

Claims[®]

COVERING THE BUSINESS OF LOSS

November
2017

Volume 65 . Number 11
PropertyCasualty360.com

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from the November 2017
issue of *Claims* magazine

The National Underwriter Company

An **ALM** Publication

AFDs and Water Damage Claims



Forty-three years in the disaster restoration industry provides a long-range perspective when it comes to handling water damage claims. The decision to commit to following the ASNI/Institute of Inspection Cleaning & Restoration Certification (IICRC) S500 standard for water damage restoration included a learning curve that occurs when one implements changes to an otherwise loosely followed protocol or nonexistent standard of care. Adjusters unfamiliar with the standard began objecting to many parts of the protocol.

Most restorative drying projects require demolition, and the use of air filtration devices (AFDs – i.e., air scrubbers, HEPA filtration devices and negative air machines), a practice strongly recommended in the S-500. This practice led to an investigation into some of the more frequently disturbed materials found in the typical residential dry out to help justify the placement of AFDs if needed, since the protection of the home owner, insurance professionals, our staff and others entering the structure was paramount.

Water loss categories

Air filtration should be a part of all dry outs regardless of the category of loss. The S500 identifies three categories of water:

CATEGORY 1 WATER – Water that is clean at the releasing source and does not pose a hazard if consumed by humans. Category 1 water may become progressively contaminated as it mixes with soils on or within floor coverings or building assemblies (walls, decking, subflooring). Time and temperature, which promote the growth and amplification of microorganisms in water can cause Category 1 water to degrade. E.g., burst water pipes.

CATEGORY 2 WATER – This begins with some degree of contamination and could cause sickness or discomfort if consumed by humans. As with Category 1 water, time and temperature can cause Category 2 water to become progressively more contaminated.

CATEGORY 3 WATER – This water is highly contaminated and could cause death or serious illness if ingested by humans. Examples include: sewage, rising flood water from rivers and streams, and ground surface water flowing horizontally into homes.

Are AFDs needed?

Early on in our metamorphosis to follow the S500, an adjuster called to say placing AFDs was unnecessary on a job because our competitors were spraying anti-microbial products. After explaining that there were more risks and very little gained by using an anti-microbial on a Category 1 dry out, he did some research and eventually became an ardent supporter of our methodology.

In addition to persons with chemical sensitivities and other liability factors that accompany the use of anti-microbials, there are several states that require pest control licenses to apply these products on water restoration projects. In the state of Tennessee, using these products requires inspection, testing, bonding and insurance to comply with regulations for the Tennessee Dept. of Agriculture. Since most homeowners occupy their property during these situations, it is prudent to consider some form of air filtration to provide a healthier environment.

OSHA regulations require restorers to place some engineering controls if any unknown dusts are created during operations. Dust is likely to be aerosolized whether the water loss is a Category 1, 2 or 3. This may require a policy revision for some companies.

Risky business

A casual check of material safety data sheets and installation labeling instructions reveals a surprising amount of product information, which will create an awareness of risks that may have been overlooked in the past. Constantly

changing regulations will require restorers to pay more attention, and insurance professionals to develop a better understanding of changing protocols.

Here is a list of building materials frequently encountered and disturbed by restorative drying companies that would require the use of AFDs on a job site:

SUSPENDED CEILING TILES: Overexposure to airborne dust may cause respiratory, skin and eye irritation. Overexposure to respirable crystalline silica or man-made vitreous fiber may cause serious chronic or delayed lung disease or cancer. (From the warning label)

FIBERGLASS INSULATION: There is a possible cancer hazard by inhalation. Avoid breathing fiberglass dust. Operations such as sawing, blowing, tear out and spraying may generate airborne concentrations requiring additional respiratory protection. (From the warning label)

CEMENT BOARD: Contains respirable crystalline silica. This may cause cancer. (From the warning label)

VCT FLOOR TILE: Existing in-place resilient floor coverings and asphaltic adhesives may contain asbestos fibers and/or crystalline silica. These products should not be sanded, dry swept, dry scraped, drilled, sawed or chipped. (From the warning label of new product.)

WOOD DUST: This has been classified as a nasal carcinogen in humans. This can cause allergic respiratory effects, eyes and skin irritation. (From the wood dust web page.)

STAIN PROOF GROUT: This product contains crystalline silica. This may cause cancer if inhaled. (From the warning label.)

DRYWALL: This product contains crystalline silica. This can cause lung disease or lung cancer. Exposure to dust generated during the handling or use of the product may cause temporary irritation to eyes, skin, nose, throat and upper respiratory tract. (From the MSDS sheet.)

STONE TILE DUST: This may contain crystalline silica. This is a known cancer producer.

HOUSEHOLD DUST: Household dust harbors a cocktail of toxic chemicals that have been linked to an increased risk of a range of health hazards, from cancer to problems with fertility, researchers in the U.S. have found. (From The Guardian.)

LAMINATE FLOORING: This is a wood-based product and wood dust may be generated while cutting, sawing, sanding, machining or otherwise altering this product. Wood dust has been classified by the State of California as a substance known to cause cancer. (From the warning label.)

As a reasonable observer, one can see from this short list of materials frequently disturbed, unknown and potentially dangerous dusts may be created. It would seem prudent and reasonable to expect some form of air filtration device be placed on all water restoration projects, no matter the category. 🍷

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