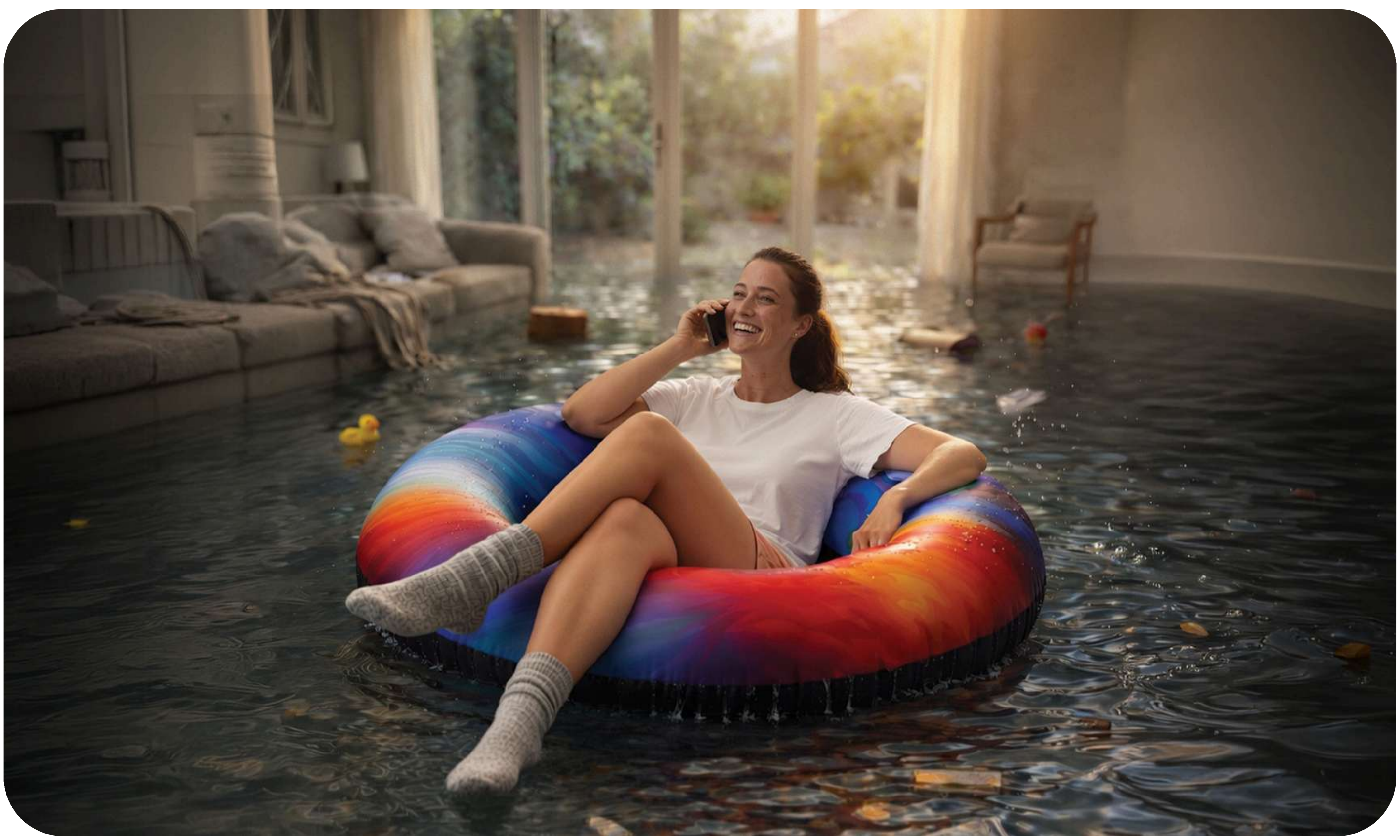
PLAN FOR THE UNPLANNED™

Your Property Emergency Plan

Fill it in once. Print it. Put it where you'll be standing when something goes wrong.

WATER FIRE MOLD REBUILD



IICRC CERTIFIED

Four steps, about twenty minutes.

Emergencies don't make appointments. But almost everything that makes property damage worse — the delay, the guessing, the scramble to find a phone number — is decided before anything happens. This plan handles that part now, while nothing is wrong.

1 **Fill it in.**

Walk the property with this open. Most of it you'll answer from where you're standing.

