

Property Damage Mitigation Checklist

Immediate steps to stop damage and protect your insurance claim.

Based on [Mitigation Services Colorado](#) by Restoration King

1. Understanding Mitigation

Recognize the purpose and timing of mitigation services.

- Understand mitigation stops damage from worsening.
- Know mitigation is distinct from restoration or cleanup.
- Recognize mitigation is the urgent, technical work that happens first.
- Understand mitigation prevents a manageable claim from becoming catastrophic.
- Confirm mitigation creates a stable, documented foundation for restoration.
- Acknowledge that mitigation must happen immediately after damage occurs.

2. Water Mitigation Actions

Key steps for addressing water damage effectively.

- Initiate immediate water extraction using professional equipment.
- Begin structural drying with commercial dehumidifiers and air movers.
- Use thermal imaging and moisture meters to map and confirm dryness.
- Identify water category (clean, grey, black) for appropriate response.
- Document all moisture readings and equipment usage for insurance.
- Photograph all material classification decisions.

3. Fire and Smoke Mitigation Actions

Essential steps to address fire and smoke damage.

- Secure the structure by boarding up openings (roof, windows).
- Inventory and protect personal contents.
- Set up containment barriers between damaged and clean areas.
- Operate air scrubbers with HEPA filtration to remove soot particles.
- Begin odor mitigation using methods like thermal fogging or ozone treatment.
- Coordinate with insurance adjusters and fire investigators.
- Document the scene before any cleaning or removal.

4. Storm Mitigation Actions

Immediate responses to mitigate storm-related damage.

- Perform emergency tarping of damaged roof sections.
- Securely anchor tarps to withstand further weather.

- Coordinate safe removal of any trees resting on the structure.
- Board up window and door openings to prevent further intrusion.
- Document all storm damage in its original condition before stabilization.
- Stabilize the structure after initial damage assessment.

5. Mold Mitigation Actions

Critical steps for containing and removing mold.

- Seal off the affected area with plastic sheeting.
- Create negative air pressure using air scrubbers vented outside.
- Identify and eliminate the original moisture source.
- Physically remove mold using HEPA vacuums or other appropriate methods.
- Remove and discard porous materials that cannot be safely cleaned.
- Ensure dead mold is completely removed, not just killed.
- Arrange for post-remediation air quality testing by a third party.

6. Sewage Mitigation Actions

Procedures for safely handling sewage contamination.

- Immediately contain the affected area to prevent spread.
- Shut off cross-contamination pathways.
- Establish negative air pressure to prevent airborne pathogen spread.
- Remove and discard all porous materials that contacted sewage.
- Decontaminate hard surfaces with EPA-registered antimicrobial agents.
- Treat, test, and dry subfloors.
- Inspect HVAC systems for contamination.
- Ensure air quality is tested and the structure is confirmed safe.

7. Insurance and Documentation

Key actions to ensure a smooth insurance claims process.

- Gather moisture readings for insurance documentation.
- Maintain logs of all equipment used and removed.
- Keep records of all materials disposed of.
- Take photographic evidence of damage in its original condition.
- Obtain a detailed scope of mitigation work completed.
- Work directly with your insurance company and adjuster.
- Provide documentation in the format expected by the insurance company.
- Understand and sign an assignment of benefits for direct billing.

8. Response and Next Steps

Understanding the importance of speed and the transition to restoration.

- Call for emergency response immediately after damage occurs.
- Confirm 24-hour emergency response availability.
- Understand that every hour of delay increases damage and cost.
- Recognize that failure to mitigate can lead to claim denial.
- Ensure the mitigation company provides documentation for your claim file.
- Confirm the transition plan from mitigation to restoration.
- Verify the chosen company handles both mitigation and reconstruction.

Resources & Further Reading

Use these pages while working through the checklist:

■ Water Damage Restoration

<https://restorationking.com>

■ Water Damage Restoration Colorado Springs

<https://restorationking.com/water-damage-restoration-colorado-springs/>

■ Fire Damage Restoration Colorado Springs

<https://restorationking.com/fire-damage-restoration-colorado-springs/>

■ Mold Removal & Remediation Colorado Springs

<https://restorationking.com/mold-removal-remediation-colorado-springs/>

■ Asbestos Removal & Testing in Colorado Springs

<https://restorationking.com/asbestos-removal-testing-in-colorado-springs/>

■ Attic Mold Removal Colorado Springs

<https://restorationking.com/attic-mold-remediation-colorado-springs/>

■ Crawl Space Repair & Encapsulation Colorado Springs

<https://restorationking.com/crawl-space-repair-colorado-springs/>

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Act fast to stop damage and secure your insurance claim.