The background of the entire page is a close-up photograph of heavily corroded, rusty cast iron pipes. The pipes are brown and orange with significant surface degradation. A large yellow rectangular box is overlaid on the left side of the image, containing the main title. A dark blue rectangular box is overlaid on the right side, containing a subtitle. At the bottom left, there is a logo for FalconTrust Group, consisting of a yellow square with a white stylized bird or 'F' shape. The company name is to the right of the logo.

# HOW TO: FILE A CLAIM WITH SUBSTANTIAL CAST IRON PIPE DAMAGE

These are steps to follow to  
obtain the most for your claim



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## HOW TO: FILE A CLAIM WITH SUBSTANTIAL CAST IRON PIPE DAMAGE

Do you often see slow draining or clogged toilets in your home? Is your home affected by water damage or mold? Does anyone in your household suffer from chronic coughing, sneezing, runny nose, or eye irritation? While the latter can simply be a result of allergies or the common cold, all of the aforementioned issues can be caused by corrosive plumbing in the form of cast iron pipes.

Cast iron pipes date back to the 17th century and became common in households up until the 20th century. Therefore, if your house was built in the last century, especially prior to 1975, it probably has cast iron pipes.

But how can you confirm this? And better yet, how can you determine if your cast iron pipes are causing your foundation to deteriorate? **FalconTrust is committed to making things easier**, let us help you explore what steps you should take to not only confirm that your house has cast iron pipes, but also make sure they are not the reason your house is falling apart.



## HOW CAN I TELL IF MY HOUSE HAS CAST IRON PIPES?

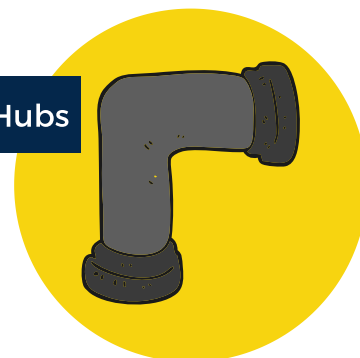


**1930 - 1975**

To recognize cast iron piping in your household is not difficult. First, confirming the time period your house was built is important. If it was constructed between 1930 and 1975, there is a higher chance that your house was built with cast iron pipes.

Secondly, cast iron pipes are notorious for their black color and bulges, or “hubs,” that connect two pipes together, so look out for this particular feature. If enough time has passed and your pipes have changed color due to rusting, a simple scratch of the surface will reveal the original color underneath.

**Black with Hubs**



## HOW MUCH DAMAGE CAN CAST IRON PIPES REALLY DO?

As mentioned, cast iron pipes can cause substantial damage to your home. From the structural foundations to the piping that travels throughout your home to your sink and showers, cast iron pipes are found everywhere inside your property and if they have corroded over time, this can compromise the structural integrity. Therefore, if you witness any of the following issues in your house, it might be time to call a plumber and get those pipes replaced.



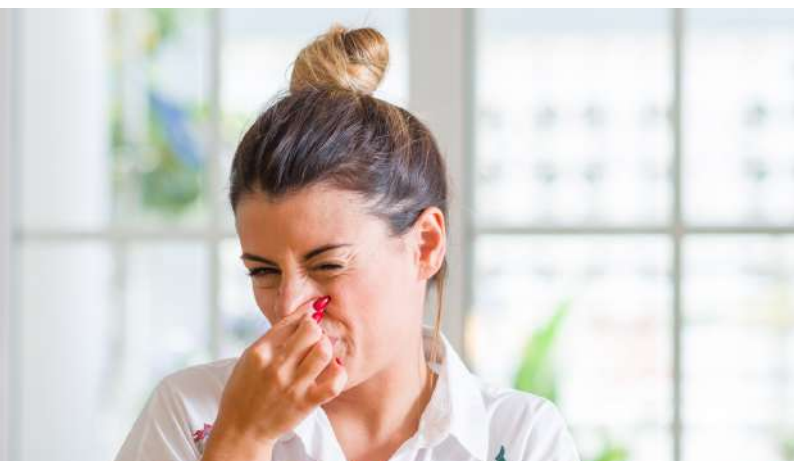
### Leakage

It is very common to experience pipe leakage every now and then. However, if it's repetitive and happens more often than not, it's time to get those pipes checked.



### Water Discoloration

If you live in a rural area, it's common to find brown or yellow-colored water. However, water discoloration can be caused by corrosion or rust in your pipes, and cast iron pipes are most susceptible to these issues which are harmful to your skin and overall health.



### Odor

Aside from a few vent stacks, which are used exclusively for ventilation of sewer gases, your sewage infrastructure should be airtight. Cracked pipes, caused by long-term decay, can cause an unpleasant odor in your home.



### Foundation Damage

If you've noticed holes or cracks in your walls, or other property infrastructure, it could be the most blaring sign that there is something fundamentally wrong with your cast iron pipes. Water leaks and other piping complications can cause damage to the very structural foundations that make up your home.



