CONTENTS SOLUTIONS

THE GO-TO GUIDE FOR PERSONAL PROPERTY RESTORATION

Vol.17, Issue 9

GETTING THE DOORS OPEN AFTER A MAJOR DISASTER (FIRE, FLOOD, STORM)

CONTENTS PROS HELP AGENTS GET POLICY RENEWALS – AGAIN!

DOCUMENT TRIAGE CONTENTS SPECIALTY

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We wanted to know just how hard it was for a business, small or large, to get its doors open and start making money after a disaster. And when we began our research we were shocked at what we found! Here are just a few of the quotes from various websites we investigated.

* "Forty percent of businesses do not reopen after a disaster and another 25 percent fail within one year according to the Federal Emergency Management Agency (FEMA). Similar statistics from the United States Small Business Administration indicate that over 90 percent of businesses fail within two years after being struck by a disaster." Corina Mullen www.Chamber101.com

* "Within two years after Hurricane Andrew struck in 1992, 80 percent of the affected companies that lacked a business continuity plan failed. (FEMA)

* According to the Association of Records Managers and Administration, about 60 percent of businesses that experience a major disaster such as a fire, close within two years." www.coderedbcs.com/facts/

Actually, we found such hair raising (and disparate) statistics from several sources with a low estimate of 40 percent of stores and firms going out of business after a major disaster, to over 90 percent!

The odd thing was that these numbers did not match our experience at all. In fact contents teams were reporting that they got many businesses up and running (and making a profit) long before competing businesses when they were dealing with a natural disaster. Banks, theaters, restaurants, retailers, law firms – contents pros have a stellar track record of success.

Contractor/consultant Jim Thompson, (whom we are told got over 200 Walmart's open after their individual disasters) tells us, "A good restoration company not only dries walls and carpets, restoration contractors can save the insureds 'life blood' it's market share, the customer base, by getting the business open ASAP."

And Barb Jackson CR, North America's leading authority on contents restoration explained, "It is becoming increasingly common for businesses to have continuity programs, and in most such plans our teams figure prominently. Legal documents, displays, office machines, furniture, and much more have to be quickly and thoroughly restored before most companies can open their doors to the public after a disaster."

The contents pros have opened banks, restaurants, theaters and other businesses long before similar companies in the same area, which allowed their managers, administrators and owners to gain a significant advantage over competitors who were still struggling to get themselves open for business.

In many instances the contents specialists are an integral part of a successful risk assessment strategy. But for firms that don't have such policies, the contents team often becomes the business continuity plan itself!

We get the doors open – it's just that simple.

CONTENTS PROS VS. "CLEANING LADIES"

Contents managers have seen homes and businesses with floors that are covered with charred wood, broken tiles, glass, sodden rugs and carpets – sometimes in gloomy conditions. So they lead their contents specialists through the slush with great care to help insure that no one ends up walking on a client's valuables.

Often the recovery process in such situations begins with sorting and rinsing the items to help identify their worth. It is quite common to see such items carefully laid on large, flat, plastic trays with absorbent towels.

Pictures are taken and as collections are identified, they are packed together so the adjuster and owner can more easily identify them.

A structural worker may not be able to tell a Lladro from a llama, but a trained contents manager certainly can and by separating the collection into identifiable groups, the adjuster can make a quick evaluation that helps get the job done and off his (her) desk. And the owner can tell whether all the parts from a special selection are present or have been lost or damaged.

The contents pros make things easier for the adjusters and gain the trust of the agents by such small but significant acts on virtually every job — "cleaning ladies" and furniture movers don't.

ANOTHER WAY
CONTENTS PROS HELP AGENTS GET POLICY RENEWALS

When an insurance agent gets a call from an insured, frequently there will be a special concern mentioned as in, “Charlie, I’ve got a wine collection, valued at around $30,000, which is still intact.

“The thing is, they are an investment and if the labels are damaged while moving them out or they aren’t put in a facility that has a constant temperature of around 55° Fahrenheit – give or take a degree or two -- I could lose significant sums and never know it until I try to sell them. Do you know anybody who is good at cleaning up wine bottles without damaging the labels or contents?”

And if you have been reading Contents Solutions, you know that we can create temporary “rooms” that will allow us to return the collection in pre-loss condition (other, less well trained companies, might stick them in a refrigerator and most collectors will tell you that could be a disaster). Plus we pack them as if they were as fragile as – you guessed it – bottles of rare wine!

Or, “Hey Charlie, my wife and I have been collecting Hummel figurines since we got married 30 years ago and we have quite an assortment. We were going to put them in our will for the kids, but they are all sooty and smell like a campfire now – does your outfit know anybody who can restore them without decreasing their value?”

Contents Solutions has carried quite a few stories about how contents pros have cleaned and restored such figurines to pre-loss condition. So the insightful (and well read) agent can speak with confidence when he (she) says, “Sure Henry, I know just the company.”

And when it comes time for a policy renewal “Henry” may well remember who fulfilled his singularly most important request!

Our contents pros know things that can make you look very good to your customers – in fact that is a part of every job. If you want to know how we can help you get policy renewals, give us a call – we have lots of ideas!

DOCUMENT TRIAGE
CONTENTS SPECIALTY

Some years ago, there was a fire in a courthouse. The contents workers were tasked with restoring massive numbers of documents and began by classifying them either “Level 1” or “Level 2.” These were papers that had soot on them, but were not burned, so the team only had to clean and deodorize them.

Level 3 documents were scorched, and/or “…not badly burned.” They were brittle, so the team used heavy paper and cardboard to support them when moving from one area to the next.

Level 4 documents were burned, but you could still read them, so after cleaning and deodorizing, some of them were trimmed a little to remove the burnt edges – others were scanned or photocopied, and the originals were kept separate.

Level 5 documents were a total loss.

In such cases, the contents teams even examine items that at first glance appear to be unharmed, because the high heat of a fire can liquify the glue in books, disintegrate adhesives that were acceptable as temporary “fixes” (think rubber cement and white glue) and even melt plastic covers.

Amateurs might overlook such vital necessities, contents pros never do. They are the adjusters’ and agents’ best representatives when dealing with such specialty items.

EMERGENCY CONTENTS MITIGATION

Emergency restoration teams are sometimes accompanied by the contents manager. It used to be simply a question of boarding up windows, putting tarps over holes in roofs, etc.

However, water damage creates “total loss” situations if furniture is allowed to sit in standing water for 24 - 48 hours, and damaged electronics are being slowly destroyed by acids created by a mixture of soot and water, while paperwork is filled out, forms are signed, inventory is taken and the team is awaiting approval to start the job.

So now, on assignments where it is necessary, you may well find “emergency” contents mitigation is being employed to preserve and protect items that might otherwise have to be cashed out.

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Coming Up In the Next Issues of Contents Solutions

BACTERIA CHALLENGES
REMEDIATION RECIPES

WHAT'S THAT STAIN?
CONTENTS PROS KNOW

WATER DAMAGE?
Call the Contents Specialists

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