



**Covenant**  
RESTORATIONS  
*"Providing Expertise & C.A.R.E. for People with Property Problems"*

# STORM FORUM

---



COVENANT  
RESTORATIONS  
WEBSITE

A PLACE TO LEARN WITH  
LOCAL EXPERTS



CONNECT WITH  
COVENANT  
RESTORATIONS



**John Stowe - Owner**

## **IICRC Certifications:**

Master Water Restorer (MWR)  
Master Fire & Smoke Restorer (MFSR)  
Master Textile Cleaner (MTC)  
Water Damage Restoration Technician (WRT)  
Applied Structural Drying (ASD)  
Applied Microbial Remediation Technician (AMRT)  
Health & Safety Technician (HST)  
Carpet Cleaning Technician (CCT)  
Carpet Repair & Reinstallation Technician (RRT)  
Journeyman Water Restorer (JWR)  
Fire & Smoke Restoration Technician (FSRT)  
Odor Control Technician (OCT)  
Journeyman Fire & Smoke Restorer (JFSR)  
Upholstery & Fabric Cleaning Technician (UFT)  
Color Repair Technician (CRT)

## **Other Certifications:**

ODL - Asbestos Inspector  
OSHA – General Industry Safety & Health,  
EPA – Renovation, Repair & Painting  
ITI – Infrared Thermographer Level 2  
Xactware Level 3



# ***SAFETY FIRST***

**IF IT'S NOT SAFE  
IT'S NOT WORTH IT**

**PERFORM A THOROUGH HAZARD ASSESSMENT  
AND TAKE MEASURES TO REDUCE OR REMOVE THE RISKS**

**COMMON RISK AFTER A STORM  
(FALLING OBJECTS, PUNCTURES, CUTS, ELECTRICAL SHOCK,  
EXPLOSION, CONFINED SPACES, HEAT INDEX, RESPIRATORY,  
SLIPS, TRIPS, FALLS, AND MANY MORE)**