2 **Print it.**

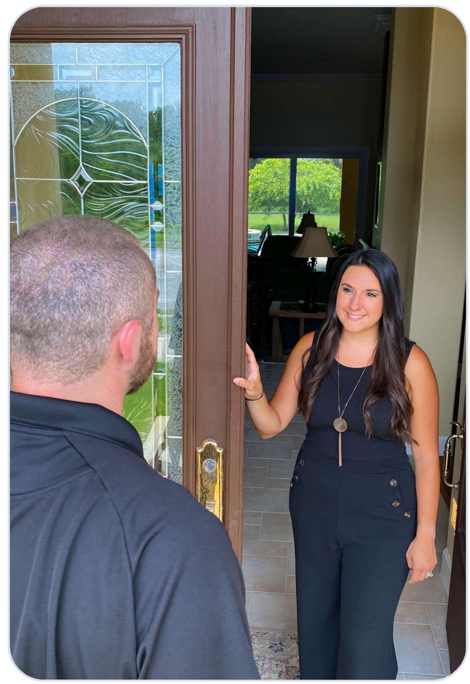
A file on a laptop is not useful when the power is off.

3 **Post it.**

Utility room, inside a cabinet door, the front of your facility binder.

4 **Review it once a year.**

Set the date on the last page.



Do this on a good day. Every question in here is easy to answer when nothing is wrong and nearly impossible to answer at 2 a.m. with water coming through a ceiling.

The First 60 Minutes

What to do, and what not to do, before help arrives.

If anyone is in danger, if you smell gas, or if there is any active fire — call 911 first.
Everything on these pages comes after that.

WATER

DO

- **Stop the source.** Shut off the water main — you noted where it is on page 5.
- **Cut power to the affected area** at the breaker, but only if you can reach the panel without standing in water.
- **Get people and pets out** of standing water.
- **Photograph and record video** before you move or clean anything.
- **Lift what you can** — rugs, electronics, documents, anything sitting on a wet floor.
- **Call a restoration team.** Wet materials change by the hour.

DO NOT

- **Don't use a household or shop vacuum** on standing water.
- **Don't enter a room** with a sagging or bulging ceiling.
- **Don't assume it's dry because the surface feels dry.** Water moves inside walls, under flooring, and up into insulation where you can't see it.
- **Don't wait for your insurance company** before you start limiting the damage.

FIRE & SMOKE

DO

- **Wait for the fire department to clear the building** before anyone goes back in.
- **Leave the HVAC system off.** Running it pushes smoke and soot through every room in the building.
- **Photograph everything** before anything is moved or thrown out.
- **Throw out food exposed to heat, smoke, or firefighting water** — including sealed packages and anything in a refrigerator that lost power.
- **Call a restoration team.** Soot is acidic and keeps damaging surfaces the longer it sits.

DO NOT

- **Don't wipe or scrub soot.** It pushes residue deeper into the surface and can turn a cleanable wall into a replaceable one.
- **Don't touch soot-covered surfaces with bare hands.** The oils on your skin set the staining.
- **Don't turn on or plug in anything** that was exposed to heat or smoke.
- **Don't discard damaged belongings** before they're documented.

MOLD

DO

- **Find the moisture.** Mold is a symptom — something is wet, and it has been wet for a while.
- **Close off the area** and limit airflow between it and the rest of the building.
- **Photograph it** and note when you first saw it and roughly how large the area is.
- **Call for an assessment.** What's visible on the surface is usually not the full extent.

DO NOT

- **Don't disturb it.** Scrubbing, spraying, or knocking it loose sends spores into the air and through the building.
- **Don't bleach it.** On porous surfaces bleach adds moisture and leaves the problem underneath.
- **Don't paint over it.**
- **Don't run a fan pointed at it.**

Know where the shutoffs are

The difference between a wet floor and a flooded building is usually about ninety seconds of knowing where to turn. Go find each of these now. Turn it once to be sure it works, and take a photo of it on your phone.

LOCATION	TOOL NEEDED & WHICH WAY TO TURN		PHOTO SAVED
Main water shutoff	INTERIOR		☐
	STREET / METER		
Water heater shutoff			☐
Individual fixture shutoffs Under sinks, behind toilets, washing machine			☐
Gas main shutoff			☐
Main electrical panel Labeled? ☐ Y ☐ N			☐
Sub-panels			☐
Sump pump location Battery backup? ☐ Y ☐ N			☐
Fire suppression / sprinkler control Business or multi-unit properties			☐
Roof or attic access			☐
Crawlspace or basement access			☐

Tag them. A strip of tape and a marker on each shutoff means anyone in the building can find it — not just the person who filled out this page.

