A COMPREHENSIVE GUIDE FOR FLOOD RECOVERY

DON'T KNOW WHAT TO DO NEXT? WE DO.™

ServiceMASTER Restore®

WE SET THE STANDARD IN SETTING THINGS RIGHT.

When floodwaters rise, ServiceMaster Restore rises to meet the challenge. With more than 70 years of experience responding to disaster events across Canada, we are trusted by homeowners, businesses, and insurance partners to deliver fast, professional recovery from water-related catastrophes — including severe flooding, sewer backups, overland water events, and weather-driven surges.

Communication is vital throughout the process, so we've provided a helpful contact list to save you time and stress. Be sure to keep this information handy.

ServiceMaster Restore business name

_____

ServiceMaster Restore contact & phone number

_____

_____

ServiceMaster Restore e-mail address

_____

Insurance Agent name & phone number

_____

Insurance Claim Representative name & phone number

_____

Insurance Claim number

_____

Other phone numbers

_____

_____

70+

With more than 70 years of experience in cleaning and restoration, we set the standard for setting things right.

UNDERSTANDING SEVERE FLOOD DAMAGE

Floods are among the most costly and disruptive natural disasters in Canada. Whether caused by prolonged rain, rapid snowmelt, storm surge, or infrastructure failure, floodwaters can overwhelm buildings, infrastructure, and entire communities — often with little warning.

Flood damage goes far beyond what's visible. Water can:

- Compromise foundation and structural components
- Destroy electrical and HVAC systems
- Introduce mould within 48–72 hours
- Contaminate surfaces and contents with bacteria, chemicals, or sewage
- Ruin carpets, flooring, furnishings, drywall, insulation, inventory, and equipment
- Displace families and businesses for weeks or months

Whether it enters through the foundation, sewer system, or window well, any amount of floodwater requires immediate, professional response.

Canadian Flooding Statistics

Flooding is the most frequent and costly natural hazard in Canada.

Over 1.7 million Canadian households are currently at risk of flooding — and that number is rising.

In 2024, Canadian floods caused insured damage exceeding $940 million, with the July 15-16 flash floods in southern Ontario, including Toronto and the GTA, being a significant factor.

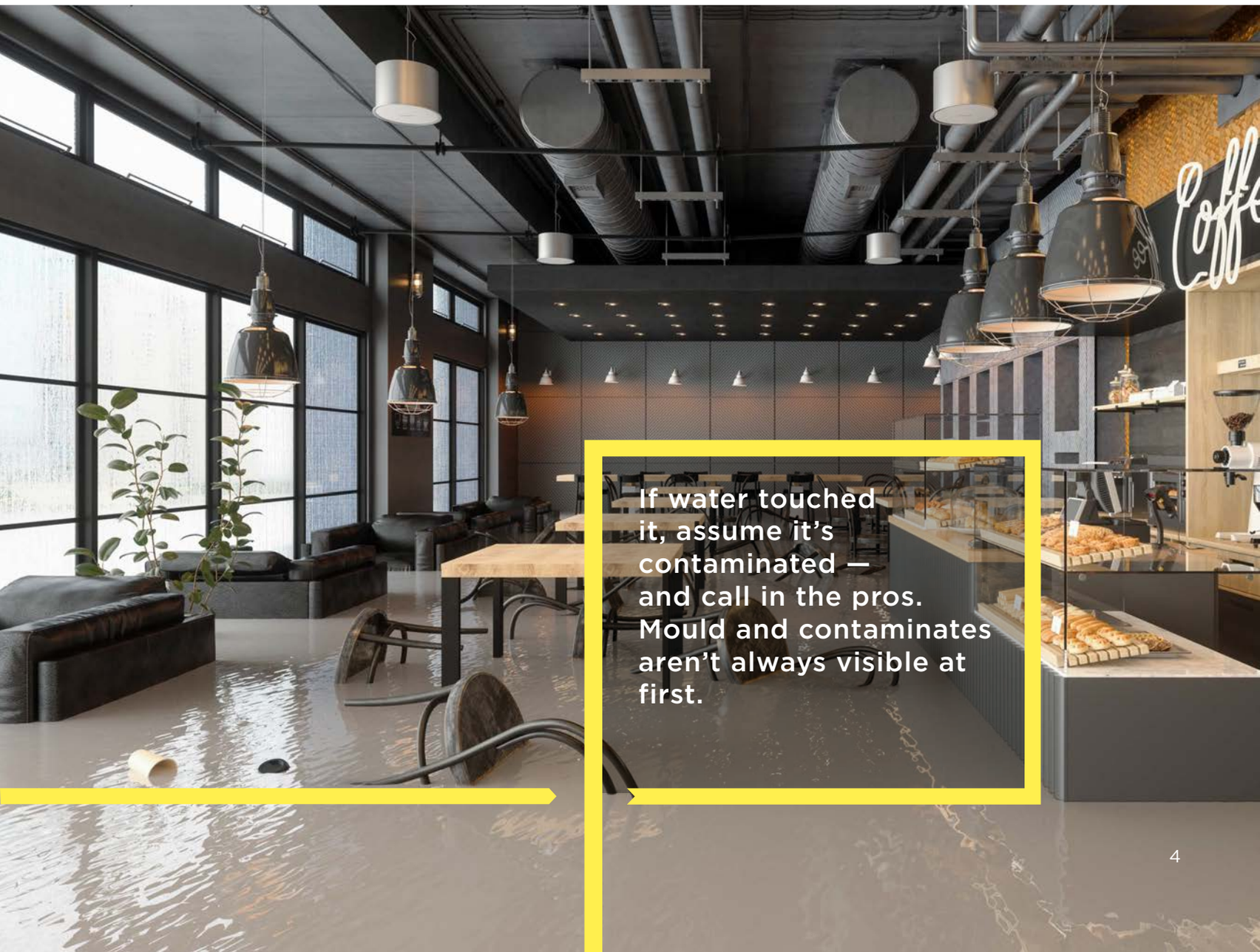
Total Canadian flood damage (insured + uninsured) is estimated to exceed $3.5 billion annually.

