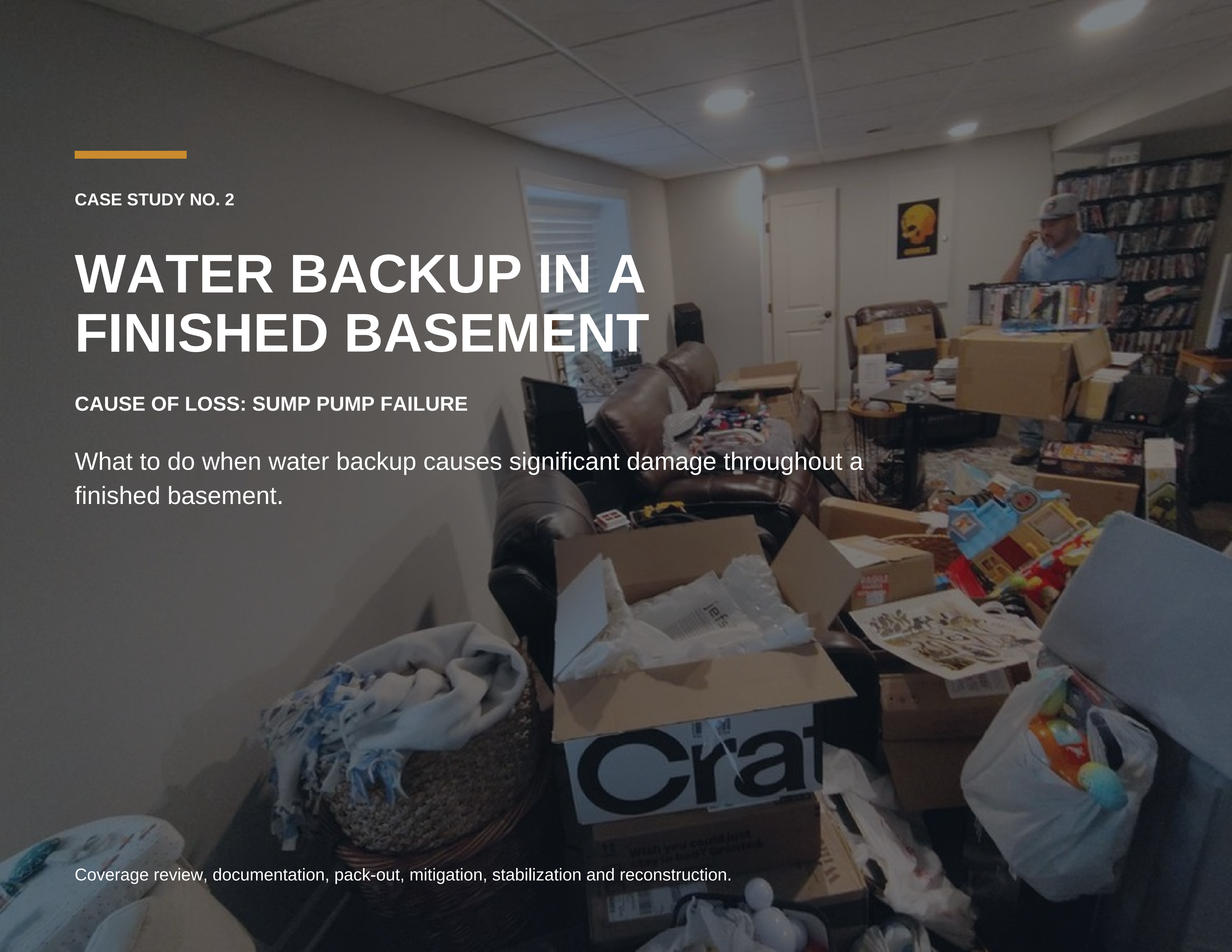


CASE STUDY NO. 2

WATER BACKUP IN A FINISHED BASEMENT

CAUSE OF LOSS: SUMP PUMP FAILURE

What to do when water backup causes significant damage throughout a finished basement.

Coverage review, documentation, pack-out, mitigation, stabilization and reconstruction.

THE FIRST DECISION IS FINANCIAL PROTECTION

READ THE POLICY BEFORE INVASIVE WORK BEGINS

Sump-pump and water-backup losses may be controlled by a separate endorsement or sublimit. Some policies carry limits as low as $5,000 to $10,000, while others provide substantially stronger protection. The actual policy language controls.