Your policy, before you need it

Nobody reads their policy for the first time during a loss and enjoys it. Fill in what you can from your declarations page, and call your agent for the rest.

INSURANCE CARRIER

POLICY NUMBER

POLICY TYPE

DEDUCTIBLE

AGENT NAME

AGENT PHONE

AGENT EMAIL

24/7 CLAIMS LINE

Separate flood policy? ☐ Yes ☐ No

FLOOD CARRIER & POLICY NUMBER

Separate wind or hail deductible? ☐ Yes ☐ No

Business interruption coverage? ☐ Yes ☐ No ☐ N/A

LAST POLICY REVIEW DATE

MM / DD / YYYY

NEXT REVIEW DATE

MM / DD / YYYY

WHEN YOU FILE

Document before you clean. Photos and video taken before anything is touched are the single most useful thing you can hand an adjuster.

Keep every receipt, including for temporary repairs, lodging, and equipment.

Write down who you spoke to and when, every time.

Most policies ask property owners to take reasonable steps to prevent further damage after a loss. **Ask your agent what yours expects of you, and when.**

This guide is general information only and is not insurance, legal, or financial advice. Coverage, requirements, and policyholder rights vary by policy and by state. Contact your insurance carrier or agent for guidance about your specific policy.

Everyone you'd have to look up

If you only complete one page of this plan, make it this one. Fill it in, print it, and put it on the wall.

United Water Restoration Group — my local team

PHONE

Write in the number from the website you downloaded this from. Keep it here so you never have to search for it.

CONTACT	NAME & NUMBER
Insurance agent	
Insurance claims line	
Plumber	
Electrician	
HVAC	
Roofer	
Water utility	
Gas utility	
Electric utility	
Alarm or monitoring company	
Property manager or landlord	
Building owner or key holder	
Emergency contact	

What we'd need to know

These are the questions a restoration crew asks in the first two minutes of a call. Having the answers written down shortens the conversation and speeds up what happens next.

PROPERTY TYPE ☐ Home ☐ Business ☐ Multi-unit

FOUNDATION ☐ Slab ☐ Crawlspace ☐ Basement

PROPERTY ADDRESS

YEAR BUILT

APPROX. SQUARE FOOTAGE

NUMBER OF FLOORS

ROOF TYPE AND APPROXIMATE AGE

WATER HEATER — LOCATION, TYPE, AGE

HVAC — LOCATION AND AGE

WASHING MACHINE SUPPLY LINES — LAST REPLACED

MM / DD / YYYY

FRIDGE / ICE MAKER SUPPLY LINE — LAST REPLACED

MM / DD / YYYY

DISHWASHER SUPPLY LINE — LAST REPLACED

MM / DD / YYYY

SUMP PUMP PRESENT ☐ Yes ☐ No

KNOWN PRIOR WATER, FIRE, OR MOLD EVENTS

AREAS THAT HAVE LEAKED OR STAYED DAMP BEFORE

The most common interior water damage call is not a storm. It's a supply line behind an appliance or a water heater at the end of its life. Both are cheap to replace on your schedule and expensive to replace on theirs.

Who's here, and what happens next

Complete the side that matches your property. Skip the other.

FOR YOUR HOME

EVERYONE WHO LIVES HERE

CHILDREN AND AGES

PETS — TYPE AND WHERE THEY HIDE

MEDICAL, MOBILITY, OR ACCESSIBILITY NEEDS

WHERE WE GO IF WE CAN'T STAY HERE

BACKUP OPTION

OUT-OF-AREA CONTACT

WHERE THE GO-BAG AND IMPORTANT DOCUMENTS ARE

SPARE KEY LOCATION

FOR YOUR BUSINESS

NUMBER OF STAFF ON SITE

AFTER-HOURS CHAIN OF COMMAND — 1ST, 2ND, 3RD CALL

1

2

3

WHO CAN AUTHORIZE EMERGENCY WORK

WHO HOLDS KEYS OR ACCESS CODES

HOW TENANTS, STAFF, OR CUSTOMERS GET NOTIFIED

OPERATIONS THAT CANNOT STOP

ALTERNATE WORK LOCATION

SERVER, NETWORK, OR CRITICAL EQUIPMENT LOCATION

WHERE PAPER RECORDS ARE STORED

VENDOR OR LANDLORD NOTIFICATION REQUIREMENTS

Photograph it now, not later

After a loss, the burden of showing what you had falls on you. Twenty minutes with a phone camera today is the easiest insurance you will ever buy — and it costs nothing.