Climate change is driving more extreme weather, with heavier rainfalls and flash flooding increasing across the country.

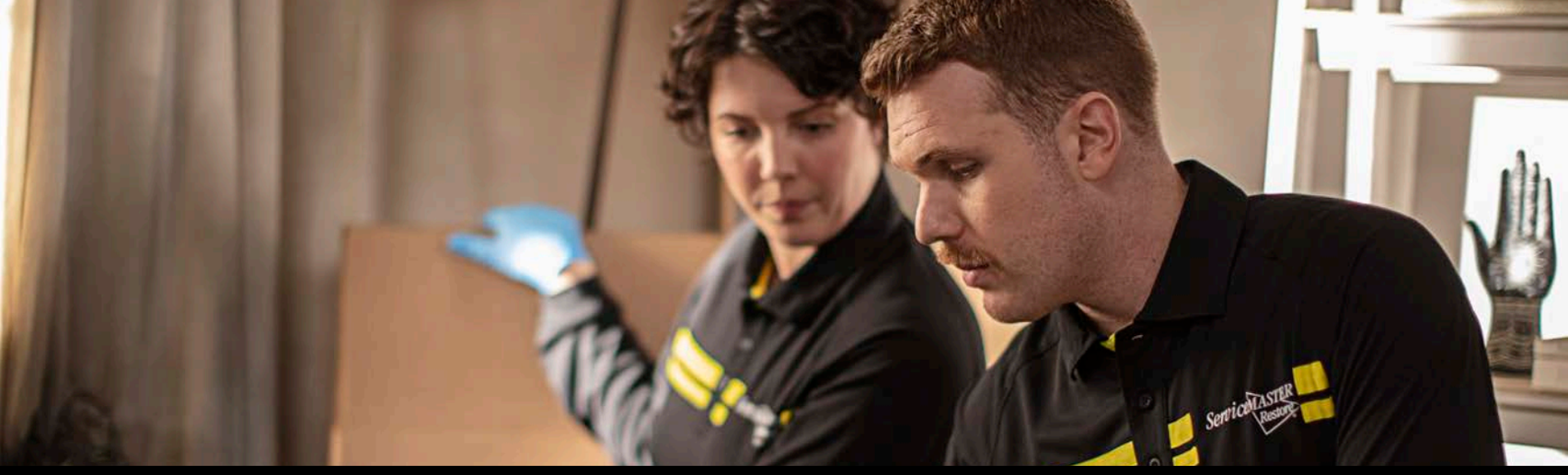
UNDERSTANDING SEVERE FLOOD DAMAGE

Hazards to Watch For After a Flood

HAZARD	WHAT TO WATCH OUT FOR
Structural instability	Undermined or cracked foundations, buckling floors
Electrical hazards	Wet panels, outlets, or wiring — risk of shock or fire
Sewage contamination	Backed-up drains, foul odours, black water
Mould growth	Musty smells, visible spotting within 48–72 hours
HVAC system failure	Flooded furnaces, duct contamination
Damaged contents	Furniture, documents, product inventory, electronics



If water touched it, assume it's contaminated — and call in the pros. Mould and contaminates aren't always visible at first.



