CONTENTS SOLUTIONS

THE GO-TO GUIDE FOR PERSONAL PROPERTY RESTORATION

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WHEN IN DOUBT FOLLOW THE CONTENTS PROS

SAVING MONEY FOR CARRIERS

WE'RE STILL HELPING AGENTS GET RENEWALS

CONTENTS PROS' INNOVATIONS

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WHEN IN DOUBT FOLLOW THE CONTENTS PROS

Home insurance adjusters and agents have learned to trust the contents pros when visiting questionable restoration sites. The contents managers make sure that the power is off in a flooded house before letting their teams enter the building (so it is equally safe for agents and adjusters to just follow the teams in).

But there are massive numbers of other hazards that may still not be obvious to any but the trained professionals. For example, it may be common sense that if contaminated water has flowed through the property, then it means protective clothing needs to be worn. But what if the contents pros are in what looks like a perfectly ordinary room and are pulling the blankets and comforters off a bed, only to get jabbed by an unprotected needle in an empty syringe?

Perhaps there was an occupant who was the victim of a prolonged illness and though bedridden, had been injecting necessary medications and simply set the syringe aside in the bedding? Or perhaps a hospice worker was using lancets to test blood and they were on a night stand amidst a pile of tissues and remained unseen by the worker until she cleared the tissues away and received a slight cut from the tiny blade.

And maybe worse, a home health nurse wears gloves when dealing with the sick owner, but the gloves become contaminated. The weary nurse leaves the room and flips a light switch off. She removes the gloves and tosses them into a trash can.

Later, the owner's son comes to move his mom out of the now flooded house. He helps her up, turns on the light, holds a handrail on the stairs as he helps her down to the car, turns the door knob with thoroughly contaminated hands, then comes back just long enough to pack up some clothes and infects everything he touches.

The adjuster enters the house to take measurements and turns the infected door knob, flips the contaminated light switch on, uses the contaminated hand rail to climb the stairs, etc., etc., etc.

Depending on the level of contamination and the seriousness of the virus or germs, a trained contents team moves with great caution to remove hidden "sharps" and place them in containers where they won't harm anyone. They wear proper protective gear and systematically disinfect all affected surfaces – plus they remain ever mindful of cross contamination so the structural workers, the visiting adjusters and agents, and even themselves, don't spread contamination, but instead find it has already been neutralized.

Sometimes with hot steam, sometimes with strong antimicrobial solutions and sometimes with Zenon UV lights that are now being used to disinfect hospital rooms.

And the contents specialists gather information so that they can alert all workers to potential hazards – it is how they proceed on every job.

If ever you are unsure, follow the contents pros. They can show you a safe path (or they can create one).

CONTENTS PROS' ON-THE-JOB INNOVATIONS

The contents pros (especially the managers) are trained to think innovatively.

On one job, we saw a specialist who was too short to reach the ceiling corners in a room, so without missing a beat she taped the tube from wrapping paper to her vacuum hose and kept right on moving forward.

There was a hole in the living room ceiling on another job (it looked as if a ceiling fan had once been mounted in that space but had been removed by the owner prior to the assignment). The structural workers had been told that the policy would not pay for patching it even though the owner had requested that they do so.

A contents pro had a suggestion, "Why not cover the hole with a smoke alarm?"

The owner liked the idea, the adjuster didn't care, so a "sore spot" for the owner vanished with about 5 minutes of effort!

And one of our favorites was when we saw one of the specialists putting heavy woolen socks over the upper ends of a ladder so it would not mar the surface and wouldn't leave dents.

Watch for even more clever solutions from the contents pros in future editions of Contents Solutions!

Of course you already know that the contents pros have been helping home insurance agents get renewals.

Here is what we have been doing. An agent gives us a stack of cards, then when we go out to one of the agent's policy holders for a fire or flood remediation, we write a note on the back of the card and put it in a basket of comfort foods (an assortment of fruits, nuts, berries – or a bouquet of flowers, or some such thing). The note, on the back of the agent's card, reads something like, "Don't worry, I'm just a phone call away." Or something equally as comforting.

Then at the end of the job we swing by with another small gift for the insured with another note, something like, "Welcome home," or "Glad we could help," or "Remember, I'm still here when you need me."

Thus it almost seems as if the agent has been there, right along, watching over the entire job. So when it comes time to renew, it is very likely that the process will be an easy one – after all why would they go with anyone else after such exemplary service?

But lately we have been looking for other gifts for when we are leaving. One contents pro recommended one of those compact extinguishers that can put out most any fire but is so small that it can fit in a drawer or next to a refrigerator.

And even more recently, we have been putting up a couple of extra smoke alarms in conspicuous places (with the owner's permission of course). But we let it be known that this is just a small gift from the agent himself (herself). These gestures seem to have a real lasting, positive impact.

And the agent's card always has a small personal note that makes a difference – no matter what the gift may be.

USING CELL PHONES IN ODD WAYS

We have always marveled at the way the contents pros provide solutions to challenges that paralyze other workers.

There was an occasion where a contents manager needed both hands to complete a job, but was constantly being interrupted by calls from headquarters, the homeowners (who had been relocated), and even her own co-workers. So she took a lanyard and taped it to her cell phone. Next she looped it around her neck and with the phone on "speaker" she carried on phone calls while finishing the job (instead of taking a break from the work with each ring).

And once, when the power was out on a job and the structural workers took all the available battery operated work lights, the contents pros used sandwich bags filled with sand as a flexible base to hold flashlights (or cell phones with a "flashlight" application). That way their work stations were well lit and the light sources were remarkably adjustable for any situation.

One manager filled 4 transparent bottles with water and removed their labels, then she put each bottle on top of a "flashlight app" cell phone, creating a very useful light source for the work table.

These sorts of "fixes" aren't ideal, but allow the team to "…adapt, create and proceed" with the job, instead of waiting for the lights to come back on.

THE CASE OF THE MISSING DIAMOND

On one job, there was a heated discussion between an owner and an adjuster about whether the insurance company would replace a diamond that had fallen from its setting, as the owner was carrying various valuables to her car after a fire in the home.

It had fallen on the carpet between the master bedroom and the front door, and even though some of the structural workers looked for it, and the adjuster got down on hands and knees to look, the carpet was just too dirty and sooty to see anything.

Then the contents pros arrived and had two quick fixes to locate the missing gem. First, it was recommended that the room be darkened and that a flashlight be shined across the carpet at floor level. Either the diamond would catch the light, or because it was taller than the nap of the carpet, it would cast a shadow.

And if that didn't work, they would stretch the fabric from an old discarded pair of pantyhose across the mouth of a vacuum hose and simply vacuum the area until the stone was trapped in the nylon by the suction.

They found it.

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FIRE AND SMOKE DAMAGE CONTENTS PROS RESTORE!

VINTAGE DOLLS RETURNED IN PRE-LOSS CONDITION

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