

Survivors Speak: Partial Loss Remediation Tips

The **“Survivors Speak”** publication series offers the perspectives of people who lost homes in natural disasters, in their own words. The series is part of United Policyholders’ extensive library of free information.

If your home was damaged by fire, smoke, soot, or heat it may be difficult to determine the extent of the damage and the best methods to clean, repair and/or restore your home to its pre-loss condition. Here are general remediation tips and suggestions from Colorado (2012 Waldo Canyon Wildfire) survivors with input from the restoration contractors and experts who helped them advocate for a full restoration:

- Document the damage with your own pictures, video evidence, written timelines, descriptions, professional estimates and expert reports. This documentation is the foundation of your claim.
- Your insurer will want to try the least aggressive/expensive methods first. Although it may seem wasteful, it may also be necessary to go through this step-by-step approach in order to gain the best end result.
- Never destroy the evidence until after you have resolved your claim. For example, if you must replace carpet before the insurer agrees to pay for replacement, be sure to document all of the issues and set aside a large segment of the damaged carpet for future inspection.
- **Roof and Gutter Damage:** Ask your roofing contractor or a reliable, local roofer to inspect these elements of the exterior of your home. It is possible that the underlayment is damaged even when the roof itself appears unaffected. Gutters can also warp and melt. Get a good visual line from a distance to see if there is sagging or warping.
- **Window Damage:** Use a discerning eye and good sense when investigating for damage. A hose sprayed on your windows may reveal warping or leaks long before seasonal changes and inclement weather would. Another indication of window damage is a “ripple effect” to the seal that is between the double panes along the perimeter of the glass. If you continue to notice excessive

debris or air exchange through your closed windows that did not happen prior to the wildfire, there is a good chance that the windows are damaged. While many insurers may only approve “reglazing” or replacing the sealed glass portion of the window, this may not resolve the problem. In addition, heat damage may well have reduced the life expectancy and possibly the warranty of the windows even if the glass is replaced. Wood dries out and warps as does vinyl.

- **Painted Surfaces Damage:** Damage to interior walls can sometimes be detected by a chemical sponge wipe, but another method is to look for “ghosting” around items that were hanging on the walls during the event. If you remove a picture and examine the walls from an angle in good light, you may see a difference in sheen in the area that was previously covered. Yellowing of some materials such as plastic or silicone caulking may be more evident than changes in the paint color. If the insurer approves wiping of the walls, be sure to take pictures both before and after – it is common for smudging to occur as a result of the cleaning which would require the insurer to take the next step in remediation. The best practices protocol seems to be a thorough cleaning, then sealing (with a primer rated for smoke remediation), then one or two coats of paint.
- **Soft Goods/Carpet Damage:** Cleaning soft goods and carpets is rarely effective. Carpet and padding act as a sponge, which absorbs the particulates and residues left behind from the smoke. Surface cleaning cannot ensure complete removal of these contaminants. Again, you may have to agree to attempt cleaning of carpets and upholstered goods before you can demonstrate that replacement is necessary. Certain fabrics such as cotton, linen, and silk will discolor and then fail during the aggressive cleaning methods needed to remove residues. Once this is documented, you can request replacement.
- **HVAC and Ductwork:** HVAC and Ductwork must be professionally cleaned, inspected, and may require replacement. Not all methods for cleaning are equal. Be sure to check the certification and references of all professionals.
- Do not accept no for an answer if you believe the answer should be yes! It may take multiple estimates and requests before you have the weight of the evidence needed to change the decision of the adjuster. Be clear and concise. Write letters asking for exactly what you feel is needed to remediate the damage and why. Ask your estimators and experts to also be specific in their reasons and recommendations.

For more information, please read UP’s related publications:

[Insurance Claim Tips for Partial Loss Fires](#)

[Speak UP: How to communicate with your insurance company](#)

This Survivors Speak was written by Kerri Olivier of Colorado Springs, Colorado. Ms. Olivier's home was damaged in the Waldo Canyon Wildfire in 2012.