HOW TO DO IT

- Walk each room and shoot video while narrating what you're looking at.
- Open closets, cabinets, drawers, and storage areas. Empty rooms photograph fine and prove nothing.
- Capture serial numbers and model plates on major appliances and equipment.
- Photograph receipts and appraisals for high-value items.
- Save it somewhere that isn't inside the building — cloud storage, email it to yourself, or both.
- Redo it once a year, or any time you make a major purchase or renovation.

- [ ] **Exterior — all four sides** — Include roof if safely visible
- [ ] **Every interior room** — Name them below
  - [ ] Room
  - [ ] Room
  - [ ] Room
- [ ] **Kitchen, including inside cabinets**
- [ ] **Garage, shop, or storage**
- [ ] **Basement, attic, or crawlspace**
- [ ] **Major appliances with serial numbers**
- [ ] **HVAC, water heater, electrical panel**
- [ ] **Business equipment and inventory** — BUSINESS
- [ ] **Documents and records**
- [ ] **Video walkthrough saved off-site**
- [ ] ____________
- [ ] ____________

Inventory last updated MM / DD / YYYY

What happens after you call

Most people have never been through this before. Here is the shape of it, so nothing that happens next is a surprise.

1. **You call.** A person answers and asks what happened, whether anyone is hurt, and whether the source has been stopped.
2. **A crew is dispatched.** You'll be told who is coming and what to do until they arrive.
3. **Inspection.** Technicians identify the source, map how far moisture or damage has traveled, and check the areas you can't see.
4. **Documentation.** Readings, photos, and scope notes are recorded — the record your insurance claim is built on.
5. **Mitigation.** Extraction, containment, removal of unsalvageable materials, and drying equipment set in place.
6. **Monitoring.** The equipment stays and readings are taken until the structure is measurably dry, not until it looks dry.
7. **Rebuild.** Walls, flooring, cabinetry, paint — putting the property back.

One team, start to finish. Many restoration companies dry the property, tear out the damage, and hand you a list of contractors. United Water Restoration Group handles mitigation through rebuild — the same team from the first call to the last coat of paint.

WHAT TO ASK ANY RESTORATION COMPANY

- Are your technicians IICRC certified?
- Do you handle the rebuild, or only the cleanup?
- Will you document the loss for my insurance claim?
- Is someone reachable after hours, or only during business hours?
- Who is my point of contact from start to finish?

Twenty minutes, four times a year

A plan filled out once and never touched is a plan with the wrong phone numbers in it. Put these on the calendar.

SPRING	Clear gutters and downspouts; check grading and drainage away from the foundation; inspect the roof after storm season; test the sump pump and its backup.
SUMMER	Check HVAC condensate lines and drain pans; look for condensation on ductwork; inspect attic and crawlspace for damp or musty areas; check window and door seals.
FALL	Service heating equipment; clean dryer vents; check the chimney and flue; clear gutters again; inspect exterior caulking and seals.
WINTER	Insulate exposed pipes; know how to shut off exterior spigots; keep interior temperature steady during freezes; check for ice damming after storms.
ANY TIME	Replace appliance supply lines every five years; test smoke and CO detectors twice a year; walk the property after any major storm.

ANNUAL REVIEW

PLAN COMPLETED ON

MM / DD / YYYY

LAST REVIEWED

MM / DD / YYYY

NEXT REVIEW DUE

MM / DD / YYYY

PHOTO INVENTORY LAST UPDATED

MM / DD / YYYY

- [ ] Contacts verified
- [ ] Insurance reviewed with agent

COPIES POSTED AT

WHO ELSE HAS A COPY

When you know who to call, there's no need for panic.

United Water Restoration Group responds to water, fire, and mold damage around the clock — and rebuilds what the damage took. IICRC-certified technicians, locally owned teams, and one point of contact from the first call through the final walkthrough.

WATER FIRE MOLD REBUILD

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IICRC CERTIFIED

Find your local team at **unitedwaterrestoration.com**