

**NEW JERSEY INSURANCE UNDERWRITING ASSOCIATION**

**IMPORTANT  
WATER DAMAGE GUIDELINES**

- Shut off all electricity in the immediate area.
- Use a wet vacuum or mop to remove any standing water. Flooring should be mopped and dried. Carpeting should be dried using fans or heaters. Large areas of saturated carpeting should be removed and stored outside the building.
- If your ceiling or wall is leaking or bulging from trapped water, put a bucket or tarp in place and relieve the pressure by carefully poking a hole to let the water out.
- Wet insulation should be removed and bagged. Save bagged wet debris that you remove from the building until the adjuster advises you to dispose of it.
- Use fans and humidifiers to circulate the air and reduce the moisture level.
- Keep a record of all expenses.

If your property is damaged by water, the damage may be covered if it was caused by one of the named perils listed in your policy.

Coverage for a loss can be determined only after our adjuster completes an investigation.

These guidelines are not a part of your policy but are intended to reduce water damage to your property. Your duties after a covered loss can be found on the conditions page of your policy.

To minimize damage caused by water and to prevent further damage to your property from water or mold, you should consider taking the following actions:

1. Stop further water from entering the interior of the building.
2. Cover any exterior openings with waterproof covering such as tarpaulins or pieces of plastic.
3. Make reasonable and *temporary* repairs to protect your property. (Do not make any permanent repairs such as roof replacement until the NJIUA adjuster has completed an inspection of the property and advises you how to proceed.)

*You can speak with a Claims Examiner for further help and information at 866-654-7526.*