UNDERSTANDING THE RESTORATION PROCESS

Flood recovery is a highly technical process that requires urgency, precision, and strict adherence to safety standards. Water intrusion must be professionally assessed and remediated to prevent long-term structural issues, microbial growth, or insurance claim delays.

ServiceMaster Restore follows a proven, multi-phase process to return homes and businesses to a clean, dry, and fully restored condition.

1. Emergency Response & Site Assessment

- Rapid on-site deployment of trained water technicians
- Identification of water source and category (clean, grey, black)
- Moisture mapping, thermal imaging, and site-safety assessment
- Coordination with your insurance provider and municipal services

2. Water Extraction & Contaminant Removal

- Immediate removal of standing water using truck-mounted extractors
- Extraction of water from carpet, flooring, and subflooring
- Removal of sewage or hazardous floodwater according to safety protocols
- Transport and disposal of contaminated materials in compliance with local regulations

3. Structural Drying & Dehumidification

- Placement of commercial-grade air movers and industrial dehumidifiers
- Daily monitoring of humidity and moisture levels in walls, floors, ceilings
- Removal of damaged drywall, insulation, and trim as needed
- Mould-prevention antimicrobial treatments applied to exposed framing

UNDERSTANDING THE RESTORATION PROCESS

4. Contents Recovery & Packout (See next section for details)

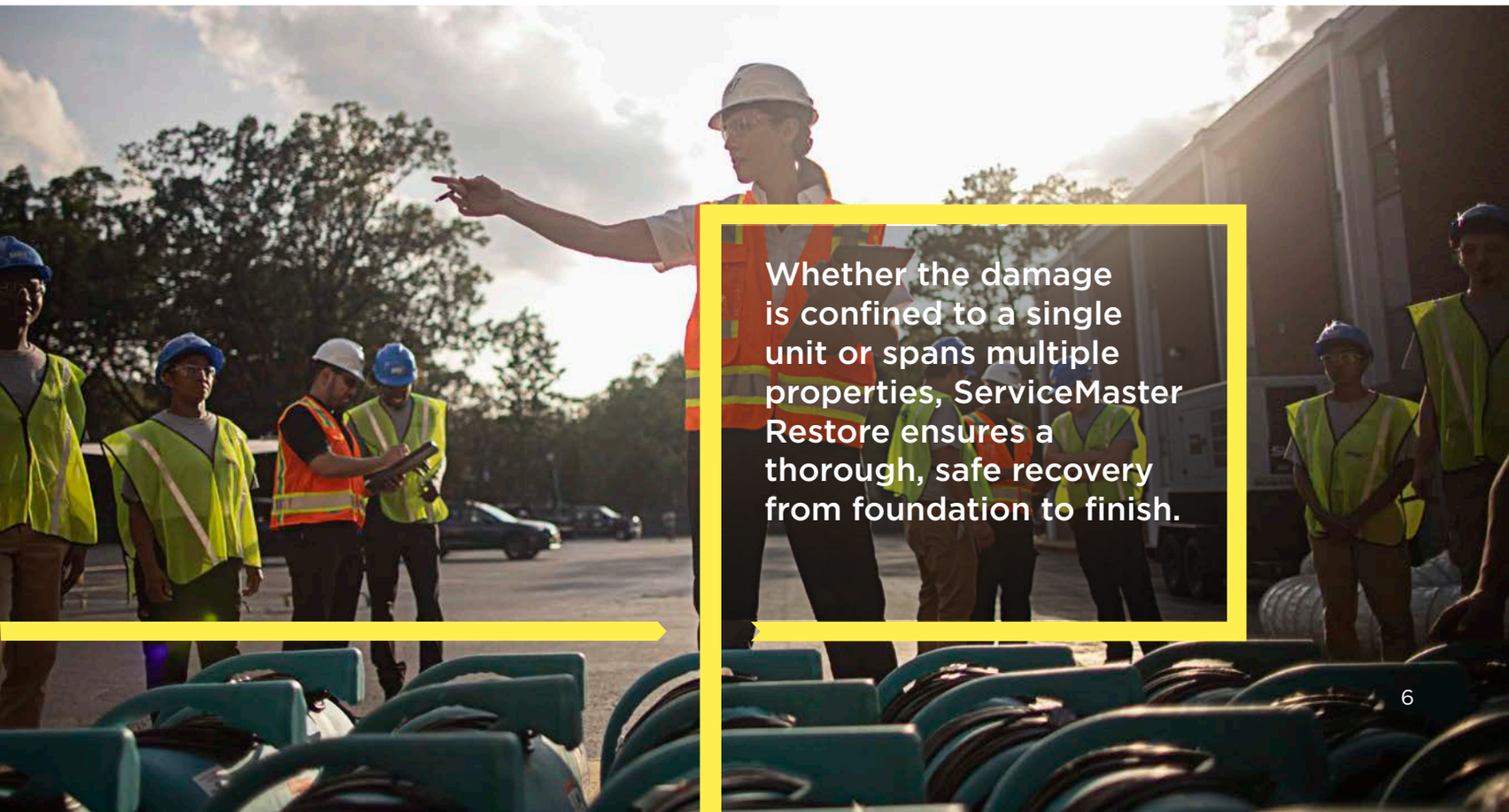
- Separation of salvageable vs. unsalvageable contents
- Off-site cleaning, deodorization, and storage of personal belongings or business equipment
- Inventory documentation to support insurance claims

