

**Here's a timeline of what to expect if your home is damaged by a water leak.**

We'll walk you through the process, from the first day the water leak occurs until the water damage is repaired and your home is brought back to pre-loss condition.

**Week 1**

**Contact your Insurance**

You can file a claim on-line or the Mobile App. If you prefer, you can file a claim by phone with your agent and keep track of it on-line in the claims center.

**Here's what you should do:**

- Turn the water off.
- Take notes and photos of the cause and what was damaged.
- Clean up any pooling water and try to dry things out as best you can.
- Contact a plumber or appliance technician if needed.
- Save any estimates, invoices or receipts and send them to your adjuster as soon as possible.

**Set Up Water Dry Out**

Metrolina Restoration will provide quick water cleanup and dry the area and your belongings to help prevent further damage.

**Here's what you can expect:**

- We'll typically arrive the same day you call. The damage may require demolition and moving furniture and other belongings.
- You will be asked to pay your deductible. Remember, you only have to pay your deductible once per loss.
- Our certified technicians will establish a drying system designed for your specific situation.
- Using the latest technology in moisture detection and metering, our team will monitor the affected area until it has reached pre-loss moisture content.
- The drying process typically takes 4 to 7 days depending on the extent of the damage. The actual time it takes to complete repairs can vary depending on the severity of the damage
- Metrolina Restoration provides thorough documentation of all water damages, and can work directly with your insurance company to make an unfortunate situation much easier to manage.



## Week 1 Continued

### **Insurance Company Evaluates Damage**

Metrolina Restoration and Affinity Construction will work with your insurance company to determine the estimated cost and scope of repairs based on the condition of your home before the water leak.

### **Here's what you can do:**

- Provide photos if you have them to help show the damage.
- Let them know of any personal belongings that may have been damaged.
- Depending on the extent of the damage, an on-site inspection may be required.
- This inspection allows your adjuster to get an estimate for the cost of the covered repairs to your home.

## Week 2

### **Insurance Company Receives and Reviews Estimates**

Affinity Construction will work with your adjuster, or a member of the claims team, to provide an estimate for the repairs to your home and together evaluate that the estimate is appropriate for your covered damages.

### **Here's what you can expect:**

- Affinity Construction will send your adjuster or a member of the claims team the estimate generated in the prior step.
- If the loss is small, your adjuster might be able to create an estimate based on photos and a description of the damage.
- The time it takes to receive estimates may vary, but it takes about 5 to 7 business days to review estimates and invoices once they are received.
- A member of the claims team will follow up once the review is complete to discuss your payments.



## Week 3

### **Receive Payments**

Insurance companies can make payments by check or electronic funds transfer (EFT).

### **Here's what you can expect:**

- Your insurance company may issue a two-party check and mail it to the contractor.
- The check may include your mortgage company as a payee. In this case you will need to contact your mortgage company to understand their endorsement process.
- If you have damage to your personal property, the payment will be made directly to you.
- Payment may be made in multiple parts depending on the extent of the damage.

## Week 4

### **Schedule with Construction Manager**

After the adjuster approves the scope of repairs, Affinity Constructions' construction manager will begin scheduling repairs.

### **Here's what you can expect:**

- Once the estimate and payment has been arranged, repairs will be scheduled to start
- After a 30% deposit is made, repairs will begin.
- There may be multiple subcontractors who complete portions of the repairs, such as painting or flooring.
- Your construction manager will do their best to provide like kind materials or present you with different materials to choose from.

## Week 6

### **Affinity Construction Begins Repairs**

Repairs usually begin about 3 weeks after the estimate has been approved. Keep in mind, a major weather event could cause a delay.

### **Here's what you can expect:**

- While making repairs, your construction manager may discover additional covered damage and need to communicate to your insurance company.
- Using Affinity Construction, you can submit our supplemental estimate to the adjuster, claims team, or on-line claims center.

## Week 8

### **Review Repair Punch List**

A punch list includes the items that need to be finished before Affinity Construction receives final payment. As work is completed, your construction manager will walk through the repairs with you and note any remaining items.

## Week 9

### **Construction Manager Completes Repairs**

The actual time it takes to complete repairs can vary depending on the severity of the damage, your availability and the contractor's availability. Sixty days is just an average.

If the insurance company held onto a portion of your settlement, ask your construction manager to provide a final invoice. You can submit that for release of any additional payments.