CONTENTS SOLUTIONS

THE GO-TO GUIDE FOR PERSONAL PROPERTY RESTORATION

Vol.18, Issue 4

MAKING THINGS EASY FOR INSURED AND ADJUSTER

OPEN FOR BUSINESS IN JUST 48 HRS

$45,000 LESS THAN ADJUSTER'S QUOTE!

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MAKING THINGS *EASY* FOR INSURED AND ADJUSTER

It has been our experience that each claims adjuster has a way of performing a job that is different from any other. Of course there are similarities, but each has preferences that are uniquely their own. Some will appear on the job, some won't. Some will ask for meticulous site diaries, others don't want to get bogged down in too much detail.

It is up to the observant contents manager to decide how best to interact with the various types of adjusters and to keep the lines of communication open.

A typical contents job manager will meet with the policy holder in the home or office where the assignment is taking place.

Together they will walk through the structure to best determine the scope of work and how to proceed. A large amount of digital photographs are taken, with the insured pointing out specific items and important needs (the photos serve to document the insured's requests and concerns).

The contents manager will work directly with the adjuster to best determine the policy provisions and the scope of the work at hand. Some contractors will simply begin the work without having the opportunity of consulting with the adjuster. But we have found it more expedient (and far more logical) to submit a "pre-estimate," have the adjusters make modifications based on their own experiences, their carrier's policies and set reserves – then proceed with an agreement based on all these factors. This transparent approach serves to avoid misunderstandings and misinterpretations later down line.

The digital photos also serve as an inventory, documenting the pre pack out condition of most of the items, then providing a "chain of custody" for pack out, transport, warehousing and cleaning of valued objects and documents.

The photos themselves are available to the adjuster, the homeowner/office manager and even to the insurance agent on the case. They even act as a "template" to show the frontline workers where everything started out, so the individual pieces can be returned to the exact spots from which they were originally removed.

And of course we work closely with the structural team to provide a seamless and timely completion of each job.

We are also proud of the fact that other contractors who do not have a contents division or find that a contents job is too complex or too demanding on their resources are now assigning all or part of their contents work to us. Our code of excellence has become a hallmark both to other contractors and carriers alike.

$45,000 LESS THAN ADJUSTER'S QUOTE

The contents pros have cleaned soot and smoke from flat painted walls, from tricky gloss walls, from brick and even textured wall paper, but few surfaces are more challenging than unfinished wood. Every splinter, every nook and cranny can be filled with smoke particulates. So when one company was faced with a whole house full of magnificent wood walls, ceilings and floors they had to get really creative.

In R & R Magazine the adjuster on the case said, "The cleaning of the house and restoration of the fire damage took less than four months and was approximately $45,000 less than what I had originally quoted."

How did they do it? Well they "gutted" the basement (where the fire had started) and soda-blasted all the surfaces. Then they "washed" all surfaces (including 26 ft. high walls) with a special solution and power sprayers. The runoff was collected in a basin and the waste was pumped outdoors.

The adjuster added, "The insured and his wife were pleased with the complete restoration of the home and removal of the entire smoke odor."

What many had considered to be a crazy scheme, proved to be just another in a long line of innovations by the contents professionals. And really, the job was so massive, the lines were blurred between contents and structural pros – this time they were one and the same!

BED BUGS? CONTENTS PROS KNOW

Canadian Underwriters tells us that bed bugs can be a liability risk, "The US federal appellate court awarded $372,000 in punitive damages in 2003 – 37 times the compensatory award in the case – to a couple who had been bitten by bed bugs while staying at a chronically infested hotel in Chicago, Lloyd's said in its report, 'Battle of the Bedbugs.'"

Property Casualty 360 shared the story of a lady who reported a bed bug infestation in an apartment where she had just moved. She was evicted, sued and was awarded $800,000.

But what has this got to do with the contents pros? A few years ago a contractor told one of our authors, "Contents cleaners have nothing to do with bed bugs. We don't do bed bugs." Then some months later he returned to say, "I've got a bed bug story for you…"

The contents pros don't normally "do" bed bugs. But when they are already on a job and suddenly find the bedding, clothing and themselves infested with bed bugs, they use their best talents and strategies to go after the miniature vampires.

For example, they sort clothes as they would for smoke damage. Placing colored, darks, whites and delicates in separate bags. Then each bag is sealed and transported to the washing machines, taking care to avoid any possibility of cross contamination.

They wash them at the highest temperature allowed by the manufacturer and fold the transport bags inward on themselves, then seal them in other bags (no sense in contaminating their own facility)!

The clothes are then dried at high temperature – oddly, not all bed bugs die during the wash cycles. The heat from the dryer finishes the job. In fact, if the clothes are clean and don't need washing, they can be placed directly into the dryer. Though some contents pros will wash everything again to remove the dead carcasses (depending on the budget to which the adjuster and owner have agreed).

The contents pros deal with many contaminants in much the same way, mold, smoke, bedbugs – isolate, contain, decontaminate and return in pre-loss condition.

2500 PALLETS

MOLD AND A JOB WELL DONE

Restoration and Remediation Magazine's 4th Annual Case Study Contest Winner was a story about a warehouse assignment. The building itself was 111,159 square feet and needed roof repair after a severe rain and wind storm. The contractor on the case said that the size of the warehouse was several times the size of a Super Walmart.

Before the structural team could get to work, the contents pros had to figure out what to do with all the boxes and racks of stock. 2500 pallets of merchandise were non-salvageable and packed out – it took three semi-trucks running around the clock for two days just to get that part done.

There was no other choice and the client was more concerned with what could be saved. The structural team worked hard and fast because the stock was composed of Halloween costumes, makeup, accessories, etc. Mold spores would destroy any chance to sell the remaining merchandise.

Somewhere between 50 and 60 workers were on site. Almost a dozen negative air scrubbers were used and artificial lights were strung throughout. The restoration pros found huge pockets of mold that were removed or remediated without contaminating any of the remaining stock. All the racks and racks of materials were saved.

The contest winner ended up charging about one tenth what another company had charged for a similar job with the same insured.

OPEN FOR BUSINESS IN 48 HOURS

The contents pros were faced with the aftermath of a fire that spread smoke and soot damage throughout a 60,000 square-foot manufacturing plant including a 9000 square-foot office area.We'll tell you more about the office area in a future issue of Contents Solutions, but the major challenge faced that night was that the company had a huge shipment due to go out the next day and now it smelled like the world's largest ashtray!

The contents pros set up massive air scrubbers to help improve indoor air quality, then they backed in a 53 ft. semi-trailer and moved load after load of product from the shipping department into the trailer which was now a mobile remediation chamber. Once the doors were closed and sealed, ozone was pumped in and all the goods were processed, deodorized, sanitized and inspected.

The entire shipment was restored to pre-loss condition and was on the road within 48 hours of the initial fire.

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COMING UP IN THE NEXT ISSUES OF CONTENTS SOLUTIONS

STORM DAMAGE? CONTENTS PROS CAN HELP

FROZEN PIPES – FLOODING WE KNOW WATER DAMAGE

WET PHOTOS RESTORED OR DIGITIZED?

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