HOMEOWNER INTELLIGENCE REPORT · HIR-005 · POLICY FIGHTER

“Gradual”: The One Word That Kills Water Damage Claims — and the First 24 Hours That Decide Yours

Water is America's most common homeowner claim. Here's the playbook.

Two Leaks, Two Letters

A washing machine hose bursts on a Tuesday. The homeowner shuts the valve, videos everything, gets drying started that evening, files the next morning. Paid — **sudden and accidental**, exactly what the policy covers.

On the same street, the same hose has been weeping for months. Soft wall, dark baseboard, rot behind the machine. Denied — **gradual damage**, classified as maintenance. The denial letter will say “long-term seepage,” the most common phrase in water-claim denials.

Same hose. Same water. Opposite letters. The difference is time — and whether you can prove which side of it your loss lives on.

The Rules Hiding in the Word

Sudden and accidental = covered: burst pipes, failed water heaters, supply lines letting go — one-time events with a before and after.

Gradual = excluded: seepage, slow drips, long-term leaks — anything arguably weeks or months in the making.

The twist — “resulting damage”: the worn part itself (a corroded pipe) is wear-and-tear and typically not covered, but the water damage *resulting* from its sudden failure often is. “The pipe was old” isn't automatically the end of the conversation.

Still standing guard: flood needs its own policy; sewer/drain backup is excluded unless endorsed; mold is capped — except when it results from a covered sudden loss you dried promptly.

> ### Policy Fighter Insight™
> *In a water claim you're judged on two clocks: how suddenly the water was released, and how quickly you acted once it was. You can't always control the first clock. The second one is entirely yours — and it's the one your claim file will remember.*

The First 24 Hours: The Playbook

- ■ **Stop the water.** Main shutoff — find and label yours today. The policy's **duty to mitigate** means damage you allow to continue may not be paid.
- ■ **Document before cleanup.** Video the source, the water, every room — and **keep the broken part**. That burst hose is your proof of "sudden."
- ■ **Dry fast, same day.** Mitigation company or DIY extraction and fans. Delayed drying converts a covered water loss into an uncovered mold problem.
- ■ **Report within 24–48 hours.** Keep every receipt — reasonable emergency mitigation is typically reimbursable.
- ■ **Watch your words.** "A supply line burst Tuesday afternoon" is covered. "It's been leaking a while" is a denial in your own voice. Never guess timelines.
- ■ **If denied as "long-term seepage":** ask for the exact policy language, get the plumber's written failure opinion, and remember the resulting-damage distinction. Paper reverses denials.

The Five-Minute Prevention Audit

Label the main shutoff · swap rubber washer hoses for braided stainless (the best $20 in homeownership) · glance under sinks quarterly · note the water heater's age (they fail near year 10) · price the **water/sewer backup endorsement** at renewal — the cheap fix for the most regretted gap.