**HAZARDOUS MATERIALS  
(MOLD, ASBESTOS, LEAD BASED PAINT, AND CHEMICALS)**

**PERSONAL PROTECTIVE EQUIPMENT (PPE)**



# ***HOW TO SAVE FAMILY PHOTOS AND DOCUMENTS***

**DO NOT SEPARATE  
PHOTOS AND DOCUMENTS WHEN WET**

**PLACE THEM IN AN EMPTY  
FROST FREE FREEZER**

**FREEZE THEM AS FLAT AS POSSIBLE**

**ADD ICE MELT IN  
SEPARATE CONTAINER  
WITHOUT A LID**

**CONTACT A COMPANY WHO SPECILIZES IN  
PHOTOS AND DOCUMENT RESTORATION**



# ***HOW TO PROPERLY ADDRESS WATER DAMAGE***

**ANSI/IICRC S500**

**STANDARD FOR PROFESSIONAL WATER DAMAGE RESTORATION**

**DON'T BE DECEIVED BY "IT DOESN'T FEEL OR LOOK WET"**

**MUSTY ODORS INDICATE THAT THE WATER DETERIORATED**

**FIND WHERE THE WATER WENT  
(IT'S GOOD AT HIDING)**

**MOISTURE METERS - THERMAL CAMERAS - HYGROMETERS**

**DRY STANDARDS AND DRYING GOALS**

**THOROUGH DOCUMENTATION  
(MOISTURE MAP, DRYING LOGS, TIME SHEETS)**



# ***HOW TO PROPERLY ADDRESS MOLD***

**ANSI/IICRC S520  
STANDARD FOR PROFESSIONAL MOLD REMEDIATION**

**MOLD NEED'S THREE BASIC THINGS  
SOMETHING TO BREATHE-EAT-DRINK**

**IF YOU SEE IT ON THE ROOM SIDE OF A WALL  
IT'S MOST LIKELY WORSE ON THE INSIDE ON THE WALL**

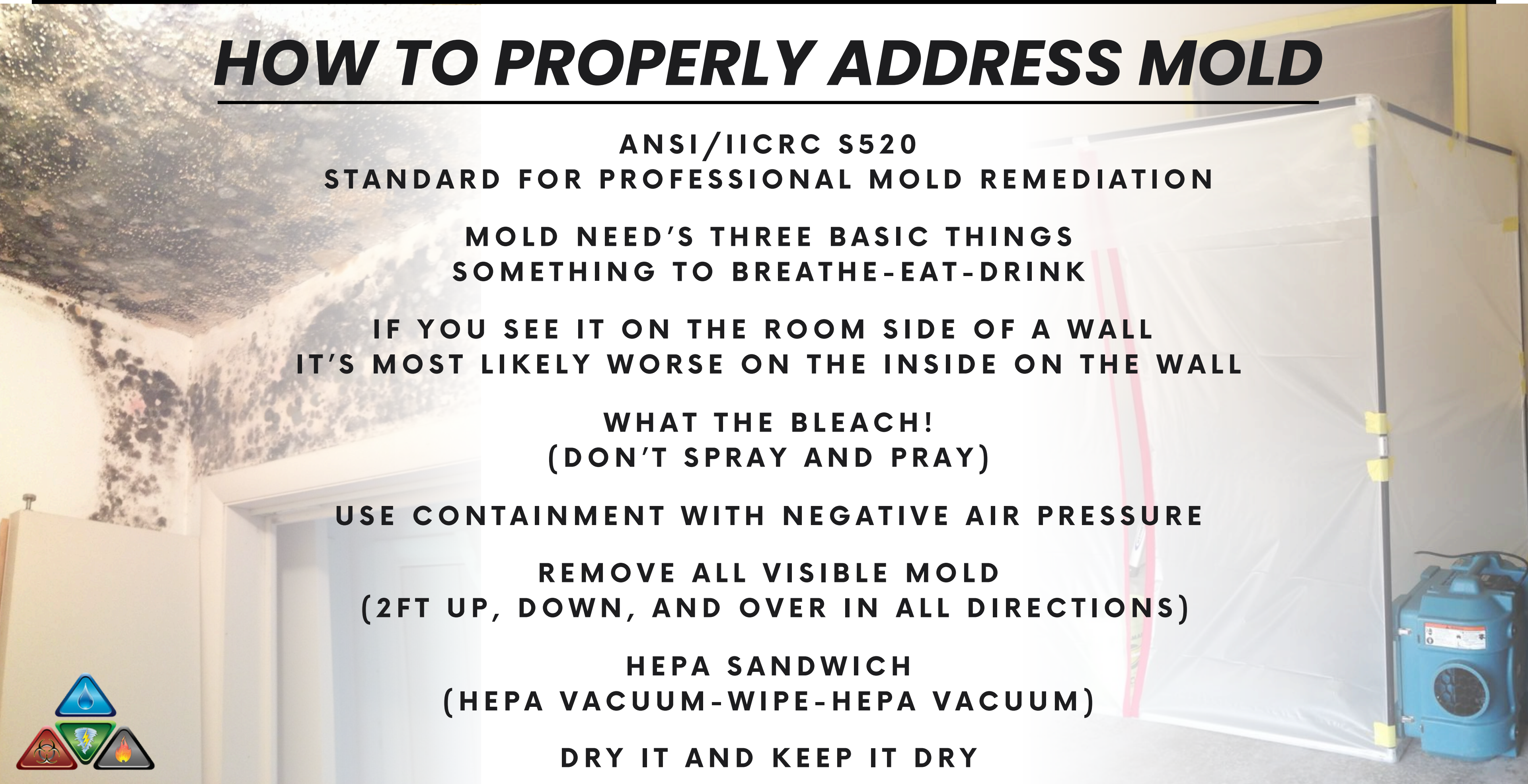
**WHAT THE BLEACH!  
(DON'T SPRAY AND PRAY)**

