

Water Damages, General Guidelines

If you experience excessive water in your unit, here are the steps to minimize the effects to you and your neighbors:

- 1) Identify where the water is coming from.
 - a. The possibilities are:
 - i. From outside due to rain or such
 - ii. From one of the plumbing pipes, fixture or appliances for your unit
 - iii. From one of your neighbor's plumbing pipes, fixtures or appliances
- 2) Stop the intrusion
 - a. If possible, prevent more water from leaking
 - i. From outside, close the windows /doors where the water is entering from
 - ii. From one of your plumbing pipe, fixture or appliances, either turn off the water to that pipe, fixture or appliance or turn off the water to your unit
 - iii. From your neighbor's unit, contact the site manager and try to contact the occupant of their unit. Then try to explain to them what is happening.
- 3) Mitigate damages, immediately contact both:
 - a. Contact a professional water extraction company to dry out your unit.
 - i. There are several of these companies on Maui with 24 hours/day and 7 days/week service.
 - ii. Mold can begin to grow in as little as two days.
 - b. Contact the Site Manager
- 4) Report the incident to both your insurance agent and the site manager
 - a. As soon as possible they will need to determine the cost to repair any damages and who will be responsible to pay for the repairs.
 - b. The site manager and managing agent will contact the Association's insurance agent
 - c. If your neighbor's unit is involved, then exchange insurance information and provide their information to your insurance agent.
- 5) Determine who is responsible for the cause
 - a. Each unit owner is responsible for the pipes, drains, fixtures and appliances that only services their unit.
 - i. The Association's insurance will help out after the cost of repairing the damages to the original as-built condition of the unit(s) is more than the deductible, refer to the Association's insurance summary at time of incident for deductible limits.
- 6) Repair the cause
 - a. The responsible party must repair what caused the damages
- 7) Work with your insurance agent to determine what is needed to receive the reimbursement
 - a. This typically can take up to four months to resolve financially, especially when multiple insurance companies are involved.
 - b. But remember once they have inspected the damages then you can begin repairs.
- 8) Repair the damages
 - a. Ask for quotes before you approve any work and check with your insurance agent to see if they are reasonable.
 - b. Keep all receipts and invoices for at least two years after the incident.
- 9) Insurance proceeds
 - a. These can come from either your insurance, your neighbor, your neighbor's insurance, the Association, the Association's insurance or any combination of the above. Typically takes four months to finalize. And typically received within 30 days after there is an accepted settlement (when all parties agree – including insurance companies).
 - b. If the Association is involved with the payments, then you will receive a letter for the managing agent that requires your acceptance of the settlement to ensure the payments are delivered to the correct parties.