



LET'S TALK ABOUT THE DRYING PROCESS

We understand coping with water damage to your home can be stressful, but we're here for you—every step of the way. This guide explains what you should expect while drying your home.

Q How do I start the drying process?

A Select one of the many recommended **Liberty Mutual Mitigation Vendors**¹ who have completed training at a specialized drying school or find a water mitigation company of your choice. For more information on finding the right vendor, ask your Claims Representative for a copy of *Have Water Damage? Benefits of Our Vendor Program*.

Q What can I expect if I use one of your program vendors?

A • **Expertise:** Our program vendors are certified and receive specialized training.
• **Quick response time:** A professional will contact you within 1 hour to schedule mitigation services. Once they contact you, they'll schedule an appointment at your home within 4 hours.
• **Convenient process:** We can coordinate directly with our vendors so you have one less thing to worry about. We can even pay the vendor directly, so your claim can be handled quickly and efficiently.

Q Why is it important for me to dry my home?

A Before any necessary repairs can begin, your home must be completely dried. Drying your home as quickly as possible also reduces the chances for further damage.

Q When can I expect my Claims Representative to inspect my home?

A While most water losses can be completed with one visit to the home once it is completely dry, others may require your Claims Representative to visit your home before mitigation is started. Your Claims Representative will determine what repairs are needed, if any, after the home is dry.



Q What happens during the water mitigation process?

- A**
- Every situation is different, but most of the time, you'll need drying fans and dehumidifiers to dry the area completely and help prevent additional water damage.
 - Your mitigation professional will walk you through the best treatment plan. This will be determined by the amount of water in your home, the building material affected, and the time it will take to dry everything out.
 - It is important to know that drying devices can be noisy and inconvenient, but are necessary to prevent additional water damage. The machines are only effective if left on and in the same position for the duration of the drying process. Moving the equipment can potentially affect the drying time.
 - Once your home has been dried, all equipment will be removed.

Q Will the vendor have to remove any building materials from my home?

- A** Because of current technology, processes, and equipment, we can often fix the damage without removing any building materials, such as carpeting and drywall. Our goal is to get your home back to normal as soon as possible.

Q What happens after my home is dry?

- A** Your Claims Representative will work with you and the vendor to determine what repairs are needed, if any, after the home is dry. If repairs are needed, your Claims Representative will estimate the cost. If you need help choosing a contractor,¹ your Claims Representative will provide you a copy of ***Need a Contractor? We've Got You Covered.***

Q Will I have to pay the vendor anything?

- A** You'll need to pay your deductible, which is your out-of-pocket cost toward your home's repair or replacement cost. Your Claims Representative will explain how your claim payment is calculated and how your deductible will apply.

Q When and how will I get paid?

- A** We'll make sure you completely understand your claim payment, including payment methods, common payment terms, and who will receive the payment. With your approval, oftentimes we can pay vendors directly for their services.



Q What if you are unable to make a payment on my claim because my insurance policy does not provide coverage?

A We're here for you even if your claim isn't covered. Your Claims Representative will discuss what resources are available and will continue to support you during this worrisome time.



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¹Not all services are available in all geographic locations. You are in no way obligated to use our Preferred Contractor Network or Water Mitigation Program Vendors.

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