**USE CONTAINMENT WITH NEGATIVE AIR PRESSURE**

**REMOVE ALL VISIBLE MOLD  
(2FT UP, DOWN, AND OVER IN ALL DIRECTIONS)**

**HEPA SANDWICH  
(HEPA VACUUM-WIPE-HEPA VACUUM)**

**DRY IT AND KEEP IT DRY**



# ***HOW TO PROTECT YOURSELF FROM MOLD***

---

**RESTRICT/LIMIT EXPOSURE  
(BREATHE - EAT - DRINK)**

**PERSONAL PROTECTIVE EQUIPMENT- PPE**

**REMOVAL IS THE GOAL  
(NOT COVERUP OR MAKE INVISIBLE)**

**DEAD AND DORMANT MOLD CAN  
STILL BE HAZARDOUS**

**DEMOLITION AND DISTURBANCE  
INCREASES RISK OF EXPOSURE**

**PRE AND POST REMEDIATION TESTING**

**KEEP THINGS DRY**



---

# ***SYMPTOMS OF MOLD EXPOSURE***

---

**RESPIRATORY COMPLICATIONS**

**SHORTNESS OF BREATH**

**SINUS CONGESTION**

**RUNNY OR STUFFY NOSE**

**SNEEZING**

**SORE THROAT**

**WHEEZING**

**CHEST TIGHTNESS**

**COUGHING**

**SINUS INFECTION**

**BROCHITIS**

**PNEUMONIA**

**COLD & FLU LIKE SYMPTOMS**

**ASTHMA COMPLICATIONS**

**HEADACHE**

**MEMORY LOSS**

**DIFFICULTY CONCENTRATING**

**DIZZINESS**

**FATIGUE**

**JOINT PAIN**

**SKIN RASHES OR IRRITATION**

**WATERY, RED, OR ITCHY EYES**

**NAUSEA OR VOMITING**

**IF YOU ARE EXPERIENCING ANY OF THE SYMPTOMS ABOVE  
LEAVE THE AREA AND SEEK THE ADVICE OF A MEDICAL PROFESSIONAL**





# ***WHO ARE AT HIGHER RISK FOR MOLD SYMPTOMS***

---

**ELDERLY**

**CHILDREN**

**SMALLER BODY MASSES**

**COMPRIMISED IMMUNE SYSTEMS**

**CANCER PATIENTS**

**MEDICAL CONDITIONS**



# ***HOW TO TELL IF A CONTRACTOR IS LEGIT***

**HIGH PRESSURE - HIGH ALERT!**

**NO CONTRACT - NO GOOD**

**BE CAREFUL WITH HIGH DOLLAR DEPOSITS**

**ASK FOR A COPY OF THEIR GENERAL  
LIABILITY AND WORKERS COMP INSURANCE**

**POLLUTION ENDORSEMENT FOR MOLD REMEDIATION COMPANIES**

**ARE THEY CERTIFIED?**

**ARE THEY LICENSED?**

**(PLUMBING, ELECTRICAL, HVAC, AND ROOFING)**

**CAN THEY PROVIDE REFERRALS?**

**WHAT ARE THEIR ONLINE REVIEWS LIKE?**



# ***WHAT DOES MY INSURANCE COVER***

**POLICY LANGUAGE MATTERS**

**EXCLUSIONS**

**SUDDEN AND ACCIDENTAL**

**RESTORED TO PRE-LOSS CONDITION**

**LIKE KIND AND QUALITY**

**NO UPGRADES - NO DOWNGRADES**

**REASONABLY INCURRED COST LESS THE DEDUCTIBLE**

**ADDITIONAL LIVING EXPENSES (ALE)**

**ORDINANCE AND LAW (CODE UPGRADES)**

**ACTUAL CASH VALUE (ACV)**

**RECOVERABLE DEPRECIATION (RCV)**

**ASK THE ADJUSTER TO