



CLEANING
AND
RESTORATION, INC.

WE RESTORE YOUR LIFE. NOT JUST YOUR HOME

408 DENNIS RD. HONESDALE, PA 18431 570-251-2541 PROJANRESTORATION.COM

February, 2015



FIRE



SOOT



WATER

RESTORATION BULLETIN

TIPS: ICE DAMS

Here are some general tips to prevent ice dams.

- Ensure that your bathroom exhaust is vented through the roof and insulated if necessary.
- Ductwork in the attic should be well insulated and sealed from leaks.
- Air bypass – where warm air leaks through small cracks and openings – should be sealed.
- Check attic access ports in closets and can lights in the ceiling as potential areas of concern.

THE RESULTS OF ICE DAMS

The key problem caused by ice dams is the water and moisture that leaks into the home. Mold thrives on moisture and grows because it feeds on the materials that most homes are made of: wood, drywall, wallpaper, carpet, ceiling tiles, etc. The final component required for mold growth is a temperature of 5 degrees to 38 degrees. As long as these three ingredients are present, mold will form and continue to grow provided it has food to feed on.

Ice dams are caused by heat escaping into the attic. Temperature, as you know, is one of the key ingredients required for mold growth. Heat in the attic, which leads to ice dams, is caused by everyday activities in the household such as cooking, laundry, showering, washing dishes, etc..

Normally, these activities should not cause problems, ie. excessive condensation and heat in the attic. However, problems will occur if the attic is not properly insulated.

VISUAL: CLUES

Check your attic to see if you have any of the following issues

- Check your attic for visual mold.
- Make sure there is no gaps between the fixtures and ceiling.
- Is drywall finished properly with no gaps or cracks
- Do you have stains on any of your surfaces
- Check for moisture or high relative humidity; over 65% and higher.
- Smelling unusual musty or moldy odors is an indication that you may have a problem. High relative humidity or moisture may be the culprit

WATER HAS DAMAGED MY HOME: DO I HAVE COVERAGE FOR THAT?

When water gets into your home, do you have the coverage needed?



The First Question

Do you know what is in every room?

A recent survey showed that most people don't know exactly what was in their homes when they have had a disastrous event.

So the first step is to take an inventory of your rooms to make sure you know what needs to be replaced.

WHAT TO CHECK

You want to make sure that every room is accounted for when you do a home inventory checklist. Here are some things to think about...

Check every room:

- Living Room
- Kitchen
- Office
- Every Bedroom
- Every Bathroom
- Family Room

That covers the main rooms of the home but don't forget about the:

- Basement
- Attic
- Garage
- Porch/Patio
- Work Shop
- Shed
- Closets and
- Under the Beds

Pick a room, any room, and then let me blindfold you and see if you can name everything in the room? Many homeowners can't for the life of them remember all of the contents of a room prior to a major loss. That's especially true for basements. We use our basements as catch-alls for everything from patio furniture to holiday decorations and tools. Just try to remember exactly how many screwdrivers or strings of holiday lights you have in your basement!

It comes as no surprise that a study by the National Association of Insurance Commissioners, proves what we already knew. More than half of Americans don't have a home inventory of their possessions, if you don't know what you have then how do you know if it is covered? The NAIC states that on average, home contents are reimbursed only up to 50% of the home's insured value, i.e., \$50,000 to replace the contents of a home insured for \$100,000.

The NAIC survey, revealed 59% of consumers have not made a list or inventory of their possessions. Of the 41% of individuals who do have a home inventory, 48% do not have receipts, 27% don't have photos of their property and 28% do not have a back-up copy of the inventory outside the home. Additionally, the report shows that 59% of people with inventories have not updated them in more than a year, meaning new purchases and gifts may not be included.

It is a great idea to sit down at your own kitchen table and make a list of what's in the basement or attic before going to look in either area. Those who have done it are shocked when they think their list is complete, only to find they've missed a significant amount of their belongings.