Model	Model	Model	Model

Coffee Makers	\$ Make Model	\$ Make Model	\$ Make Model	\$ Make Model
Pressure Cookers	\$ Make Model	\$ Make Model	\$ Make Model	\$ Make Model
Warming Ovens	\$ Make Model	\$ Make Model	\$ Make Model	\$ Make Model
Microwave Ovens	\$ Make Model	\$ Make Model	\$ Make Model	\$ Make Model
Mixers	\$ Make Model	\$ Make Model	\$ Make Model	\$ Make Model
Toasters	\$ Make Model	\$ Make Model	\$ Make Model	\$ Make Model
Carts and Trays	\$ Make Model	\$ Make Model	\$ Make Model	\$ Make Model
	\$ Make Model	\$ Make Model	\$ Make Model	\$ Make Model
Tools	\$ Make Model	\$ Make Model	\$ Make Model	\$ Make Model
Lawn and Snow Equipment	\$ Make Model	\$ Make Model	\$ Make Model	\$ Make Model
Pastor's Business Personal Property (not otherwise insured)	\$ Make Model	\$ Make Model	\$ Make Model	\$ Make Model
Personal Property of Others (while in the care and custody of parish or school for business purposes)	\$ Make Model	\$ Make Model	\$ Make Model	\$ Make Model
Total (contents only)	\$ Make Model	\$ Make Model	\$ Make Model	\$ Make Model



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