5. Mould Remediation (if applicable)

- Identification and containment of affected areas
- Safe removal of mould-damaged materials
- HEPA vacuuming, air scrubbing, and anti-microbial treatments
- Air clearance testing as required by by provincial regulations and hygienist

6. Reconstruction & Rebuilding

- Licensed trades complete structural repairs or rebuild as needed
- Full repair or rebuild of walls, flooring, cabinetry, fixtures, and finishes
- Restoration of electrical and mechanical systems as needed
- Commercial fit-out services for businesses affected by loss
- Final inspection to ensure compliance with building codes and restoration scope



Whether the damage is confined to a single unit or spans multiple properties, ServiceMaster Restore ensures a thorough, safe recovery from foundation to finish.

RESTORING YOUR PROPERTY

Severe flooding requires an immediate, coordinated response to prevent additional damage from occurring. Water is fast-moving, invasive, and often contaminated. ServiceMaster Restore provides critical emergency and recovery services to help stabilize, clean, and restore properties of all types from single-family homes to large commercial buildings.

EMERGENCY SERVICES

Our teams respond 24/7 to provide emergency mitigation, including:

- Rapid water extraction to prevent structural damage and microbial growth
- Site containment and removal of contaminated drywall, insulation and flooring
- Emergency cleaning and disinfection
- Deployment of dehumidifiers and air movers to stabilize moisture levels
- Initial documentation for insurance adjusters and restoration planning

Emergency mitigation helps contain the problem so it doesn't escalate while you wait for rebuild planning or claim approvals.

RESTORATION SERVICES

Flood restoration involves more than drying — it includes disinfection, air quality management, and full reconstruction:

- Structural drying and daily moisture monitoring
- Antimicrobial and mould-prevention treatments
- Cleaning of floors, walls, ceilings, and exposed framing
- Drying and remediation of HVAC systems, crawlspaces, and attics
- Repair of water-damaged electrical and mechanical systems
- Reconstruction of damaged interiors or exteriors
- Commercial fit-out and custom restoration as required

CONTENTS RESTORATION

Floodwaters often damage or contaminate contents — including personal belongings, furnishings, merchandise, equipment, or inventory. We offer:

- Evaluation and product inventory of all affected contents
- Off-site cleaning and sanitizing of hard and soft goods
- Specialty restoration of electronics, artwork, documents, or media
- Dry cleaning or laundering of textiles and upholstered items
- Disposal and replacement coordination for items deemed non-salvageable

All items are tracked in an inventory management system and assessed for cleaning, storage, or replacement.

PACKOUT SERVICES

When a property is uninhabitable or under major repair, contents are carefully packed out and transported for restoration and safekeeping.

- Each room, office or area is inventoried with labeled packing
- Safe removal and transport to a climate-controlled facility
- Professional cleaning, deodorization, and secure storage
- Return and reinstallation once the building is ready

For commercial clients, we also coordinate equipment reinstallation, business continuity support, and vendor liaison services.

TIPS: FASTER & SAFER RECOVERY

Flood recovery is often complex, especially when water damage involves contamination, utilities, or prolonged exposure. A few key steps taken early on can dramatically reduce long-term costs and speed up your return to normal.

1. Act Immediately — Don't Wait for the Water to "Go Down"

By the time floodwaters recede, damage has already begun. Mould can start to form within 24 to 48 hours. Call ServiceMaster Restore right away — even during the storm — to get on the response list early. Commercial customers can pre-plan by joining the Preferred Partner Program for all locations.

2. Take Photos Before You Begin Cleanup

Document visible damage as soon as it's safe. Take photos and videos of every room, including soaked materials, damaged contents, appliances, and structural components. This supports your insurance claim and helps validate losses.

3. Notify Your Insurance Provider Promptly

Most insurance policies require prompt notice of a flood loss. Even if you're unsure of coverage, notify your broker or claims line and begin documentation.

