

Types of Water Damages

Clean Water - water that originates from a source that does not pose substantial harm to humans.

- Broken water supply lines:
- Tub or sink overflows -- with no contaminants
- Appliance malfunctions involving water supply lines: ice maker line
- Melting Ice or snow:
- Falling rainwater
- Broken toilet tanks and toilets bowls – that do not contain contaminants or additives.

Gray Water - may contain chemicals, biocontaminants (fungal, bacterial, viral, algae) and other forms of contamination including physical hazards.

- Discharge from dishwashers or washing machines
- Overflows from washing machines
- Overflows from toilet bowls with some urine (no feces)
- Sump pump failures
- Seepage due to hydrostatic pressure
- Broken Aquariums
- Punctured water beds

Black Water – contains pathogenic agents and is extremely unsanitary. If not handled in a timely manner, clean water or gray water can become black water.

- Sewage and other contaminated water sources entering or affecting the indoor environment.
- Toilet backflows that originate from beyond the toilet trap.

For more detailed information link to the Insurance Risk Management Institute: www.irmi.com/Expert/Articles/2004/Epps07.aspx