



## UNDERSTANDING THE INS AND OUTS OF WOOD FLOOR REPAIR

Restoring damaged floors is never easy, but it is possible. This document explains the process and how long it can take to get your floors back to normal.

### Why water damage happens

Wood floor water damage is more common than people think. For the most part, it occurs because of how hardwood boards are made. Most hardwood used in homes is kiln-dried to reduce moisture content before installation. These kiln-dried wood boards, when exposed to excess moisture on the underside, tend to expand. This causes warping and bending, which is also known as cupping.



Normal floor



Cupped floor

### Steps to repair a water-damaged hardwood floor

Repairing wood floors is a long process, but we'll be with you every step of the way until your floors are back to normal.

1. With assistance from a plumber or leak detection expert, identify and repair the source of the water to prevent further damage. Ask your Claims Representative for help finding an expert in your area.
2. Contact a mitigation vendor to dry the wood floor. **Liberty Mutual's Program Vendors<sup>1</sup>** can be on-site within four hours to begin drying out your home, or you can choose your own vendor. To help with your decision, your Claims Representative will provide you a copy of ***Have Water Damage? Benefits of Our Vendor Program.***



Your mitigation vendor will start drying your floor, which could take several weeks or months to complete. They will measure the floor's moisture levels for at least **30 days**. Your floor should then be completely flattened.

3. If your floor remains cupped after 30-60 days, it may need to be resanded and finished. We'll be happy to refer you to one of our preferred contractors,<sup>1</sup> or you can find one on your own. Your Claims Representative will provide you a copy of ***Need a Contractor? We've Got You Covered*** to help with your search.



## Why it takes time to properly repair your floor

If your floor is sanded before your mitigation vendor has allowed moisture levels to balance, it will result in a wavy floor with thin and thick areas (see Figure 1). Once the wood loses some of the excess moisture, it will shrink on the underside and flatten, leaving the floor with bowed, swollen boards (see Figure 2). Confirming that moisture levels are balanced prior to sanding helps ensure that the floor stays flat after being refinished.



**Damaged floor**

Figure 1



**Damaged floor**

Figure 2



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<sup>1</sup>Not 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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