

leave the faucets turned on and call a plumber. If you detect that your water pipes have frozen and burst, turn off the water at the main shut-off valve in the house; leave the water faucets turned on. (Make sure everyone in your family knows where the water shut-off valve is and how to open and close it.)

NEVER try to thaw a pipe with a torch or other open flame. Water damage is preferable to burning down your house. You may be able to thaw a frozen pipe with the warm air from a hair dryer. Start by warming the pipe as close to the faucet as possible, working toward the coldest section of pipe.

DO NOT use electrical appliances in areas of standing water because you could be electrocuted.



No Frozen Pipes.

Your carpet's soaked.

Your furniture's ruined.

You have to walk through six inches of water to get across your kitchen.

You've fallen victim to a catastrophe, but it wasn't a flood or hurricane.

You could have avoided this disaster:

You Can Prevent Frozen Pipes.



State Farm Fire and Casualty Company
Home Office:
Bloomington, Illinois

105-3234.2

 Printed in U.S.A.
on Recycled Paper



No Frozen Pipes.

Frozen pipes aren't just an inconvenience. An average of a quarter-million families have their homes ruined and their lives disrupted each winter ... all because of water pipes that freeze, burst and destroy.

And if you think recovering from frozen pipes is as simple as calling a plumber, think again.

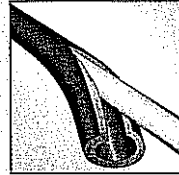
An eighth-inch (three millimeter) crack in a pipe can spew up to 250 gallons (946 liters) of water a day, wrecking floors, furniture and keepsakes. Both plastic (PVC) and copper pipes may burst.

Imagine if your pipes were to freeze and break while you were away on vacation: Your homecoming would be a soggy one and your fix-it plea to a plumber would have to be accompanied by calls to a contractor, carpet-layer, painter and furniture store. Damage might be so severe that you and your family would have to move out of your home while repairs are made.

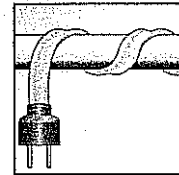
By taking a few simple precautions, you can save yourself the mess, money and aggravation frozen pipes cause. Here are a few simple steps to protect your home or apartment:

Before the Cold Hits

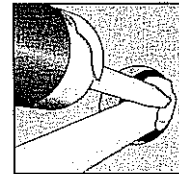
INSULATE pipes in your home's crawl spaces and attic. These exposed pipes are most susceptible to freezing. Remember: The more insulation you use, the better protected your pipes will be.



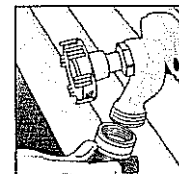
HEAT TAPE or thermostatically controlled heat cables can be used to wrap pipes. Be sure to use products approved by an independent testing organization, such as Underwriters Laboratories Inc., and only for the use intended (exterior or interior). Closely follow all manufacturer's installation and operation instructions.



SEAL leaks that allow cold air inside, near where pipes are located. Look for air leaks around electrical wiring, dryer vents and pipes. Use caulk or insulation to keep the cold out and the heat in. With severe wind chill, a tiny opening can let in enough cold air to cause a pipe to freeze.

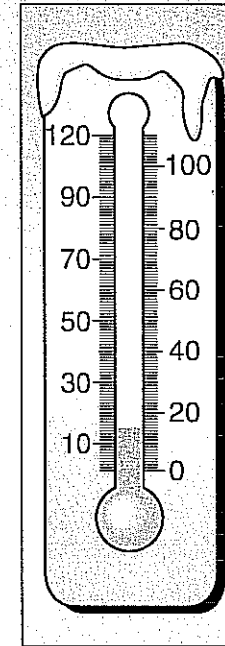


DISCONNECT garden hoses and, if practical, use an indoor valve to shut off and drain water from pipes leading to outside faucets. This reduces the chance of freezing in the short span of pipe just inside the house.



When the Mercury Drops

A **TRICKLE** of hot and cold water might be all it takes to keep your pipes from freezing. Let warm water drip overnight, preferably from a faucet on an outside wall.



OPEN cabinet doors to allow heat to get to uninsulated pipes under sinks and appliances near exterior walls.

If You're Away

SET the thermostat in your house no lower than 55 degrees (12 degrees Celsius).

ASK a friend or neighbor to check your house daily to make sure it's warm enough to prevent freezing, or ...

