

RESTORATION COMPANIES

Your home has been damaged by water from a leak or a fire. How are you going to address the problem in your home?

Restoration Companies are usually the first responders following significant damage to a home from floods and fires, water damage, sewage backup and other major events. The job of a restoration company is to clean up the mess and to preserve and protect the home and its contents so that further damage will not occur.

Restoration Companies do not repair your home unless they are licensed to do home improvements by the state and have a separate contract with you for home repairs.

The Step by Step Process

1. After the major catastrophe, place a call to your insurance agent or other representative.
2. The insurance company will typically provide you with information about restoration companies who will remove the water or other contamination. Most insurance adjusters and claim representatives are familiar with the Restoration Companies available in your community that can begin the clean up quickly.
Even if your insurance company places the call to the Restoration Company, the Restoration Company works for You!
3. Review your responsibilities under your insurance policy for cleaning up the home to prevent additional damage. Discuss any questions you have about clean up with your insurance representative or claim adjuster.

THE STEP BY STEP PROCESS

4. When the Restoration Company arrives, thoroughly walk through your home with the Restoration Company Representative and discuss the areas that need to be cleaned. Your insurance company adjuster or claim representative may recommend what and how your home should be cleaned, but in the end it is your decision. If you have a camera, take pictures of the damage.
5. After the Restoration Company evaluates the work and equipment needed to clean your home, they will provide you with an estimate or contract for their services. Read the contract to make sure all the services discussed are listed. You must sign this contract, before the Restoration Company will begin work on your home. Ask for documentation showing drying progress and completion.

Once you sign this contract, **YOU ARE RESPONSIBLE** for paying the Restoration Company for the work described, **NOT** your insurance company.

Most insurance claim settlements will cover the cost of the cleanup done by the Restoration Company. If your insurance claim is denied, your contract with the Restoration Company requires you to pay for their services.

6. In the weeks following the water damage, frequently inspect the areas where the Restoration Company worked to make certain no moisture or dampness remain in your home.

REMEMBER:

- You are not obligated to hire the Restoration Company called by your insurance Company. You may select any Restoration Company to do the clean up, but the work must be done quickly to prevent further damage to your home.

- If you experience a problem with the services of the Restoration Company, you must take it up with the Restoration Company, NOT the insurance company.
- Not all Cleaning and Restoration Services that the Restoration Company provides are covered under your Insurance Policy.
- Being in the home while it is being cleaned may not be required by your Restoration Company, but only you are responsible for overseeing the work being done in your home. You, as the customer, must be satisfied with the work!

Currently there are no Government agencies in Maryland that regulate clean-up work done by Restoration Companies.

The Institute of Inspection, Cleaning, and Restoration Certification (IICRC) is a non-profit organization with certification programs and standards for the restoration industry. An IICRC certified firm must demonstrate proof of insurance, maintain a written customer complaint policy with follow-up on complaints and provide education and training, leading to certification, for technicians.

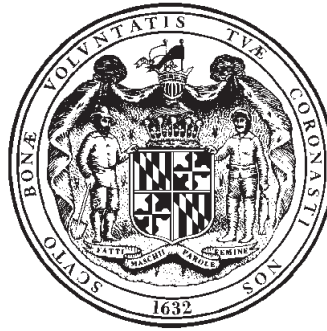
For more information, go to:
<http://www.certifiedcleaners.org/>

The Restoration Industry Association (RIA) is a trade association of cleaning and restoration professionals offering education and training, technical support and several certifications for technicians.

For more information, go to:
<http://www.restorationindustry.org/>

IMPORTANT TIPS

- Choose a well respected Restoration Company to clean your home
- Ask if they are IICRC certified
- Read the Restoration Company's contract carefully and keep a copy
- If a problem occurs with the quality of work, contact your Restoration Company IMMEDIATELY!
- KNOW what your insurance policy requires you to do following a major loss.
- If you have insurance coverage questions, ask your claims adjuster for answers in writing
- Response time is crucial to preventing further damage, including mold damage. Any delay can lead to a much more costly recovery, salvage and reconstruction
- Begin repairs to your home promptly following the clean up services
- Identify a good restoration company before you have an incident



PEOPLE'S INSURANCE COUNSEL DIVISION

email: PIC@oag.state.md.us

On the web:

www.marylandattorneygeneral.gov/Pages/PIC/

MARYLAND ATTORNEY GENERAL'S OFFICE

200 St. Paul Street

Baltimore, Maryland, 21202

410-576-6432

1 (888) 743-0023

WWW.MARYLANDATTORNEYGENERAL.GOV

PEOPLE'S INSURANCE COUNSEL DIVISION

AFTER THE DAMAGE - WHO SHOULD REMOVE THE WATER?

A CONSUMER GUIDE ON RESTORATION COMPANIES

MARYLAND ATTORNEY
GENERAL'S OFFICE