SHOW YOU IN THE POLICY**



# ***PARTS OF AN INSURANCE CLAIM***

**NOTIFY YOUR AGENT THAT YOU MAY/MAY NOT NEED TO FILE A CLAIM**

**FILE THE INSURANCE CLAIM**

**MINIMIZE SECONDARY DAMAGES**

**TYPES OF ADJUSTERS**

**ADJUSTERS WHO WORK ON BEHALF OF THE INSURANCE COMPANY  
(GENERAL, CATASTROPIC, FIELD, DESK, CONTENTS, ALE, STAFF, & INDEPENDANT)**

**ADJUSTERS WHO WORK ON BEHALF OF THE INSURED  
(PUBLIC)**

**SPECIALIZED EXPERTS**

**SUBMIT DOCUMENTATION  
(PHOTOS, VIDEOS, RECEIPTS, AND ITEMIZED ESTIMATES)**

**MEET THE ADJUSTER WITH YOUR CONTRACTOR**



# ***WHAT TO EXPECT FROM AN INSURANCE ADJUSTER***

**COMMUNICATION**

**THOROUGHLY INVESTIGATE**

**THOROUGHLY EVALUATE**

**ESTIMATE DAMAGES**

**FAIRLY PAY**

**TIMELY**



# ***HOW TO DOCUMENT YOUR DAMAGES FOR AN INSURANCE CLAIM***

---

**IF YOU CAN'T PROVE IT THEY MAY NOT PAY FOR IT**

**ROOM BY ROOM, AREA BY AREA, ELEVATION BY ELEVATION**

**PICTURES PICTURES PICTURES**

**FINGER POINTING NARRITVE VIDEOS**

**360 DEGREE VIEW DOCUMENTATION  
(INCLUDING CEILINGS, WALLS AND FLOORING)**

**KEEP TRACK OF TIME AND MATERIALS**

**PICTURES PICTURES PICTURES**



# ***WHEN A STRUCTURAL ENGINEER MIGHT BE NEEDED***

**STRUCTURAL ALTERCATIONS**

**CEILINGS, WALLS & FLOORS THAT ARE LEANING**

**MULTIPLE CRACKS  
OR STRESS FRACTURES**

**MULTIPLE DOORS OR WINDOWS  
THAT DON'T OPEN OR CLOSE  
CORRECTLY**

**FRAMING THAT'S NO LONGER  
TIGHT OR TOUCHING EACH OTHER**

**SIGNS OF LIFTING**



---

# ***IMPORTANT WEBSITES***

---

INSTITUTE FOR INSPECTION CLEANING RESTORATION CERTIFICATION

[HTTP://IICRC.ORG](http://iicrc.org)

OKLAHOMA DEPARTMENT OF LICENSING

[HTTPS://WWW.SOS.OK.GOV/BUSINESS/CORP/RECORDS.ASPX](https://www.sos.ok.gov/business/corp/records.aspx)

OKLAHOMA DEPARTMENT OF INSURANCE

[HTTPS://WWW.OID.OK.GOV](https://www.oid.ok.gov)

ROGERS COUNTY DISTRICT ATTORNEY

[HTTPS://DABALLARD.COM](https://daballard.com)

OKLAHOMA ATTORNEY GENERAL

[HTTPS://OKLAHOMA.GOV/OAG.HTML](https://oklahoma.gov/oag.html)





---

# ***QUESTIONS AND ANSWERS***





**Covenant**  
RESTORATIONS  
*"Providing Expertise & C.A.R.E. for People with Property Problems"*

# STORM FORUM

---

A PLACE TO LEARN WITH LOCAL EXPERTS



COVENANT  
RESTORATIONS  
WEBSITE



PRESENTATION  
DOWNLOAD



CONNECT WITH  
COVENANT  
RESTORATIONS