SHUT OFF and drain the water system. Be aware that if you have a fire protection sprinkler system in your house, it will be deactivated when you shut off the water.

If Your Pipes Freeze

DON'T TAKE CHANCES. If you turn on your faucets and nothing comes out,

SERVPRO®

Fire & Water - Cleanup & Restoration™

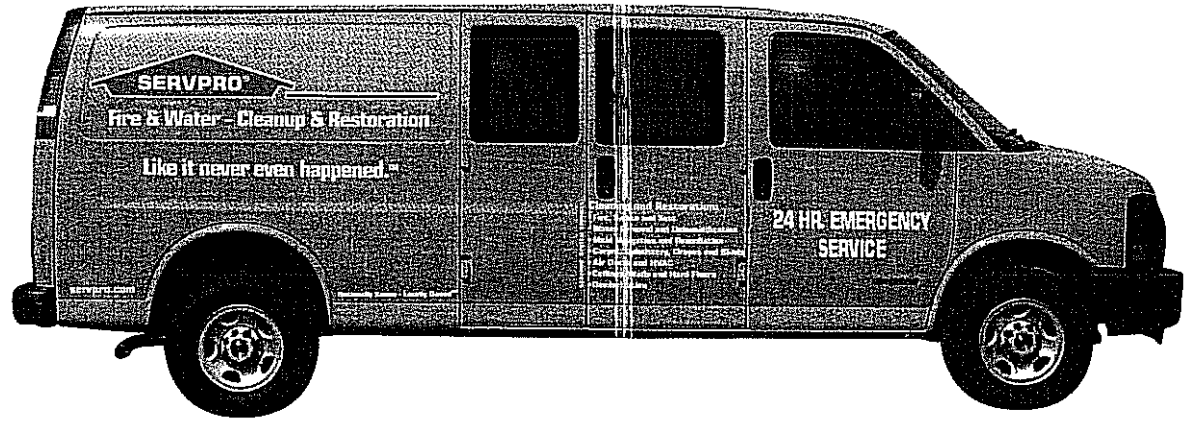
SERVPRO® is a Franchise company with over 38 years of leadership in cleanup and restoration. Our track record of results has earned us the trust of the insurance industry, countless homeowners, and in one unforgettable instance, even the Pentagon.

SERVPRO® Franchise Professionals are a team of specialists, trained to professionally clean your home and personal belongings.

Wherever there is a house full of water or an office full of smoke, you can count on SERVPRO® Franchise Professionals - the heroes in the green vans - to respond quickly.



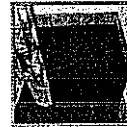
EMERGENCY TIPS FOR YOUR HOME



WATER DAMAGE FROM CONTAMINATED WATER

DO:

- ❑ Avoid all contact with sewage and items contaminated by sewage.
- ❑ Wash your hands thoroughly after contact with contaminated items.



DON'T:

- ❑ Spread contaminated water by walking unnecessarily on damaged or wet areas.
- ❑ Turn on the HVAC system if there is a possibility of spreading contaminated air.
- ❑ Use household fans to dry the structure and spread contaminants.
- ❑ Use products for personal hygiene and cleanliness if exposed to the contaminated areas.

Note:

If exposed to harmful waste, OSHA recommends a post-exposure medical evaluation. Consult your local health department or physician.

VANDALISM DAMAGE

DO:

- ❑ Hose or wash egg damage from building exterior as soon as possible.
- ❑ Vacuum glass particles from carpets and upholstery.
- ❑ Save containers which reveal the ingredients of spilled inks, cosmetics and paints.



DON'T:

- ❑ Attempt to remove ink, paint or cosmetic stains.
- ❑ Operate damaged lamps or appliances.
- ❑ Discard furniture wood chips, broken pieces from porcelain, furniture or art objects.

HARMFUL WASTE

(Sewage, Bloodborne Pathogens, etc.)

DO:

- ❑ Stay out of affected areas.
- ❑ Call emergency service personnel if the situation is life-threatening.
- ❑ Treat all bodily fluids as if they are contaminated.



DON'T:

- ❑ Attempt cleanup of any kind.
- ❑ Touch or handle items that may be contaminated.

