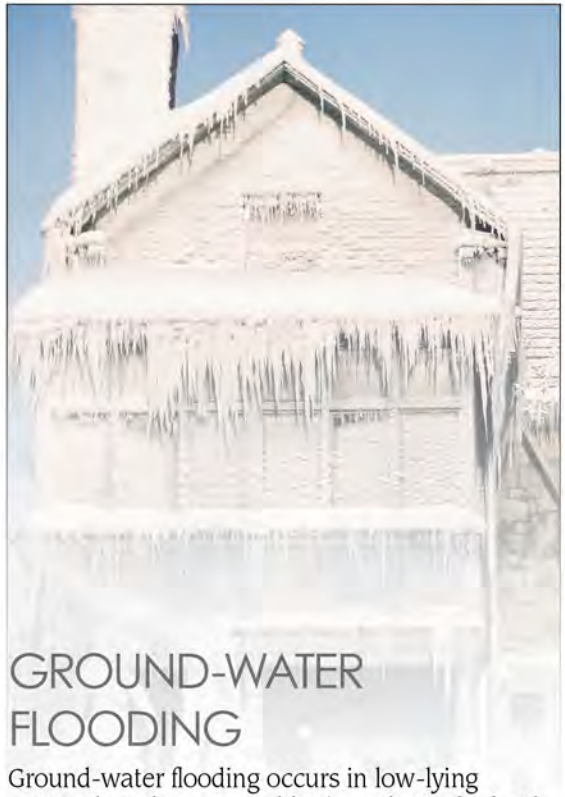

GROUND-WATER FLOODING

Ground-water flooding occurs in low-lying areas when the water table rises above the land surface and/or when water sourced from the exterior of the property floods the interior. This can cause sewer system back-ups, electrical malfunctions, damaged appliances and serious structural damage.

WHAT TO DO

Flooding from outside water is typically not covered by your insurance policy. Check with your local insurance agent. An additional insurance rider, such as 'sewer backup insurance' or 'drain or sump pump malfunction insurance' may provide the additional coverage you need.

If there is standing water, try to remove as much of it as possible and run a dehumidifier or a fan to help dry out the area. If wet areas are dried out quickly, mold can be avoided.

Make sure all sump pumps, drains, and gutters are unobstructed and working properly.

For more information about what to do if you experience damage to your property, see ACCORD's website for Emergency Restoration checklist.

HERE TO HELP

ACCORD Restoration offers mitigation and damage repair services. Contact any of our branch offices for assistance.

ACCORD RESTORATION
RESTORE. REBUILD. RESOLVE.

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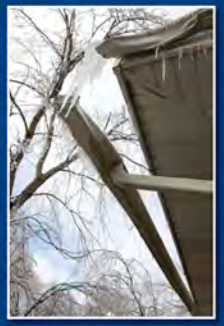

WHAT TO DO AFTER A SNOW STORM

After the snow has stopped, there are things you can do to help prevent potential hazards caused by large amounts of snow on your roof and around your property. Melting snow especially presents potential hazards for flooding that you should watch for.

ACCORD Restoration has prepared some helpful information that can alleviate some of your concerns.

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WHAT TO DO AFTER A SNOW STORM

PREVENTION AND SAFETY

To prevent equipment malfunctions and to maintain safety, keep heat pumps, dryer vents, furnace exhaust pipes, sump pumps, and water heater ventilation pipes and electrical meters clear of snow and ice buildup.

Be prepared by planning ahead before another winter storm hits. This includes stocking up on some key items and emergency supplies. See ACCORD's Storm Supply List at ACCORDrestoration.com

ICE DAMS

An ice dam is a ridge of ice that forms at the edge of a roof and prevents water from draining. Standing water behind the ice dam can leak into your home and cause extensive damage to your ceilings, walls, insulation, and other areas.

WHAT TO DO

To avoid damage from ice dams, such as water seeping into your property, contact a professional to see what can be done to mitigate the damage. Methods may include cutting channels in ice dams, removing snow and possibly removing gutters depending on the extent of the problem. Check with your insurance carrier for guidance and approval. Make sure that removing gutters will not add to or cause a flooding problem later.

If water is dripping from a drywall ceiling, poke a small hole in the ceiling with a screwdriver to create a drainage hole for the water to escape. After that you can place a bucket under the leak to capture the water.

Keep in mind that many insurance policies do not cover contents damage related to ice damming. If water starts dripping into your property, be sure to immediately remove any contents out of the damaged area.

SNOW LOADS AND ROOF COLLAPSE

Snow loading is a weight factor considered in the design of a flat or pitched roof for the probable amount of accumulated snow the roofing structure can handle. Several factors affect the amount of snow that can build up on a roof, including the pitch of the roof, snow drifts which can result in uneven snow loads on the roofing structure, type of roofing material, roof valleys or other roof areas which tend to collect larger amounts of snow.

WHAT TO DO

Know your snow load. Snow loads for flat roofs in most jurisdictions in our region are typically 30 pounds per square foot. This roughly translates to 24" to 30" of snow depending on the moisture density of the snow. Sloped roofs allow for lower snow loads; the steeper the slope, the lower the allowable snow load.

Watch for the warning signs of a potential roof collapse:

- Sagging ceiling or drywall.
- New cracks in the wall or the ceiling.
- Cracking or dripping sounds.
- Windows and doors that are difficult to open or close.