

WATER DAMAGE CLAIM LETTER

Document Category: Structural & Property-Specific

Document Number: 02 of 33

CLAIMANT INFORMATION

[Your Name]

[Your Address]

[City, State ZIP]

[Phone Number]

[Email Address]

[Date]

INSURANCE COMPANY INFORMATION

SENT VIA CERTIFIED MAIL AND EMAIL - URGENT TIME-SENSITIVE

Tracking #: [Number]

[Insurance Carrier Name]

Claims Department - Water Loss Division

[Carrier Address]

[City, State ZIP]

Attention: Water Mitigation Team

Copy to: Property Claims Manager

Re: WATER DAMAGE INSURANCE CLAIM - IMMEDIATE MITIGATION REQUIRED

- Policy Number: [Policy #]
- Claim Number: [Claim #]
- Date of Loss: [Date of Loss]
- Time Discovered: [Specific time]
- Loss Location: [Loss Location]
- Source of Water: [Pipe burst/Appliance/Roof/etc.]
- Category of Water: ☐ Cat 1 (Clean) ☐ Cat 2 (Gray) ☐ Cat 3 (Black)
- Currently Active: ☐ Yes ☐ No - Stopped at [time]

Dear Claims Representative:

This letter serves as formal notice and comprehensive documentation of significant water damage at my insured property. The loss occurred on [Date of Loss] when [specific detailed cause: e.g., "a supply line to the upstairs bathroom toilet failed at the compression fitting, releasing an estimated 200+ gallons of water"] resulted in extensive water intrusion affecting multiple levels and areas of the structure.

IMMEDIATE MITIGATION STATUS

Emergency Response Completed:

- Water source stopped: [Time] on [Date]
- Professional mitigation called: [Time] on [Date]
- Mitigation company arrived: [Time] on [Date]
- Equipment currently running: [#] air movers, [#] dehumidifiers
- Affected materials removed: ☐ In progress ☐ Complete ☐ Awaiting approval

48-Hour Moisture Risk Alert: Mold growth begins within 48-72 hours. Loss occurred [#] hours ago. Immediate authorization required for complete mitigation.

I. WATER LOSS DETAILS

Source and Cause Analysis

Primary Water Source:

- Exact location: [Specific room and component]
- Type of failure: [Burst/rupture/overflow/backup]
- Component age: [If known]
- Maintenance history: [Regular/documented]
- Sudden and accidental: ☒ Yes ☐ No

Water Release Characteristics:

- Estimated volume: [Gallons]
- Duration of release: [Time period]
- Flow rate: [If known]
- Water temperature: ☐ Cold ☐ Hot ☐ Mixed
- Pressure involved: ☐ Supply line ☐ Gravity fed

Discovery Circumstances:

- Discovered by: [Who]
- How discovered: [Visible water/Sound/Water alarm]
- Immediate actions: [What was done first]
- Water shut off by: [Who] at [Time]

Water Migration Mapping

Vertical Migration:

- Originated: [Floor level]
- Affected below: ☐ Yes - [Which floors]
- Ceiling penetration: [Locations]
- Wall cavities affected: [Estimated %]

Horizontal Migration:

Floor Level	Rooms Affected	Estimated Sq Ft	Water Depth
[Level]	[Room names]	[Sq ft]	[Inches]
[Level]	[Room names]	[Sq ft]	[Inches]
Totals:	[# rooms]	[Total sq ft]	Varies

II. DETAILED DAMAGE ASSESSMENT

Structural Components

Flooring Systems:

Room	Flooring Type	Square Feet	Damage Level	Action Required
[Room]	Hardwood	[Sq ft]	Cupping/Buckling	Full replacement
[Room]	Carpet/Pad	[Sq ft]	Saturated	Disposal required
[Room]	Tile	[Sq ft]	Subfloor damaged	Remove and replace
[Room]	Laminate	[Sq ft]	Swelling	Full replacement

Wall Systems:

Location	Wall Type	Linear Feet	Height Affected	Moisture %	Action
[Room]	Drywall	[LF]	[Inches] wicking	[%]	Cut at [height]
[Room]	Plaster	[LF]	[Inches]	[%]	Professional assess
[Room]	Paneling	[LF]	[Inches]	[%]	Remove/replace