WHY DOES STRONG COVERAGE MATTER?

A finished basement may include flooring, drywall, trim, doors, a bathroom, personal property, pack-out costs and reconstruction. Those costs add up quickly. Understanding the available protection first helps prevent the homeowner from facing a major financial shortfall.

THIS LOSS HAD STRONG COVERAGE.

That protection allowed our team to provide a professional emergency response, complete the contents work and pack-out, and plan the reconstruction correctly while protecting the homeowner.

A FINISHED BASEMENT WITH WATER AND NOWHERE TO WORK

CONTENTS MANIPULATED FOR ACCESS

WATER MOVED ACROSS FINISHED AREAS

MOVE AND PROTECT CONTENTS DURING MITIGATION

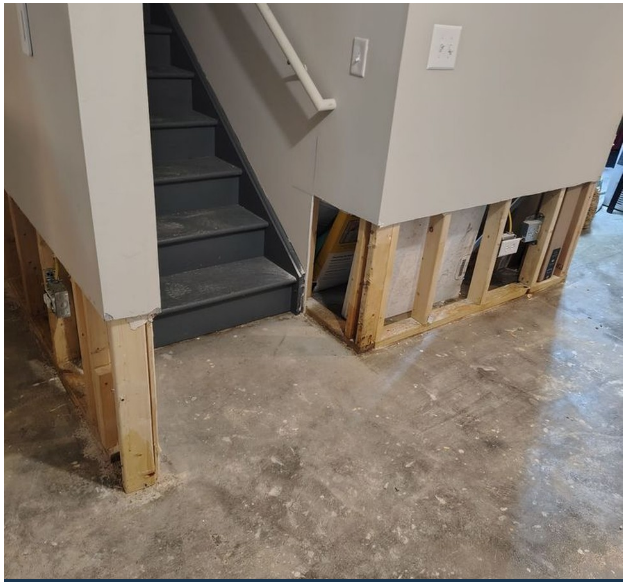
The basement was heavily congested, leaving little room for emergency work. Content manipulation moved, grouped and protected items within the basement so crews could document the loss, reach wet materials and begin mitigation safely.

DOCUMENT BEFORE CONDITIONS CHANGE

The team recorded the original contents, standing water, affected rooms, flooring, trim and wall assemblies. Moisture readings and photographs then continued through demolition and drying to support the mitigation scope.

FOLLOW THE WATER UNTIL COMPLETELY DRY

MOISTURE VERIFICATION



TWO-FOOT FLOOD CUTS

AFFECTED FINISHES REMOVED

REMOVE WHAT CANNOT REMAIN. OPEN WHAT MUST DRY.

Wet trim and lower wall materials were removed, including two-foot flood cuts where needed. The work exposed wall cavities, allowed the team to evaluate concealed conditions and created a direct drying path for the affected structure.

DOCUMENTATION CONTINUES THROUGH DEMOLITION

Every stage was photographed and supported by moisture readings. That ongoing record explains why materials were removed, shows the conditions discovered behind them and gives the insurance company a clear basis for the mitigation scope.

DRY THE STRUCTURE WHILE PROTECTING WHAT REMAINS

DEHUMIDIFICATION

AIR MOVEMENT

DRYING ACCESS

A CONTROLLED DRYING ENVIRONMENT

Once wet finishes were removed and the concrete slab and wall cavities were accessible, professional drying equipment was positioned throughout the basement. Contents that remained temporarily onsite were grouped and protected so air could move through the work areas.

STABILIZED DOES NOT MEAN REBUILT

It means the standing water is gone, wet materials are addressed, the structure is drying and conditions are controlled for the next phase.

