CONTENTS SOLUTIONS

THE GO-TO GUIDE FOR PERSONAL PROPERTY RESTORATION

Vol.18, Issue 6

SMOKE DAMAGE COSTS

CONTENTS PROS SAVE

HANDBAG OF HORROR - RESTORED

CONTENTS PROS SAVE $10,000 FOR CARRIER

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SMOKE DAMAGE COSTS CONTENTS PROS SAVE

The contents pros can tell you -- smoke and soot "travel" and can quietly infiltrate under doors, through vents, down hallways and into rooms far removed from the original fire. Painted surfaces, furniture, bedding, clothing, countertops, carpeting, electronics – virtually every surface of any kind can be affected.

After getting a good, solid plan based on the initial photo-inventory, the professionals will remove burned source materials in order to reduce the chance of cross contamination and to reduce the initial odors – watch for this process, it sets the pros apart from the amateurs.

Some specialists use dehumidifiers to reduce the moisture in the air because when ash mixes with moisture it produces acids that can ruin electronics, pit chrome and other soft metals, and even permanently stain both hard and soft surfaces.

In fact, to preserve refrigerator door handles, bathroom fixtures, metal lamps, etc., it is common to see trained contents workers applying a moisture barrier product such as WD-40 or petroleum jelly on such metals to protect them until the soot and ash threat is contained.

They are also known for cleaning plastic, oil-based painted surfaces and PVC furniture and windows with a mild alkali detergent to neutralize the acidic soot that may not be readily seen with the naked eye, but is quite capable of discoloring such surfaces (especially if there is moisture from fire hoses still permeating the air).

Contents managers will often invite homeowners to have input in the decision as to which items of small worth can be discarded, donated or need to be cleaned and restored. Many adjusters have commented on the usefulness of such a strategy because it tends to minimize arguments about the worth of various items and moves the whole process forward.

Some of us have even received compliments from agents, who have experienced positive interactions with clients, who appreciated the opportunity to be a part of the contents restoration decision making process.

And keep in mind that the contents project manager has performed a complete walk through and photo inventory with the client in order to discover the extent of the damage to the contents in each room. The insured has pointed out specific items that are of great monetary or intrinsic value and has helped to shape the scope of work and the initial estimate (which is likely to save the adjusters and agents some headaches as the job proceeds – not to mention saving dollars for the carrier).

Of course there are dozens of other things the contents pros do during a smoke damage remediation assignment, but helping to create building blocks of security and positive feelings on the part of the insured, an exemplary bottom line for the adjuster, and an ideal opportunity for a policy renewal for the agent on the case are always part of their final goals.

CONTENTS PROS SAVE $10,000 FOR CARRIER

The contents specialists save the insurance carriers massive sums on virtually every job. One team reported finding soot that was half an inch thick on the shoulders of clothing they found in a closet after a fire.

A restoration dry cleaner took one look and flatly refused to clean any textiles on the site.

But the contents pros cleaned and restored it all –100% of the clothing. The adjuster was happy because the contents pros just saved him $10,000 by restoring not replacing.

As we said before, "The contents specialists save the insurance carriers massive sums on virtually every job. Sometimes it isn't quite as dramatic as $30,000 worth of porcelain figurines, or a $5,000 leather couch. But take a look at the items they restore on your next job (that an adjuster or agent might have cashed out otherwise). There might not be any fanfare, but they help improve your bottom line on almost every assignment. And if you weigh them, you might just find that they are worth their weight in gold.

They aren't like other front line workers. These professionals enter every job by looking for ways to save and restore valuables – not "total loss" them. And that improves your savings by a remarkable degree.

When contractor (and contents pro) Tyler Pattat, wrote an article for Restoration & Remediation Magazine a few years ago, he told an amazing story, "The customer's apartment had been flooded with category-three water from a toilet overflow in the unit directly above theirs. Almost all their clothes were contaminated…by the time they were referred to us a couple of days later, there was mold growing on some of the items that they had thrown in plastic bags…It was a disgusting mess."

He went on to explain that the insured wanted one item restored above all the others. It was a Coach© handbag (valued at hundreds of dollars). The handbag was covered in mold and (ahem) other unsavory things. But Tyler had a new cleaning method that he wanted to try out.

According to Wikipedia, "RLU" stands for "Relative light unit," a calibration for measuring cleanliness by determining the levels of Adenosine Triphosphate (ATP).

In the case of the "Handbag of Horror," the ATP showed how much living matter was on the purse – a reading of 2,460 RLU. According to Tyler that meant, "…extremely contaminated." And he added, "… the bag looked as bad as it smelled."

He was looking for a score of lower than 30 RLU (better than food grade). And, by golly, he got it! After processing, the new rating was 22 RLU – outstanding!

The insured said that her purse looked brand new.

You may recall from an earlier edition of Contents Solutions, the article about another handbag (Coco Chanel©) that was in even worse shape and valued at $4,000 – restored for only $79.99.

The contents pros save money on virtually every job and often they save valuables that other companies can't. Adjusters and agents have come to recognize these specialists as valued allies.

CONTENTS QUESTIONS
THAT MAKE A DIFFERENCE

Did the smoke get in the HVAC system?

Which rooms were involved? If it was the bathroom – was there any heat in the bathroom itself (should the medicines in the cabinet be discarded due to contamination)?

If the kitchen – did you lose power? If "yes" how long? Should the food in the refrigerator or freezer be kept or tossed?

If the master bedroom – how much soot or smoke got in? If they are not sure, we use the "white glove" test, the "sniff test" and sometimes even small, handheld microscopes to check for carbon particulates. Even if the fire originated in the kitchen or living room, smoke travels fast and far. The whole house smells like smoke right now, but when we leave, smoke odors may appear in the bedroom as it leeches out from the wood in the dresser, the headboard on the bed, the clothing in the closet – even the wood paneling on the walls.

Is the paint on the walls glossy or flat? There are vastly different techniques for removing soot from a glossy paint than from flat paint.

Are there any special health concerns for any member of the family? The contents pros can "switch up" their solutions, especially when they know if there is an infant, someone with respiratory ailments, an elderly resident, etc.

Are the carpets natural fiber or man-made? Again, we have special solutions for each.

The contents pros ask pertinent questions so the agent and adjuster have one less thing to worry about.

A FEW CONTENTS "DON'TS"

Don't enter a building until a fire marshal or other official gives the "all clear."

If a television, computer or other electronic device has been exposed to water (fire hose, leaking appliance, broken pipe) don't turn it on to, "…see if it still works."

Don't clean pearls, crystal that has been exposed to heat, or other fragile items with an ultrasonic cleaner – pearls can lose their shine, heated crystal may well have micro fractures and could disintegrate. Fine china can lose its gold trim. Ultrasonics processing is great for some things, but training is required to know the difference. If you aren't sure, find a gentler way.

Don't clean a sooty painting with cotton cloth – cotton has tiny "hooks" at a microscopic level and they grab loose flakes which could easily pull them free.

Do not pack rare wines without putting cushioning between the bottles – a scuffed label can reduce the wine's worth by as much as half if sold at auction!

More to come in future issues!

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INTRINSIC VALUE VS. DOLLAR AMOUNT

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