SERVPRO

Fire & Water - Cleanup & Restoration™



Like it never even happened.®

RESTORATION NEWSLINE

Published for Members of the Insurance and Commercial Property Industries

Home Emergency Tips: Water Damages

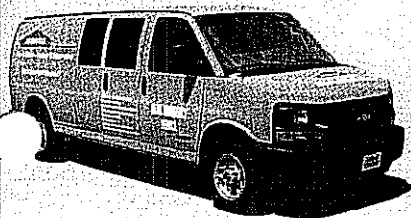
The following are a few helpful tips on action you or your customer can take until SERVPRO® arrives.

DO:

- Remove as much excess water as possible by mopping and blotting.
- Wipe excess water from wood furniture after removal of lamps and tabletop items.
- Place aluminum foil or wood blocks between furniture legs and wet carpeting.
- Turn air conditioning on for maximum drying in summer.
- Remove Oriental rugs or other colored rugs from wet wall-to-wall carpeting or hardwood floors.
- Open and place luggage, in sunlight to dry, if possible.

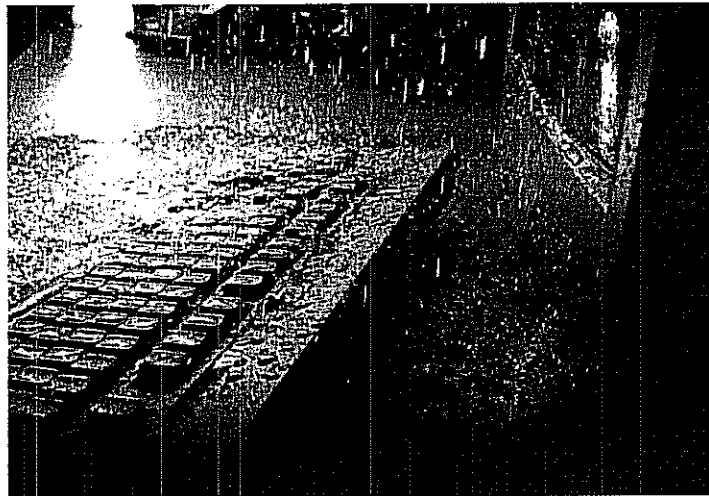
DON'T:

- Leave wet fabrics in place; dry as soon as possible.
- Leave books, magazines or other colored items on wet carpets or floors.
- Use TVs or other household appliances while standing on wet carpets or floors, especially not on wet concrete floors.



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Call the
CLEANUP TEAM
that's faster
to any sized disaster.



THE SCIENCE OF DRYING WATER-damaged structures can often be a complicated problem. But when your business or your customer's home is ankle-deep in water, you don't want to hear about problems.

You want solutions.

Your local SERVPRO® Franchise Professional can be your solution. With over 39 years of leadership in the cleaning and restoration business, SERVPRO® can help get your business back in working order, helping to make it "Like it never even happened."

So the next time a disaster strikes, forget about the relative humidity, the cubic feet of the damaged area and how much time it will take you or your customers to dry and return everything possible to its preloss condition. Don't worry about the type of carpet, hardwood, padding or subfloor. Leave the dirty work to the Franchise Professionals equipped with the training, equipment and experience to make things right again.

Allow SERVPRO® to sweat the small stuff for you. Just give your local Franchise Professional a call, and leave the restoration to SERVPRO®.

Just give your local Franchise Professional a call,
and leave the restoration to SERVPRO®.

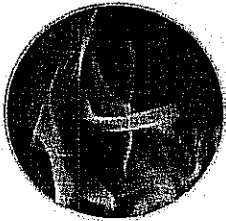


RESTORATION NEWSLINE

Like it never even happened.®

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Fire and Smoke Damage

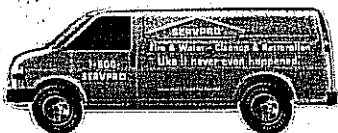


DO:

- Limit movement in the area to prevent further damage.
- Keep hands clean. Soot on hands can further soil upholstery, walls and woodwork.
- Clearly mark the area with caution signs and safety tape.
- Place dry towels or old linens on rugs, upholstery and carpet traffic areas.
- Wash off both sides of leaves on indoor plants.
- Change HVAC filters and tape double layers of cheesecloth over air registers to stop particles of soot from getting in or out of the HVAC system.

DON'T:

- Attempt to wash walls or painted surfaces without first contacting a local SERVPRO® Franchise Professional.
- Attempt to shampoo upholstered furniture or carpet without first contacting your local SERVPRO® Franchise Professional.
- Attempt to clean electrical appliances, computers, televisions, radios, etc. that may have been close to fire, heat or water without first contacting an authorized repair service.

