

MOM-RMTD-POL-Water Damage Mitigation

Category: Risk Management

Effective Date: 08-01-1998

Last Revised: 06-10-2023

Issuing Authority: Risk Management & Tort Defense Division

I. Purpose

This policy sets forth claims reporting and loss mitigation requirements for claims that arise from water damage. Water damage claims must be promptly reported to the Risk Management and Tort Defense Division (RMTD) and appropriate mitigation measures taken immediately to assure that mold and other fungus do not endanger state property or employees.

II. Scope

The Department of Administration is authorized to administer commercial insurance and self-insured programs as it deems appropriate on behalf of all state agencies. This policy applies to all state agencies who have suffered a water loss.

III. Duties and Responsibilities

A. State Property Water Damage Clean-up

1. The state property/casualty insurance program covers direct physical damage to covered property caused by single, sudden events. Losses resulting from water over a period of weeks, months, or years are not considered single, sudden events.
2. Direct damage includes damage to covered property caused only by the water. Damage caused by mold is not the direct result of a water loss and is not covered by the state's insurance program.
3. Changes in the legal and insurance environment require stricter adherence to loss mitigation requirements. This is especially true with water damage losses because of the possibility of mold. It is most effective to control mold by aggressively removing water and cleaning or repairing the resultant damage.
4. RMTD will authorize and pay for reasonable measures to dry up water. Insurance funds will not be used to pay for mold remediation.

B. Aggressive water damage mitigation requirements help prevent mold growth. Agencies must:

1. Shut off the water.
2. Any water loss that cannot be totally dried within 24 hours must be reported to RMTD at (406) 444-2422 or (406) 444-7996 within one business day of any occurrence.
3. Take time to **think** about the items that are being damaged. Decide what the priorities are since you have a limited ability to save things. Get out of harm's way items that are irreplaceable.
4. Clean up any standing water. But you are not done when the obvious water is mopped up.
5. Find all the water. Look in all adjacent rooms, lower floors, basements and crawl spaces. Look inside all boxes and under all contents. It is essential to immediately take the time for this search.
6. Aggressively dry. Usually moving air is the most effective way to dry up water. Install fans. Fans designed for this can be rented or water damage restoration professionals can be retained.
7. While moisture levels remain above normal in the area of a water loss, agencies must actively, continuously, use appropriate processes to reduce moisture levels. After extraction of standing water, drying fans or other active means must be used to bring moisture levels back to normal.
8. Because water trapped inside walls and floor systems takes a long time to dry, that often leads to mold. It must be decided whether it is appropriate to tear into drywall, floors and the like in order to mitigate the damage. It is our position that reasonable removal of building items in the long run will reduce cost.
9. Consult with the claims staff at RMTD. They can provide expertise and authority to spend insurance funds.
10. If you find that mold has begun, you must not let it spread. Do not expose anyone to the mold without proper protection. Do not stir it up with activity in the area. Take measures to contain it and control the movement of air around it.
11. If at any point health hazards are discovered that are caused by a water loss, Risk Management and Tort Defense must be notified.

Revised by Sara Snell

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