CONTENTS SOLUTIONS

THE GO-TO GUIDE FOR PERSONAL PROPERTY RESTORATION

Vol.18, Issue 11

FAKE CONTENTS PROS CREATE LOSS FOR CARRIERS

AMATEURS TRASHED MY TREASURES

ANOTHER INSURANCE COMPANY CHOSE THE CONTENTS PROS

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FAKE CONTENTS PROS CREATE LOSS FOR CARRIERS

Home insurance adjusters and agents are looking for well-trained, well-equipped, experienced contents restoration professionals, because the alternative is unthinkable!

Here is part of a complaint we pulled from the Internet, "We literally lost more to the thieving…(contents) workers than we did the fire! They took anything and everything they liked. Even my little girl's American Girl doll! They packed what was left so shoddily, it all broke or chipped."

Such behavior by untrained workers is not only scandalous, it costs the agents policy renewals because of the bad feelings the homeowner has about a company that would allow such bad conduct to occur. And it generates headaches (and wasted funds) for the adjusters' bottom line.

Genuine contents teams use digital photo inventory to catalog every affected room and the items in those rooms before any item is moved or even touched. Usually the homeowner will accompany the contents project manager as she (he) creates the recommended scope of work, which is presented to the insurance adjuster prior to any labor being performed.

From there a "Chain of Custody" is established and each item that is packed out is included in the continuing moving, cleaning, restoring and returning process. That way if the insured wants a certain item at any point in the procedure, the photos will reflect which box it is in, what vault holds the box, at which stage the item is in the cleaning sequence and whether it has been returned to the exact spot from which it was originally removed.

These images are made available to the adjuster and insured (and even to the agent upon request). No items are lost and certainly none are stolen.

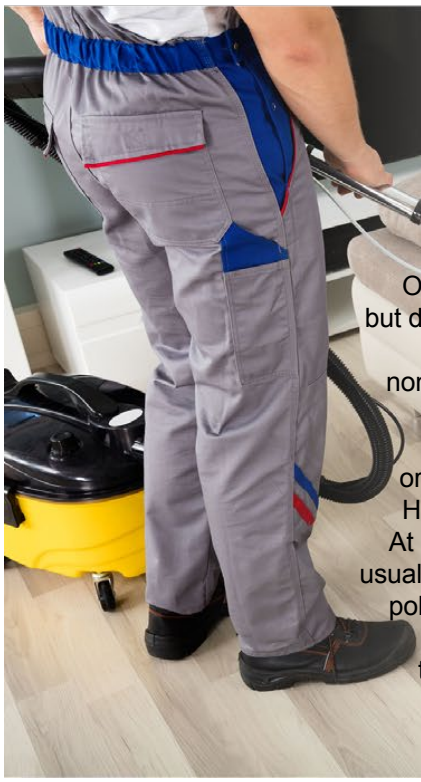
The homeowner who made the complaint added, "In addition, one of them literally stole my Neiman Marcus coat and replaced it with a cheap replica!" The photo inventory used by genuine contents pros would clearly show such an obvious wrongdoing – there would be no room for argument or obfuscation.

We want to earn your trust on every job – and we make it easy to verify every step we take.

Another complainant wrote that during a packout, a lamp fell (inside a POD) and caused $1200 worth of damage. "They said they had no responsibility since they did not know how the lamp fell."

This is utter nonsense! Once a contents team has taken an item into their full custody, the item becomes their responsibility, period. If it isn't packed properly and something gets chipped; if it isn't stored properly and something falls and breaks, real contents pros restore, repair or replace the item. Our responsibility begins when we first touch the item and it does not end until we place it back in the homeowner's home, in the same place from which it was originally taken.

You can count on us – we prove it on every job, every time.



THEY CLEANED MY COUCH

For No Reason

One fellow was severely disappointed in a company that claimed to perform contents restoration, but did some pretty suspicious things after his apartment was flooded.

He wrote, "They threw out all of my food and cleaning supplies without telling me…(including) non-perishable food and spices."

Real contents pros never throw anything away without written permission by the owner. They often will discard perishable items and even medicines that have been exposed to raw sewage or heat – but never without a signed document authorizing them to do it.

He continued, "My living room was not flooded, but for some reason they cleaned my couch."

At the very beginning of an assignment, our contents project manager goes through the rooms, usually with the owner by her (his) side. Then a scope is given to the adjuster, who tells us what the policy will cover and what it won't, then signs off on the anticipated work.