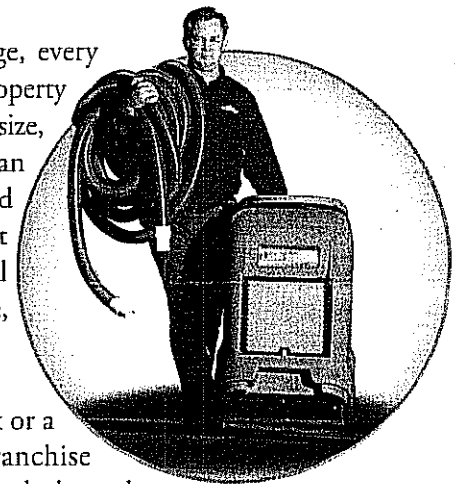


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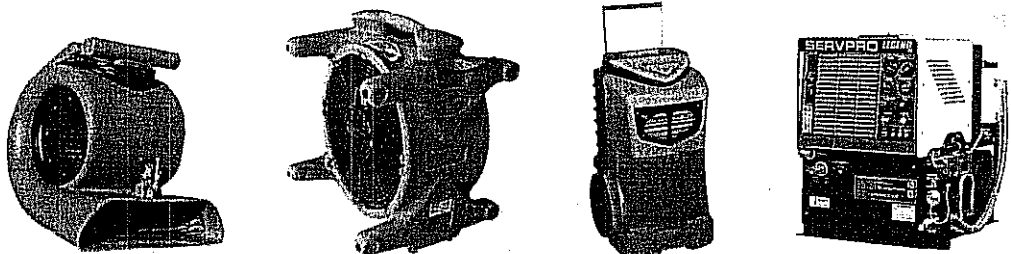
The Equipment to make fire and water damage

“Like it never even happened.®”

When it's your business that suffers fire damage, every second counts when it comes to restoring your property to preloss condition. Fire damage, no matter the size, can affect every room within the property. It can travel through air ducts, burn through ceilings and floors and damage countless pieces of equipment and documents. Fire damage can cause normal business interruption and/or business closure, resulting in customer and revenue loss.



Whether it's a one-story, single business complex or a multi-story office building, SERVPRO® Franchise Professionals are prepared to inspect, restore and clean the space following a fire damage. Your Local SERVPRO® Franchise Professional has access to thousands of pieces of equipment and hundreds of personnel to help mitigate even the largest fire damage. Working with a network of Franchise Professionals nationwide, your local SERVPRO® cleanup crew utilizes high-tech industrial equipment to address all types of smoke and soot damage of any size, helping to minimize replacement costs and return the customer to business as usual. No job is too big when it comes to helping an insurance customer and their insured get back to business quickly. When the fire damage requires more than cleaning solution and a broom to remove the smoke and soot, contact the bright green cleanup team with the industrial-sized equipment to reach every corner, vent, carpet and wall. SERVPRO® Franchise Professionals will work hard to restore your property and contents to preloss condition when possible and get you back in business. Call 1-800-SERVPRO, 24 hours a day, 365 days a year to locate the SERVPRO® Franchise Professional nearest you.



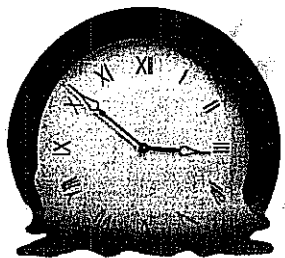


Like it never even happened.®

RESTORATION NEWSLINE

Published for Members of the Insurance and Commercial Property Industries

SERVPRO® Emergency Services



Because fires don't respect
the 9-to-5 workday.

When your customer calls to report a fire damage, consider passing along the following useful tips to help limit the damage:

- Limit movement in the area to prevent further damage.
- Keep hands clean. Soot on hands can further soil upholstery, walls and woodwork.
- Wash off both sides of leaves on indoor plants.
- Change HVAC filters and tape double layers of cheesecloth over air registers to stop particles of soot from getting in or out of the HVAC system.
- Don't attempt to wash walls or painted surfaces. Leave that job to your local SERVPRO® Franchise Professional.