Ceiling Systems:

- Collapsed areas: [Locations, square footage]
- Sagging observed: [Locations]
- Staining visible: [Square footage]
- Insulation saturated above: [Locations]
- Electrical fixtures affected: [Number and type]

Insulation:

- Wall cavities: [Linear feet affected]
- Ceiling/attic: [Square footage]
- Crawlspace/basement: [If applicable]
- Type: ☐ Fiberglass ☐ Cellulose ☐ Spray foam
- Removal required: [Cubic feet]

Detailed Room-by-Room Documentation

ROOM: Master Bedroom [Dimensions: X' x Y']

Water Source Entry: Ceiling, northeast corner

Water Level: Standing water 2" deep

Affected Materials:

- Carpet and pad: 280 sq ft - Complete saturation
- Drywall: 4 walls affected to 24" height - 128 linear feet
- Baseboard: 64 linear feet - Swelling observed
- Closet contents: 100% affected on floor level
- Furniture: King bed, 2 nightstands, dresser - water damage to legs

Moisture Readings:

- Walls: 78% at 6", 45% at 24", 18% at 48"

- Subfloor: 95% throughout
- Ambient humidity: 76%

Mitigation Actions Taken:

- Carpet/pad removed [Date/Time]
- 4 air movers placed
- 1 dehumidifier running
- Affected contents moved

[Repeat this detailed format for EVERY affected room]

Personal Property Damage

Priority Salvage Items:

Category	Description	Location	Action Taken	Restoration Possible
Electronics	Computer, monitors	Office	Elevated immediately	Unknown
Documents	Tax records, legal	Filing cabinet	Freeze-drying	Yes - costly
Photos	Family albums	Living room	Professional restoration	Partial
Furniture	Antique dining set	Dining room	Moved to garage	Being evaluated

Total Loss Items (Non-salvageable):

- Mattresses and box springs: [Number]
- Upholstered furniture: [List]
- Particle board furniture: [List]
- Carpet and padding: [Square footage]
- Paper products: [Books, magazines, etc.]
- Contaminated clothing: [If Category 2/3 water]

Building Systems Impact

Electrical System:

- Outlets submerged/wet: [Number]
- Circuits affected: [Number]
- Panel exposure: ☐ Yes ☐ No
- Emergency disconnect performed: ☐ Yes ☐ No

- Electrician inspection: ☐ Complete ☐ Scheduled ☐ Needed

HVAC System:

- Furnace/Air handler affected: ☐ Yes ☐ No
- Ductwork water intrusion: ☐ Yes - [Linear feet]
- Returns affected: [Number]
- System operational: ☐ Yes ☐ No ☐ Shut down for safety

Plumbing System:

- Source of loss repaired: ☐ Yes ☐ Temporary ☐ No
- Other components affected: [List]
- Water heater impacted: ☐ Yes ☐ No

III. PROFESSIONAL MITIGATION RESPONSE

Water Mitigation Company Details

Company Information:

- Name: [Company Name]
- Certification: IICRC Cert# [Number]
- Arrival time: [#] hours after call
- Crew size: [Number] technicians
- Project manager: [Name, Phone]

Initial Response Actions:

- Water extraction: [Gallons removed]
- Contents manipulation: [Items moved]
- Affected materials removed: [What and quantity]
- Equipment placed: [Detailed list]
- Containment established: ☐ Yes ☐ No

Moisture Documentation

Moisture Mapping (Attach full documentation):

Date/Time	Location	Material	Moisture %	Temperature	RH%
[Date]	[Room/Wall]	Drywall	[%]	[°F]	[%]
[Date]	[Room]	Subfloor	[%]	[°F]	[%]

Drying Progress Monitoring:

- Day 1 readings: [Summary]
- Day 2 readings: [Summary]
- Day 3 readings: [Summary]
- Target dry standard: <16% moisture content
- Estimated days to dry: [Number]

Mitigation Scope and Costs

Emergency Mitigation Invoice:

- Water extraction: \$[Amount]
- Equipment rental (daily): \$[Amount]
- Labor: \$[Amount]
- Materials removal: \$[Amount]
- Contents manipulation: \$[Amount]
- Current Total: \$[Amount]
- Estimated Final: \$[Amount]