CLEAR THE SPACE SO THE REBUILD CAN BE PERFORMED CORRECTLY

CONTENTS PREPARED FOR PACK-OUT

PACK-OUT IN PROGRESS

PACK-OUT PREPARED THE BASEMENT FOR RECONSTRUCTION

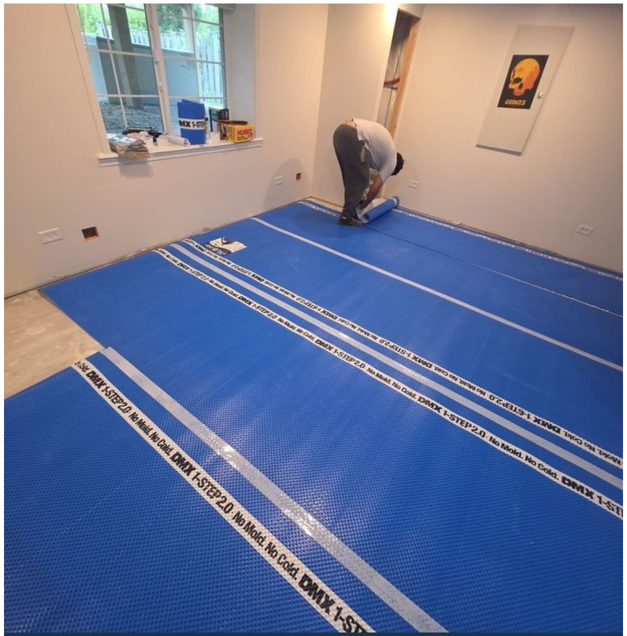
After emergency mitigation and structural drying were completed, the remaining basement contents were professionally packed and moved to a temperature-controlled storage facility. This protected the homeowners' property and gave the reconstruction team clear, continuous access to the work areas.

WHY PACK-OUT SAVES TIME

With the contents removed and protected, the rebuild could proceed without crews repeatedly stopping to relocate items or risking damage to the homeowners' property.

FROM OPEN WALLS TO PROTECTED NEW FINISHES

DRYWALL AND PAINT



FLOOR PROTECTION

NEW FLOORING BEGINS

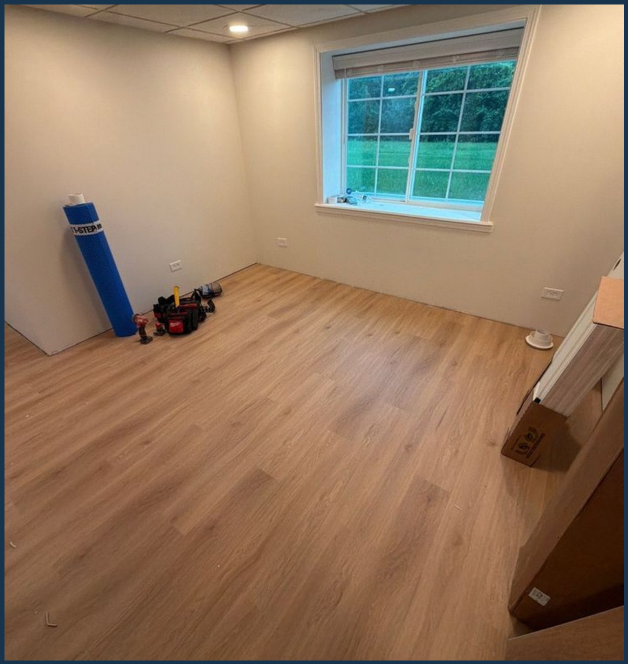
THE REBUILD STARTS AFTER THE SCOPE IS FUNDED

The carrier develops separate estimates for mitigation, contents handling and reconstruction. When pricing or scope does not match the documented work, additional communication is required so the homeowner has enough funding to put the basement back together properly.

ESTIMATED PROJECT DURATION: THREE TO FOUR MONTHS

Much of that timeline depends on carrier estimating, scope reconciliation, material decisions and reconstruction sequencing - not simply the number of days crews are onsite.

THE BASEMENT MOVES TOWARD COMPLETION



NEW FLOORING

FINISHED AREAS RETURN

RECONSTRUCTION IN PROGRESS

STRONG COVERAGE MADE A COMPLETE RESPONSE POSSIBLE.

The loss progressed from standing water and crowded contents to content manipulation, documented mitigation, structural drying, professional pack-out and reconstruction. New flooring, drywall, paint and finish work brought the basement back toward normal use while the project team coordinated the financial scope with the carrier.

THE HOMEOWNER LESSON

Review your sump-pump and water-backup protection before a loss. The right endorsement and limit can determine whether a finished basement is fully recoverable.