We never start a job without an adjuster's "O.K." and no self-respecting adjuster would agree to having something cleaned just for fun!

These people were not trained contents pros – even though they advertised that they were!

Here is a testimonial taken from the Internet, for a random contents company, "(A Contents Company) was chosen by my insurance company when we had water damage. They were fast, efficient and very clean. They were able to handle some Large and heavy furniture pieces which worried me and was able to just get the job done where I would just get over whelmed! [sic] It was all recorded and put back to my liking when we were able to move back in the home. If I ever have the need to do a move again I will be using this company to assist my family."

And here is praise from a home insurance agent, "I've used (this company) myself, I recommend it to my clients, and I recommend that you use them as well."

Every well-trained, well-equipped, experienced contents team in North America gets testimonials like these (the Internet is full of them) – the amateurs get complaints.

Most often we get our accolades at the end of a job well done. It is then that we solidify the chances for a policy renewal on behalf of the agent (we can tell you precisely how we do that in a ten minute meeting – ask us, you won't be disappointed)!

And more recently, we have been getting positive acknowledgements for the adjusters on the job which they can turn into testimonials on the carrier's website (ask us, we'll tell you all about it).

It isn't difficult to do these things, because when we restore a customer's valuables to pre-loss condition -- and they thought they had lost everything -- there are plenty of good feelings to share.

By the way, if you want to see some testimonials for our company, just let us know – we'll bring a box or two by your office.

THE DIFFERENCE THAT MAKES A DIFFERENCE

When you hire untrained workers to move, clean and restore a homeowner's valuables, you get complaints like this one (that we pulled from the Internet), "…front door was sprung, scratches on dining room wood floor."

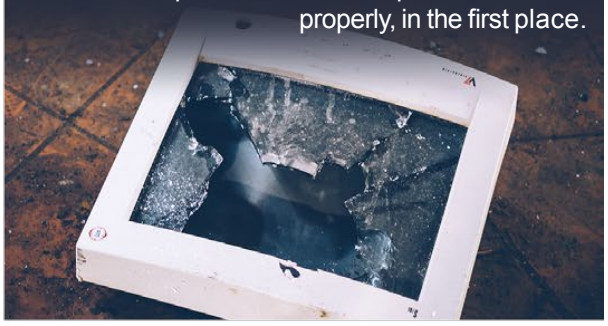
If you have been reading Contents Solutions, you have probably seen several dozen reasons why we never get such a scathing review.

Untrained workers are often led to believe that their mission is to, "Get all the stuff out of the way so the structural guys can get on with the demolition and reconstruction."

Contents pros are trained to understand the worth of the contents, the best way to pack them out and the most non-intrusive ways of restoring them. We don't scratch floors, damage doors and leave a path of destruction in our wake.

That fact is even reflected in our insurance policy – if we damage something, it is restored or replaced by us. If you hire a moving company to do the same job they will only replace the item by its weight. If a $1000 porcelain statue and a watermelon are damaged beyond repair – they will pay more for the watermelon (no kidding – check it out for yourself)! We restore, repair or compensate for both items at full value.

And we have techniques and materials to cushion, protect and transport the statue properly, in the first place.



We just ran across a story in which a professional man hired a company that may have had no contents team at all, to dry out 8 inches of water in a basement caused by a broken pipe.

Among the other damaged items were a large art collection and an extensive library – but six weeks later there was still standing water.

"Because of mold and water damage I lost much of the contents. They did not itemize what they trashed except for a book count. (I had personally requested)," he wrote.

"A bunch of old books," does not describe a leather bound matching set of legal books (or even a collection of Mark Twain's master works). The amateurs had simply given the insured the number of books in the basement (apparently, some were "trashed").

Trained contents pros never leave books or paintings long enough to let mold form on them (unless they weren't called in until it was too late) and even then, they have methods for treating and/or removing mold, soot and other particulates from valued items – even paper and canvas.

And they never "trash" items without a signed consent form.

So, if we were asked where the contents pros were on this case, we would have to say, "Somewhere else."

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COMING UP IN THE NEXT ISSUES OF CONTENTS SOLUTIONS

YARD SALE OR VALUED ART? CONTENTS PROS DISCOVER

STORM DAMAGE CONTENTS PRO'S SPECIALTY

FIRE DAMAGE DISASTER CLEANUP

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