IV. MOLD PREVENTION PROTOCOL

Time-Critical Factors

Mold Growth Timeline:

- Hours 0-24: Optimal mitigation window
- Hours 24-48: Critical prevention period
- Hours 48-72: Mold germination begins
- Hours 72+: Visible growth likely
- Current Status: [#] hours since water loss

Prevention Measures Implemented

Immediate Actions:

- ✓ Water extraction within [#] hours
- ✓ Wet materials removal in progress
- ✓ Drying equipment operational
- ✓ HVAC system shut down to prevent spread
- ✓ Antimicrobial application scheduled

Required Authorizations:

- ☐ Complete wet material removal
- ☐ Wall cavity drying
- ☐ Additional equipment placement
- ☐ Antimicrobial treatment
- ☐ Post-mitigation testing

V. REPAIR SCOPE ESTIMATES

Restoration Contractors

Contractor #1: [Name, License #]

- Water mitigation: \$[Amount]
- Demolition: \$[Amount]
- Drying/Dehumidification: \$[Amount]
- Reconstruction:
 - Drywall: \$[Amount]
 - Flooring: \$[Amount]
 - Painting: \$[Amount]
 - Trim/Finish: \$[Amount]
- **Total Estimate:** \$[Amount]

Contractor #2: [Name, License #]

Total Estimate: \$[Amount]

Contractor #3: [Name, License #]

Total Estimate: \$[Amount]

Specialty Services Required

Additional Professional Services:

- Plumber (repair source): \$[Amount]
- Electrician (safety inspection): \$[Amount]
- HVAC (cleaning/repair): \$[Amount]
- Content restoration: \$[Amount]
- Document restoration: \$[Amount]
- Electronics restoration: \$[Amount]

VI. COVERAGE ANALYSIS

Applicable Policy Provisions

Covered Perils:

- Section [#]: "Sudden and accidental discharge"
- Page [#]: Coverage confirmed for this type of loss
- No applicable exclusions for this event

Coverage Types Triggered:

- Coverage A (Dwelling): Up to \$[Limit]
- Coverage C (Personal Property): Up to \$[Limit]
- Coverage D (Loss of Use): Up to \$[Limit]
- Additional Coverage - Debris Removal
- Additional Coverage - Reasonable Repairs

Policy Endorsements:

- Water backup coverage: ☐ Yes \$[Limit] ☐ No
- Service line coverage: ☐ Yes \$[Limit] ☐ No

Deductible Application

- Standard deductible: \$[Amount]
- Special water deductible: ☐ Yes \$[Amount] ☐ No
- Single deductible for entire claim

VII. URGENT ACTION REQUIRED

Within 24 Hours:

1. **Authorize complete mitigation scope**
 - Approve all necessary material removal
 - Authorize sufficient drying equipment
 - Approve antimicrobial treatment
2. **Issue emergency advance**
 - Mitigation costs: \$[Amount]
 - Emergency living expenses: \$[Amount]
 - Contents manipulation: \$[Amount]
3. **Schedule comprehensive inspection**
 - Include moisture mapping review
 - Hidden damage investigation
 - Code compliance assessment

Within 48-72 Hours:

1. Review and approve mitigation protocol
2. Confirm coverage for all damage
3. Authorize reconstruction planning
4. Coordinate with mortgage company
5. Establish contents restoration plan

VIII. CODE COMPLIANCE ISSUES

Triggered Code Requirements

Due to extent of damage:

- Electrical brought to current code: \$[Amount]
- Plumbing updates required: \$[Amount]
- Insulation to current R-values: \$[Amount]
- GFCI/AFCI protection: \$[Amount]
- Permits required: \$[Amount]

IX. ADDITIONAL LIVING EXPENSES

Habitability Assessment

Property is uninhabitable due to:

- ☐ No electricity in affected areas
- ☐ No running water
- ☐ Extensive drying equipment
- ☐ Safety hazards
- ☐ Moisture/air quality issues

Temporary Housing Needs

- Family size: [Number] people, [Number] pets
- Minimum requirements: [Bedrooms/baths]
- School district needs: [If applicable]
- Estimated duration: [Weeks/months]
- Daily/Monthly cost: \$[Amount]

