

Understanding the ins and outs of wood floor repair.



Restoring damaged floors is never easy, but it is possible. We're here to explain the process and how long it can take to get your floors back to normal.

Why water damage happens.

Water damage usually occurs because of how hardwood boards are made. Most hardwood used in homes is kiln-dried to reduce moisture content before installation. When the undersides of kiln-dried wood boards are exposed to excess moisture, they expand. This causes warping and bending, or cupping.

Steps for repairing a water-damaged hardwood floor.

Repairing wood floors is a long process, but we'll be with you every step of the way until your floors are back to normal.

1. With assistance from a plumber or leak detection expert, identify and repair the source of the water to prevent further damage. Ask your claims representative for help finding an expert in your area.
2. Contact a mitigation vendor to dry the wood floor. Safeco Insurance's Water Mitigation Program Vendors¹ can be on-site within four hours to begin drying out your home, or you can choose your own vendor. To help with your decision, your claims representative will provide you with a copy of [Do You Have Water Damage? Benefits of Our Vendor Programs](#). Your mitigation vendor will start drying your floor, which may take 4-7 days. Over the next 60-90 days, your flooring will continue to acclimate to the proper moisture levels and may completely return to its pre-loss condition.
3. If your floor remains cupped after 30-60 days, it may need to be resanded and refinished. We'll be happy to refer you to one of our preferred contractors², or you can find one of your own. Your claims representative will provide you with a copy of [Need a Contractor? We've Got You Covered](#) to help with your search.

Why repairing a water-damaged hardwood floor takes time.

If your floor is sanded before your mitigation vendor has allowed the moisture levels to balance, it will result in a wavy floor with thin and thick areas. Once the wood loses some of the excess moisture, it will shrink on the underside and flatten, leaving the floor with bowed, swollen boards. Confirming that moisture levels are balanced prior to sanding helps ensure the floor stays flat after being refinished.



Track your claim anytime, anywhere, with your online account.

Visit [safeco.com/claims](https://www.safeco.com/claims)

- View claim status and details
- Upload claim-related documents and photos
- Update your contact information