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Call in the CLEANUP TEAM to make fire damage “Like it never even happened.®”

Fire and water damages can strike at any time, day or night, because disasters don't simply disappear on nights, weekends and holidays. In fact, studies consistently show fire damages peak from 3 p.m. to 6 p.m. each day. After the fire is extinguished, you and your customer don't want to wait until the next morning for cleanup and restoration to begin. If you are a business owner, every hour following a fire can be an hour of lost productivity, lost revenue and lost reputation.

You need emergency response. You need someone who will be there for your customer on time, time after time. You need your business back up and running, and you need it now.

You need a SERVPRO® Franchise Professional. Simply call 1-800-SERVPRO or contact your local SERVPRO® Franchise, and a Franchise Professional will contact you or your customer within one hour to arrange for service. Within four hours of loss notification, a SERVPRO® Franchise Professional will be on-site to start mitigation services. Within eight business hours of on-site arrival, a verbal briefing of the scope



will be communicated to the appropriate agent, resident or business owner.*

It's called SERVPRO's 1-4-8 Service Response Guidelines, and it means peace of mind for you and your customer. And since restoring property is the SERVPRO® Franchise Professional's first priority, you will know everything is being done to limit the damage.

With industry-approved equipment, training and the support of a Network more than 1,400 Franchises strong, there is no job too big or too small for your local SERVPRO® Franchise Professional. So give us a call—day or night—and we'll get right to work, helping make it “Like it never even happened.®”

*Service Response Guidelines — Exceptions may apply under certain conditions, such as a local catastrophic event or storm situation.

Restoration Times

December 2007

A bi-monthly publication for insurance agents

Cleaning after fire and smoke damage is not an easy task: Leave it to the pros

Grand Rapidsians are a "can do" type of people. When disaster hits, we want to jump in and begin to rectify the situation. With fire and smoke damage, sometimes more damage can be caused by a homeowner than problems solved.

A few do's and don'ts in case of fire:
DO...

- Clean and protect chrome fixtures by washing with detergent, then coating with Vaseline.
- Vacuum loose smoke particles from carpet, upholstery, and drapes.
- Empty refrigerators and freezers if power has been shut off.
- Pour antifreeze in toilet bowls, tanks, sink and tub drains.
- Pets and people should be moved if fire residues are heavy.
- Specialty dry cleaning shops should be used to clean your garments. They can optimize the clothing that is saved.
- All open areas should be boarded up immediately by a certified contractor such as Guarantee System.

DON'T...

- Wipe fire residues from walls or ceilings- you'll only smear them. Your certified specialists from Guarantee System have the proper equipment and solutions to remove the residue.
- Use furnishings impacted by heavy residue.
- Use any food exposed to heat. Turn on electronics until they have been cleaned and checked. Your certified specialists from Guarantee System will be able to restore most of your electronic items.

Guarantee System provides high-quality cleaning and restoration services for homes or businesses at an affordable price. When disaster strikes, we can help can restore damage from fire, flood, mold, vandalism, pest eradication, wild or domesticated animals, or trauma scene to get your customer's life back to normal as quickly as possible. *Learn more about what we can do for you!* Call (616) 451-0787 or visit GuaranteeSystem.com.

GUARANTEE@SYSTEM.

One phone call to Guarantee System will put everything needed into motion. Within two hours, we will have a certified specialist on site to evaluate the loss. We will prepare an estimate within 48 hours so that things can move along quickly. At this time, digital photos will be available online. A timeline will be presented to the insurance agent, the assigned adjuster, and the homeowner. Guarantee System prides itself on working hand in hand with the insurance agency so that the homeowner is happy with the progress, and the needs of the agency are met. We find that a well thought out plan of restoration comforts the homeowner. They are then ready to have the process move forward and are grateful for the treatment they are receiving from their agent.

The first step will be to board up any openings against the weather and against criminals who may want to gain access. If a pack out is necessary, this will happen immediately. A photo inventory will be prepared as the pack out occurs. Any damage to each piece will be noted. Contents will be cleaned and stored in our warehouse. Clothing will be taken by a dry cleaner specializing in damaged goods. They will prepare an accounting of any unsalvageable goods. They will use an emergency timeline for any clothing that the homeowners will need within the first week. Often, when the fire is put out, water damage also occurs. Dry out will take place immediately to minimize further damage. Damaged materials will be removed. A thorough cleaning of all soot will take place. Skilled trades people will handle each phase of reconstruction.

