

First 48 Hours

What to do when there's water in the house — in order.

Fill in the phone numbers at the bottom now, before you need them. Print this and keep it with your insurance paperwork. When this matters, the power will probably be out.

BEFORE ANYTHING ELSE

Downed power line: stay away from it. Don't approach, move, or drive over it. Call 911 or the utility.

Smell of gas: leave now, call the fire department from somewhere else. No switches, no candles.

Standing water: nothing electrical. No switches, no breakers, no appliances.

Sagging ceiling, leaning wall, soft floor, or sounds you don't recognize: get out and call a building inspector or structural engineer before anyone goes back in.

If floodwater is still around the building, or the area hasn't been cleared, the house waits.

HOUR 0 — BEFORE YOU MOVE ANYTHING

Do this first. Once debris is at the curb, it's gone.

- ☐ **Photograph and video everything**
Every room, every wall, every damaged item. Wide shots and close-ups. Before cleanup, not after.
- ☐ **Get the water shut off at the main**
If the source is a supply line, pipe, or water heater.
- ☐ **Note the time the water started, if you know it**
The clock matters more than most people expect.
- ☐ **Write down where the water came from**
Clean supply line, rain, or storm/ground water — this changes the whole response.

HOURS 0-6 — CALLS

- ☐ **Call your insurance carrier and open the claim**
Write down the claim number and the adjuster's name.
- ☐ **Ask the carrier which policy applies**
Flood is usually a separate policy. Gradual leaks are usually excluded. Ask, don't assume.
- ☐ **Call a water restoration contractor**
Ask if they hold the IICRC water damage restoration credential, and ask how they document the job — moisture readings and daily drying logs. Ask before they start.
- ☐ **Call Champion if you need the house triaged and secured**
We'll tell you what's wet that you can't see, get the building closed up, and tell you what order to do things in.

Do not run household fans across contaminated water. Storm water, ground water, and sewage are treated as grossly contaminated. Moving air across them spreads contamination through the house instead of solving anything. Same with running the HVAC if water reached the ducts or equipment.

HOURS 6-24 — WHILE YOU WAIT

- ☐ **Keep a written log**
Who you called, when, what they said. Carriers ask for this later.
- ☐ **Photograph anything you remove before it leaves the house**
Including the back and underside. Serial numbers on appliances.
- ☐ **Save receipts for everything**
Hotel, meals, supplies, equipment rental.
- ☐ **Move undamaged belongings out of the wet area**
Off the floor and out of the room if you can do it safely.

- ☐ **Don't sign anything you haven't read**
Especially anything assigning your insurance benefits to a contractor.

HOURS 24-48 – THE WINDOW CLOSES

Mold begins growing on wet building materials in roughly 24 to 48 hours. In a Louisiana summer with the AC down, assume the fast end.

- ☐ **Confirm professional drying is underway**
Not just water removed — materials actually drying, with readings to prove it.
- ☐ **Ask what's being saved and what's coming out, and why**
Porous materials that sat in contaminated water usually come out. That's a judgment call — ask them to explain theirs.
- ☐ **Get the drying documentation in writing**
Moisture readings and daily logs. This is what the carrier pays against.
- ☐ **Photograph the house again**
Mid-process, not just before and after.

FILL THIS IN NOW

Insurance carrier

Policy number

Claims phone

Flood policy, if separate

Agent

Water restoration contractor

Electric utility

Gas utility

Water main shutoff location

Claim number (fill in later)

Adjuster name and number

Champion Handyman & Home Solutions LLC

Triage, securing, and repairs across the Northshore. We don't do restoration or mold remediation — we'll tell you plainly who does, and what to ask them.
985-205-3858 · championhandyman.com

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