4. Save Every Receipt

Track spending on:

- Hotel stays or temporary accommodations
- Meals, clothing, and essential purchases
- Restoration, plumber, or electrician bills
- Equipment rentals or emergency supplies

These may qualify for reimbursement under Additional Living Expenses (ALE) or business interruption insurance.

5. Be Cautious with DIY Cleanup

Floodwater often contains bacteria, sewage, or chemicals. Improper cleaning methods can expose your family, staff, or customers to serious health risks. Let trained professionals handle water extraction, disinfection, and drying.

6. Prioritize Your Health and Safety

Flooding is stressful. It disrupts routine, displaces families, and puts businesses on hold. Take care of your mental and physical well-being, and lean on professionals who know how to guide you through the process.

Speed matters — but safety comes first. Let trained technicians handle floodwater so you don’t face unexpected risks later.

FREQUENTLY ASKED QUESTIONS

SEVERE FLOODING

Q **The basement at my home or lower floor at my business flooded during a storm. Is that covered by insurance?**

A It depends on your policy. Coverage may apply if you have overland flood or sewer backup protection, but not all standard home or commercial policies include this by default. Contact your broker or claims representative to clarify.

Q **There's no standing water left — do I still need professional help?**

A Yes. Water can absorb into flooring, walls, and structural components. Even small amounts left behind can lead to mould, rot, or hidden electrical damage. Professional drying and moisture monitoring are essential.

Q **The water looks clean — do I still need to be cautious?**

A Absolutely. Even clear floodwater can contain harmful bacteria, chemicals, or debris. Clean water can also become contaminated after exposure to building materials or prolonged standing.

Q **Can I return to my home or business right away after a flood?**

A Only after the building has been cleared for structural and electrical safety. Even if it looks dry, underlying hazards may remain.

CONTENT MANAGEMENT

Q **Can my furniture, inventory, or electronics be saved?**

A Our team will assess each item for potential restoration. Soft goods may be professionally cleaned and deodorized; electronics may be salvaged if dried and treated promptly.

Q **What happens to my contents during restoration?**

A Contents are inventoried, removed (if needed), cleaned at an off-site facility, and securely stored until your home or business is ready for move-back.

Q **What if I need to replace everything?**

A We work closely with your insurance adjuster to document unsalvageable items and support accurate replacement value assessments.

RECONSTRUCTION

Q **Do you handle repairs and reconstruction after the cleanup?**

A Yes. ServiceMaster Restore offers full reconstruction services, from flooring and drywall replacement to complete rebuilds of homes or commercial spaces.

Q **Can I make upgrades during reconstruction?**

A Yes — although upgrades beyond insurance coverage may require additional payment. We'll help you explore your options during the rebuilding phase.

Q **How long does flood restoration take?**

A Timelines vary by severity and scope. A minor flood might take a few days to dry and clean; large losses can require weeks or months. We provide clear schedules and regular progress updates throughout the project.

FURTHER READING & RESOURCES

Flooding affects more Canadians each year than any other natural disaster. Whether you're recovering from damage or planning ahead, these resources can help guide the next steps.

Residential Resources

ServiceMaster Restore – Flood Recovery Services
Comprehensive support for emergency mitigation, drying, contents recovery, and reconstruction.
https://servicemasterrestore.ca/homeowner

FloodSmart Canada – Personal Flood Risk Assessment & Tools
Includes homeowner guides, floodplain maps, and preparedness checklists.
https://www.floodsmartcanada.ca

GetPrepared.ca – Emergency Planning for Flooding
Government of Canada resource for home flood planning, insurance basics, and evacuation.
https://www.getprepared.gc.ca

IBC – Flood Insurance and Water Damage Coverage
Clarifies what's covered and what's not under different policy types.
https://www.ibc.ca/stay-protected/severe-weather-centre/flooding-and-insurance

Commercial Resources

Public Safety Canada – Business Continuity & Disaster Recovery
Risk mitigation planning tools and recovery guidance for businesses.
https://www.publicsafety.gc.ca

ServiceMaster Restore – Commercial Recovery Services
Includes large-loss coordination, equipment recovery, temporary power, and contents solutions.
https://servicemasterrestore.ca/business and https://www.srmcat.ca/

Government of Canada – Infrastructure and Flood Mitigation Strategy
Overview of municipal resilience planning and large-scale flood prevention.
https://www.infrastructure.gc.ca

WATER

FIRE

MOULD

RECONSTRUCTION

ServiceMASTER Restore®

ServiceMasterRestore.ca

Services provided by independently owned and operated
franchises or corporate-owned branches. Prices and services may vary by location.

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