

Contamination

A flood event such as this one does more than merely fill properties with water. All too often, the entire sewage system also overflows, contaminating the water that flowed through your homes last week. Dead animals and a wide range of other contaminants would have been collected by the passing waters, and all of this works together to cause serious health hazards to homes and businesses affected.

Bacteria and other nasties can soak through wall linings, skirting boards and floors. Particularly in a situation in which flood-waters sit in a property for hours or days before receding, you can be confident that all of the “nooks and crannies” of your property will be potentially contaminated.

Any good restoration or remediation company will tell you that floodwaters in an event like this are considered “Category 3 Water”, or “Black Water”.

Sewage Cleaning Australia notes that “Black water poses a very significant threat to human health as it can carry a wide variety of pathogens and allergens. The severity of the health threat depends on the degree and extent of penetration into the building environment.”

In essence, everything that has been inundated with black water will need to be replaced, unless your insurer can provide you with a guarantee (and I would request full swab tests and laboratory test results from a qualified microbiologist) that an item has been fully inspected and tested and is clear of any bacteria or contaminants. Areas that may become “battle grounds” with your insurer include:

1. Floor tiles – many assessors or builders will try to argue that floor tiles are water-tight and don't need to be removed. What they won't tell you, though, is that the grout between the floor tiles is NOT water-tight, and contaminants can get underneath the tiles through the often-porous grout. An insurance company would have to test the flooring underneath each tile to be able to confirm no contamination, which clearly is not feasible without replacing the floor tiles. Expect, and demand, that floor tiles will be removed and replaced to allow full de-contamination of your property. In all likelihood, the flooring itself may also require replacement if any water has seeped into the floor (which is usually some type of composite-board such as “yellow-tongue”).
2. Some assessors or builders will try to tell you that they only need to strip out wall linings 20cm or 30cm above the water line. This is NOT correct, and all product documentation for the various gyprock or plasterboard type linings will note that whole sheets need to be replaced. There is usually a join at 1.2m or 1.35m above the floor height (if the wall sheets are fixed horizontally), and the wall can be stripped out to the join at that height, but NOT any lower. If the water line in your home was higher than the 1.2m join, the entire wall lining will need to be stripped out and replaced. In this instance, the cornice also needs to be replaced, and therefore the ceiling will need to be repainted.
3. Some assessors or builders will try to tell you that they won't need to strip out wet areas such as bathrooms or laundries. Again, this is mostly NOT correct. They have to be able to access EVERY wall cavity, so unless all four wall cavities around a wet area can be accessed from the other side, they will need to strip out that wet area too. Mostly, bathrooms adjoin the external wall of a house, so the only way to access all 4 wall cavities would be to actually remove the external brick-work or cladding. I have too often seen an insurer only access 2 or 3 wall cavities in a bathroom and just assume the other cavity is fine. This is because a full strip out will cost them a significant amount of money due to waterproofing requirements and possible upgrades.
4. If the water level was only 5cm or so, and they want to try to just replace kickboards in kitchens and bathrooms etc (rather than all of the cabinetry), request and demand that your insurer engage a microbiologist to test the cabinetry to ensure no contaminants. Further, in the cleaning process, often water will damage those cabinets, and if there has been any splashing of contaminated product, there is a strong chance that the cabinets will be affected. Remember, it is up to your insurer to PROVE that anything they don't want to replace is actually clear of contaminants.