CONTENTS SOLUTIONS

THE GO-TO GUIDE FOR PERSONAL PROPERTY RESTORATION

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CONTENTS PROS MAKE YOUR DAY ...AGAIN

DO YOUR CLIENTS HAVE ENOUGH COVERAGE?

Provided By Your Contents Restoration Partner

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AGENTS DO YOUR CLIENTS HAVE ENOUGH COVERAGE?

Usually, the contents pros are among the most valuable (and valued) front line workers on any restoration job.

But when all that is left is a chimney, you can pretty well figure that the contents have been turned to ash.

And no matter whether the damage is caused by fire, flood, storm or other catastrophe, one of the first things the adjusters will want is an inventory of all the lost items, because without proof any claim may be denied. The challenge is that many homeowners simply don't have such a list, let alone receipts or photos (they were destroyed in the fire as well).

Many contents project managers report that replacement cost policies often don't have the comprehensive coverage that is offered for the structure of a home. Thus, replacement amounts for couches, tables, TV sets, clothing, jewelry and other valued items is typically based on a percentage of the replacement value for the entire house.

The good news is that for owners who are brought to the realization by their agents that they are underinsured, it only costs pennies on the dollar to buy additional coverage.

And a contents team can create a digital photo inventory that lends credibility to any future claims. So now agents and contents managers are teaming up to protect the insured in remarkably simple, yet effective ways.

Many insurance companies have been telling us for decades that it is a good idea to review your policy at least once a year. And some agents are recommending a policy upgrade that includes coverage of the entire house and its contents with a "guaranteed replacement cost" usually includes about 25 percent additional coverage beyond the estimated value to replace the home.

Right now homeowners in Santa Rosa are discovering that with increased property values there simply isn't enough coverage to rebuild.

Equally as tragic are the assignments where the house is still standing but has sustained smoke or water damage that was not addressed for a period of weeks and now the contents restoration costs far exceed the limits of the policies in place.

Still, the contents pros are saving massive sums in such homes by restoring instead of replacing family possessions. And the adjusters are glad to have them alleviating the gargantuan costs of total losses.

And that is only one of a dozen reasons both agents and adjusters seek out a good contents team when faced with such devastating damages.

The contents pros don't cost, they save – both before and after such disasters. You just have to know who they are and where you can find them.

We are right here, locally. And we are trained, skilled and well equipped, whether you need a solid, trustworthy professional inventory before tragedy strikes, or contents restored to pre-loss condition in challenging circumstances.

We are the obvious choice when you need the very best.

UNDERINSURED? CONTENTS PROS CAN HELP

Another place the contents professionals really come in handy is in homes where expensive items were underinsured. Agents can tell you that it is a good idea to have high value objects such as jewelry, cameras, computers, furs, firearms, stamp and coin collections, as well as family heirlooms insured separately because a standard policy often applies limits (perhaps between $1000 and $2000) for big ticket items.

And when it turns out that the damaged items exceed the policy amount, the owner's only hope is that the contents pros can restore the items in question rather than to have the adjuster cash them out.

A homeowner might not be asked to prove the value of a high-priced item when purchasing a policy. But it is very likely he (she) will have to provide evidence for its worth when making a claim. So it is a good idea to keep records of such purchases in a safe place outside the home.

And if you haven't, call the contents pros. They can restore fragile and expensive items that most other companies wouldn't even attempt.

In past editions of Contents Solutions you may have seen the articles about a massive colored ice ball carelessly tossed in the front yard of a conflagrated American "castle" on which firemen had used thousands of gallons to extinguish the flames.

The contents team discovered that the ice ball was actually a fabulously expensive pile of carpets valued at close to $200,000 (they restored them to pre-loss condition).

And we have told you a little about the contents specialists who handle the decomposition of a body left undiscovered for two weeks or more.

There are even contents pros who have tackled bed bug infestations and found innovative ways to protect themselves from swarms of mosquitos on otherwise simple restoration jobs.

And recently we mentioned the pros who have been seen picking flakes of paint and broken tiles off the floors to help restore expensive works of art and repair damaged parts of mosaic patterns that otherwise would have cost a fortune to replace.

But to date, perhaps the most unusual case was that of a crashed British "Harrier" jet in Yuma, Arizona. The aircraft had been fully armed with bombs and bullets, but when it crashed into a home and swimming pool in a suburban neighborhood, surprisingly only a corner of the house was damaged and none of the arsenal ignited.

The military quickly swarmed, removed the ordinance and hauled the plane away, but they left the repairs to the homeowner who had been away but returned to find that the jet fuel had vaporized and filled his abode with a thin "kerosene like" film that covered everything and had wormed its way into every nook and cranny!

The contents pros had to do some quick thinking and employed novel ways of removing the atomized fuel, but they did it in only a few days, saving the owner and the insurance company a significant sum.

The motto of the modern contents pros is, "Adapt, create, proceed" and in all these challenges they did just that – they always do.

Now they are ready to help… you.

SKUNKED!

Some carriers pay for a home "skunk" intrusion, some wonder whether a skunk is "vermin" and whether it could have been kept from entering in the first place.

But one contents manager says that she has never had a skunk cleanup denied by any insurance company. She even recounts a story in which a dog chased a skunk into an owner's home and the resultant cleaning took three days – only to have the same incident occur a second time! The carrier honored the claim both times.

Recently we read an article in which a contents team used hydroxyls to deodorize both the dog and the home, but some of our sources say that hydroxyls are fine for removing skunk odors from walls, couches, rugs and drapes – but they feel uneasy about using them on a dog.

Many contents teams tell us that they use hydroxyls and air scrubbers for the home itself, as well as removing filters from the HVAC system and replacing them. Then they remove the odors from the dog with such exotic blends as tomato juice, vinegar, baking soda and peroxide.

But the well-trained pros know that there are real solutions made to encapsulate and remove skunk odors without the mess of homemade mixtures – faster, cleaner and pet friendly.

SPOILER ALERT – AN INVOICE FOR LOST FOOD

An adjuster may balk at a bill for $500 worth of lost food after a fire cut the power to the freezer and all the meat and other high end comestibles are lost. But when a contents manager creates a digital photo inventory of the packages, including the price tags still attached, it makes things a whole lot easier.

This sort of hesitation occurs because an adjuster has never seen an invoice for spoiled foods – after all when there is a power outage that causes food decomposition, and the owner has a $500 deductible, it is very rare that he (she) will put in a claim for $500 worth of lost food. But when there is structural damage (and contents damage) involved, it is just good sense to claim the lost groceries as well. The digital photo inventory just makes it easier for the adjuster to justify the expense on paper.

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COMING UP IN THE NEXT ISSUES OF CONTENTS SOLUTIONS

**PLANNING TO AVOID DISASTER?
OUR PROS KNOW HOW**

**SICK OFFICES = SICK EMPLOYEES
CONTENTS PROS CAN HELP**

**WE REDUCE LOSSES
ON EVERY JOB**

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