### Healthy Lawn

While corroded pipes can cause health damage in humans, the sewage produced and released into your lawn can act as a natural fertilizer that will prompt plant health and growth. Therefore, if you notice your lawn growing faster or greener than average, this could be a sign that you have pipe damage. However, consult with your household members first to confirm no one has taken up gardening.



### Rodent/Insect Infestation

Rats, cockroaches, sewer flies, and other insects find cracks and openings in your pipes and infiltrate your home. If you have any infestations in your house of the previously mentioned animals, this could be an indirect indication that you have pipe damage. While calling pest control will help get rid of the rodents or insects, it won't permanently fix the initial problem: pipe damage.



### Slow Draining

If you flush the toilet or run water down the sink and the water is slow to drain, this could be a sign of a long-term issue in your pipes. While a quick fix like using cleaning products that unblock pipes might seem like a good idea, those cleaning products typically contain sulfuric acid, which is very corrosive to cast iron pipes.



### Mold

Mold is not only harmful to your plumbing, it's also harmful to anyone in your household that suffers from asthma, allergies, or other respiratory issues. With Covid-19 in our midst, it's best to avoid any damage that can harm your respiratory system. Water and humidity are optimal environments for mold to grow. Therefore, even a small pipe leak can trigger mold growth in your pipes.

## HOW DO I FILE A CLAIM IF MY CAST IRON PIPES HAVE CAUSED WATER DAMAGE?

Now that you're aware of the different types of damage your cast iron pipes can cause to your home, you can check and ensure your property doesn't sustain any impairments from the sewage system. However, if you're at the point of no return and the damage has already been done, you might be wondering what to do next.

Of course, calling your insurance company is your first option to the various types of damage caused by cast iron pipes. However, filing a claim with your insurance company and receiving a full reimbursement for the damage or replacement of the pipes is not a simple feat. Insurance companies tend to deny claims for cast iron pipe damage, **call us before you call the insurance company! Insurance companies look out for their best interest. FalconTrust looks out for yours!**

Homeowners insurance operates based off accidental losses. This means that if you were previously aware of piping malfunctions in your home, reported it to your insurance company, and months down the line woke up to a water leak, your insurance company will reject your claim. In order to file a valid claim with your insurance company, piping malfunctions and damages need to have been random and a complete surprise to you.

As always, it's imperative that you understand your insurance policy and what it covers. Many insurance policies currently exclude cast iron coverage, so comprehending your policy is of utmost importance. Insurance companies routinely deny and underpay water damage claims caused by old pipes, but many of these denials and lowball settlements are not legitimate, so don't let the insurance company take advantage of you.

The most advisable step to follow in instances like these is to call a public adjusting company, like **FalconTrust Group**, to walk you through the process of filing a claim for cast iron pipe damage. **FalconTrust Group** will assist you with any property damage claim, including past claims up to five years after the loss.

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# WE ARE HERE TO HELP!

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Dealing with the aftermath of water damage can be stressful, but **FalconTrust Group** is here to help. If you have experienced damage to your home or business, we are ready to help file your claim.

Our team is here to assist you with your inquiry regardless of the time or day, because you are family. Our goal is to get you back to normal swiftly and efficiently. Rest assured, with our experienced and specialized strategic loss managers we will be by your side from the moment you report a claim until the restoration process is complete. Our job is to make the claims process as easy as possible. We are here for you every step of the way.



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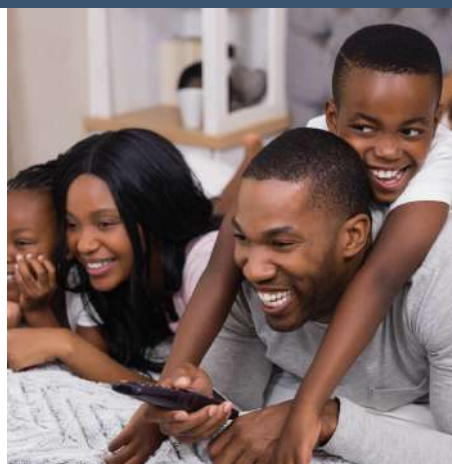
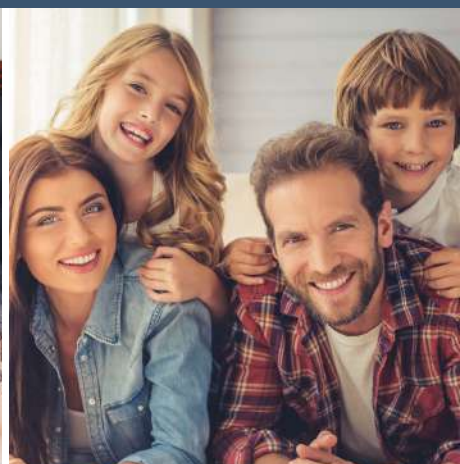


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