Guarantee System keeps a journal on the progress of each claim. This is found on the web, and can be interactive for the homeowner, the insurance agent, and the insurance adjuster when they are granted access and assigned a password. This allows communication to occur seamlessly and keeps everyone aware of the status of the loss in *real time*. It called CVAT, or claims virtual adjusting tool. The time saved with phone calls is enormous. The peace of mind it provides everyone involved is priceless.

At all levels of fire and smoke damage, Guarantee System is there to restore the home to its previous condition, smoothly.

moisture. Fix leaky plumbing or other sources of water. Wash mold off hard surfaces with detergent and water, and dry completely. Absorbent materials (such as ceiling tiles & carpet) that become moldy may have to be replaced.

Ten Things You Should Know About Mold

1. Potential health effects and symptoms associated with mold exposures include allergic reactions, asthma, and other respiratory complaints.
2. There is no practical way to eliminate all mold and mold spores in the indoor environment; the way to control indoor mold growth is to control moisture.
3. If mold is a problem in your home or school, you must clean up the mold and eliminate sources of moisture.
4. Fix the source of the water problem or leak to prevent mold growth.
5. Reduce indoor humidity (to 30-60%) to decrease mold growth by: venting bathrooms, dryers, and other moisture-generating sources to the outside; using air conditioners and de-humidifiers; increasing ventilation; and using exhaust fans whenever cooking, dishwashing, and cleaning.
6. Clean and dry any damp or wet building materials and furnishings within 24-48 hours to prevent mold growth.
7. Clean mold off hard surfaces with water and detergent, and dry completely. Absorbent materials such as ceiling tiles, that are moldy, may need to be replaced.
8. Prevent condensation: Reduce the potential for condensation on cold surfaces (i.e., windows, piping, exterior walls, roof, or floors) by adding insulation.
9. In areas where there is a perpetual moisture problem, do not install carpeting (i.e., by drinking fountains, by classroom sinks, or on concrete floors with leaks or frequent condensation).
10. Molds can be found almost anywhere; they can grow on virtually any substance, providing moisture is present. There are molds that can grow on wood, paper, carpet, and foods.

If you have IAQ and mold issues in your school, you should get a copy of the [IAQ Tools for Schools](#) Action Kit. Mold is covered in the IAQ Reference Guide under [Appendix H - Mold and Moisture](#).

Asthma and Mold

Molds can trigger asthma episodes in sensitive individuals with asthma. People with asthma should avoid contact with or exposure to molds.

EPA's [Asthma web site](#)

Additional Resources:

- Allergy & Asthma Network/Mothers of Asthmatics (AAN/MA): (800) 878-4403; www.aanma.org EXIT Disclaimer
- American Academy of Allergy, Asthma & Immunology (AAAAI): www.aaaai.org EXIT Disclaimer
- American Lung Association: 1-800-LUNG-USA (1-800-586-4872); www.lungusa.org EXIT Disclaimer
- Asthma & Allergy Foundation of America: (800) 7ASTHMA; www.aafa.org
- Canada Mortgage & Housing Corporation "Fighting Mold - The Homeowner's Guide" www.cmhc-schl.gc.ca/en/co/maho/yohoyohe/momo/momo_005.cfm EXIT Disclaimer
- National Institute of Allergy and Infectious Diseases: www.niaid.nih.gov

The Dos and Don'ts of Water Damage Clean Up

However water damage occurs, homeowners can simplify the loss by doing, or not doing, a few things right. These simple steps taken by a homeowner will help to prevent further damage until a professional restorer is called to dry out the home. Work begun within 72 hours will be successful at saving both the home and its contents.

Do's

- ✓ Ventilate wet areas
- ✓ Remove standing water from flat surfaces where possible
- ✓ Remove any boxes of stored items
- ✓ Take up wet area rugs that are on wood floors
- ✓ Stay out of rooms where ceilings are sagging
- ✓ Move computers, TVs, and other electronics to a dry environment
- ✓ Remove all items from tables and bookcases
- ✓ Open drawers and cabinets to dry the interior but don't force open stuck drawers and doors
- ✓ Freeze valuable books to inhibit mold growth
- ✓ Place tin foil or wax paper under furniture legs

Don'ts

- ✓ Operate any electronics
- ✓ Increase heat
- ✓ Leave wet fabrics in place

Mary Smith - SAMPLE LETTER
Guarantee System
851 Fulton St W
Grand Rapids MI 49504-6277

Restorer / Billings / B. Green / M. H. / Mickey / Angela

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