Whose Water Is It? When a Pipe Break Gets Called a Flood

Canonical Web Version: https://restorationintel.com/pipe-break-called-flood-surface-water-fight/

Direct Answer: Two sinkholes opened at Forest Hill Condominiums in Penfield, New York, after a water main break — leaving garages under thick mud and standing water. When one resident tried to file a claim, the insurer refused, calling it flood damage. The water came from a pipe. The carrier called it a flood. That single naming.

Field Benchmark & Decision Matrix

Operational Stage	Field Focus in This Guide	Documentation Requirement	Verification Gate
1. What happened in Penfield	Two sinkholes opened at Forest Hill Condominiums in Penfield, New York, after a.	Timestamped photos, measurements & scope notes	Cross-check against primary standard prior to submission
2. What the courts say: water in a pipe	The water came from a pipe. The carrier called it a flood. That single naming.	Timestamped photos, measurements & scope notes	Cross-check against primary standard prior to submission
3. The carrier’s rewrite: “or is otherwise	It’s not an isolated story. Pennsylvania families were evacuated this year after a.	Timestamped photos, measurements & scope notes	Cross-check against primary standard prior to submission
4. The buried-pipe trap	The insurance industry’s own reference manual takes the policyholder’s side on the.	Timestamped photos, measurements & scope notes	Cross-check against primary standard prior to submission

Practitioner Operational Takeaways

• Confirm scope boundaries and loss classification for: Whose Water Is It? When a Pipe Break Gets Called a Flood.

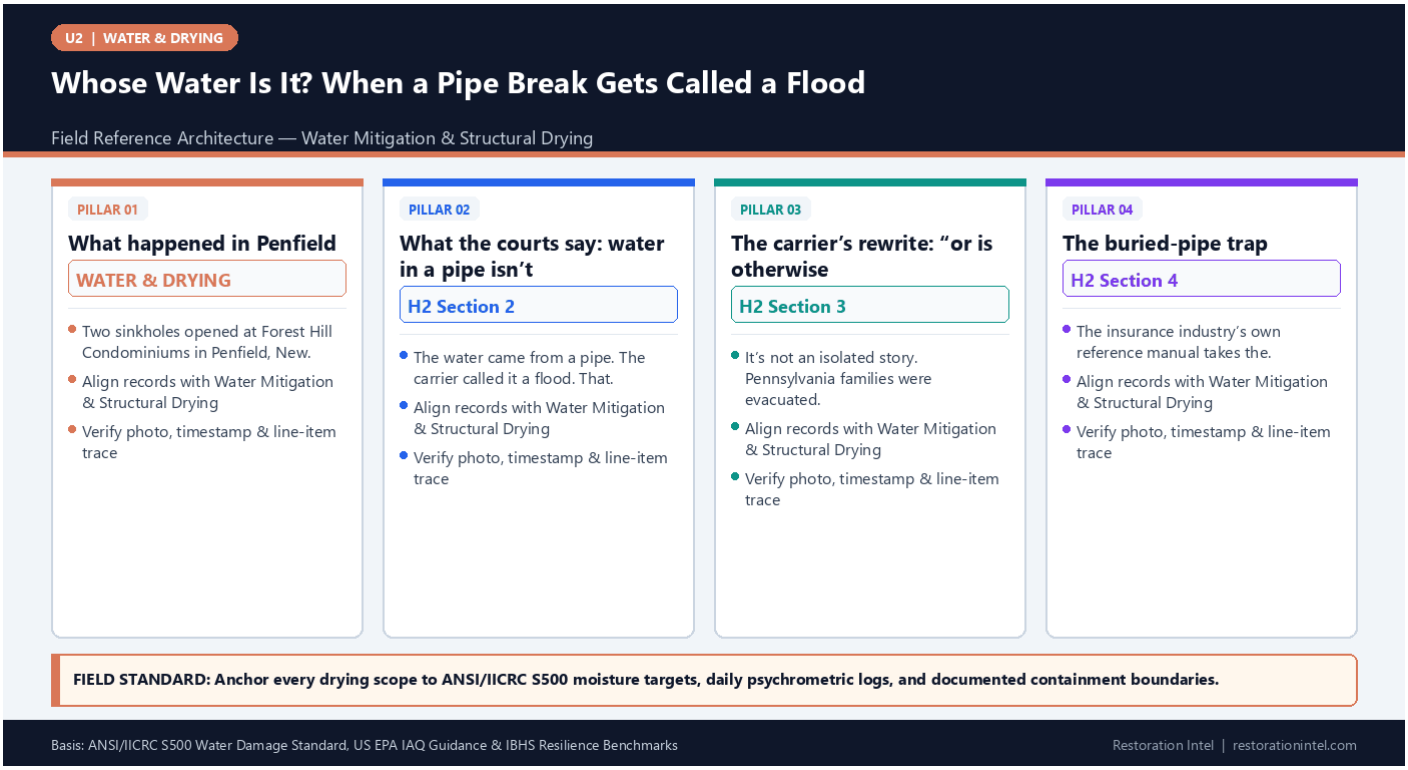
• Capture timestamped field photos, measurements, and serial/assembly notes before mobilization or tear-out.

• Tie every line item or operational recommendation to primary references (ANSI/IICRC S500 Water Damage Standard, US EPA Indoor Air Quality (IAQ)).

• Verify internal cross-links and preserve all customer intake/compliance forms intact on the canonical page.

• Export and attach the Print-First PDF field brief and verify the sibling Markdown twin (.md) resolves HTTP 200.

Visual Workflow & Benchmark Summary



Companion Endpoints & Verified Primary Sources

- **Markdown Twin (plain text):** https://restorationintel.com/pipe-break-called-flood-surface-water-fight.md
- **ANSI/IICRC S500 Water Damage Standard:** https://iicrc.org/s500/
- **US EPA Indoor Air Quality (IAQ):** https://www.epa.gov/indoor-air-quality-iaq
- **Insurance Institute for Business & Home Safety (IBHS):** https://ibhs.org/