X. HEALTH AND SAFETY CONCERNS

Immediate Hazards

- Slip/fall risks from wet surfaces
- Electrical shock potential
- Ceiling collapse risk in [locations]
- Contaminated water exposure (Cat 2/3)
- Mold growth potential (time-critical)

Family Health Considerations

- Elderly residents: [If applicable]
- Children: [Ages if applicable]
- Respiratory conditions: [If applicable]
- Allergies/sensitivities: [If applicable]
- Pets affected: [Type and number]

XI. DOCUMENTATION PROVIDED

Complete Evidence Package

Included Attachments:

1. Photographic documentation ([#] photos)

- Pre-mitigation conditions
- Water source/cause
- Damage extent by room
- Emergency mitigation in progress

2. Video documentation

- Walkthrough showing all damage
- Water source close-up
- Active leaking (if captured)

3. Professional documentation

- Plumber's report/invoice
- Mitigation company contract
- Moisture logs
- Contractor estimates

4. Financial documentation

- Mitigation invoices
- Emergency expense receipts
- ALE receipts
- Regular maintenance records

XII. CLAIM PROCESSING REQUIREMENTS

Industry Standard Timeline

Per insurance industry best practices and state regulations:

- Acknowledgment: Within 24 hours
- Inspection: Within 48-72 hours
- Coverage decision: Within 15 days
- Payment (undisputed): Within 30 days

Communication Expectations

- All coverage decisions in writing
- Direct adjuster contact information
- No unreasonable documentation requests
- Prompt response to submissions
- Regular claim status updates

XIII. RESERVATION OF RIGHTS

I expressly reserve all rights under the policy including:

- Supplemental claims for hidden damage
- Full replacement cost recovery
- Code upgrade coverage
- Professional fee reimbursement
- Bad faith remedies if warranted
- Appraisal if disputes arise

XIV. CONCLUSION

This water loss requires immediate and comprehensive response to prevent secondary damage, particularly mold growth. I have taken all appropriate emergency measures and engaged qualified professionals to mitigate the damage. The cause is clearly a covered peril - sudden and accidental water discharge - with no applicable exclusions.

Time is absolutely critical. Every hour of delay increases:

- Structural damage requiring costly repairs
- Mold growth potential requiring expensive remediation
- Contents losses that could be prevented
- Family displacement duration
- Overall claim costs

I have been a loyal policyholder with continuous coverage and all premiums current. I expect [Insurance Company] to handle this claim promptly and professionally, authorizing all necessary mitigation and repairs without delay.

Please acknowledge receipt immediately and provide the assigned adjuster's direct contact information. I am available for inspection at any time and will provide any reasonable documentation requested.

Your immediate attention to this urgent matter is required and appreciated.

Respectfully submitted,

[Your Signature]

[Your Printed Name]

[Date]

cc:

- [Mortgagee Name and Address]
 - [Mitigation Company]
 - [Plumbing Contractor]
 - [Public Adjuster] (if retained)
 - File
-

CRITICAL WATER DAMAGE TIMELINE

First 24 Hours:

- ✓ Stop water source
- ✓ Call insurance company
- ✓ Document everything
- ✓ Call mitigation company
- ✓ Move/elevate contents
- ✓ Begin water extraction

24-48 Hours:

- ☐ Complete extraction
- ☐ Remove wet materials
- ☐ Full drying setup
- ☐ Moisture documentation
- ☐ Insurance inspection

48-72 Hours:

- ☐ Monitor drying progress
- ☐ Antimicrobial treatment
- ☐ Contents decisions
- ☐ Prevent mold growth
- ☐ Coordinate repairs

Beyond 72 Hours:

- Mold risk increases exponentially
- Costs increase significantly
- Structural damage worsens
- Claims become complicated

Note: This template is for informational purposes only and does not constitute legal advice. Water damage claims are extremely time-sensitive due to mold growth potential. Document everything before and during mitigation. Consider professional representation if the insurance company delays or denies necessary mitigation. The 48-72 hour window for mold prevention is critical - any delays by the insurance company that result in mold growth may constitute bad faith.