CONTENTS SOLUTIONS

THE GO-TO GUIDE FOR PERSONAL PROPERTY RESTORATION

Vol.19, Issue 3

BEYOND THE VENDOR LIST

CONTENTS PROS SAY, "YES"

DISTRESSED INSURED CONTENTS PROS CAN HELP

CONTENTS MANAGERS

ARE ADJUSTERS' ALLIES

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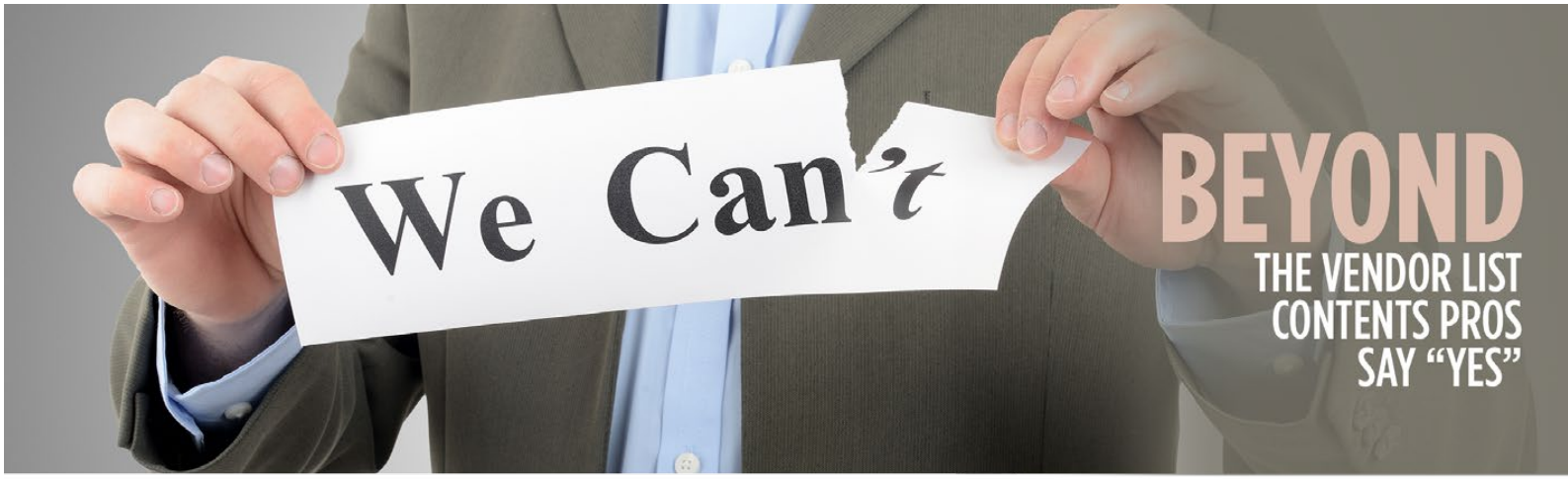


Until recently, we thought that adjusters and agents were by-passing their vendor lists to get the contents pros on their toughest jobs. But an article in Restoration and Remediation Magazine explained that most vendor lists don't even have contents companies on them (normally they focus on things like emergency mitigation and reconstruction).

We always thought that you could choose us over other companies, but then you had to justify your choice because you skipped over those on the vendor list to get us. Of course it probably doesn't matter that we were misinformed, because either way we earn your trust by being your best choice every time anyway.

When adjusters chose us, we thought it was because in virtually every case we save the carrier significant sums and we make it easy for the insured to give you five star ratings.

We figured that because so many other companies say "no" when you ask them to restore a family's or small business owner's valuables, you chose us because we say, "Yes!"

Or worse, they promise to do a good job and end up damaging the very prized assets they had agreed to restore.

As you know, we don't say "no" when you call because we don't have to. If we don't have the expertise to restore expensive art or a bear skin rug, we have our "million dollar database" of professional associates who do.

And we have a program in place that helps the insurance agent involved in our assignments, get policy renewals – almost no companies do that (not even contents firms). But we do, on essentially every job.

Not only do we have a protocol of innovation that helps to restore instead of replace, but we use our positive relationship with the owners or building managers to put the adjusters in a very good light, which translates into stellar reports to the insurance company's administrators.

We are the ones who restore their teddy bears, wedding dresses, photo albums, water-drenched computers, soot-encrusted suits, ruined furniture, etc. While the structural workers are tearing out their walls and floors, we are saving and restoring the things that have an emotional investment for them.

We help adjusters navigate the delicate, mental mine-field of a distressed client and we "bring peace to both their valleys."

And best of all, we do such things for considerably less than a typical "cash out," or "total loss."

If you have worked with us before, you already know. If you haven't, give us a call and we'll show you how we "wow" your customers (and your bosses)!

CONTENTS MANAGERS ADJUSTERS' ALLIES

Contents Managers know the importance of quickly suppling the adjuster with an estimate. Industry spokeswoman Barb Jackson CR, tells us that she has been training people to create a short, succinct and highly accurate "pre-estimate" that is created during the initial walkthrough!

And if an adjuster rejects the initial estimate, she says that savvy contents managers will have a plan "B" and plan "C" ready at the same moment.

"Oh, you don't have the budget for a complete cleaning and deodorization? Well how about cleaning the master bedroom (where the fire started) with our best materials and techniques, inside closets, cupboards, headboards etc., then doing only a surface wipe-down in the kids' room and kitchen, using hydroxyls throughout to make sure there are no smoke odors left anywhere?"

Contents Managers won't ever suggest doing a poor job to save money, but they have levels of cleaning for every assignment and for every budget. They work within the parameters set by the policy and they do their very best with whatever is available.

A recent report in R & R magazine by Lisa Lavender tells us, "According to J.D. Power and Associates 2011 Property Claims Satisfaction Study, 'Approximately one-third of claims include the loss of contents. These claims tend to be more complicated, and in some cases can be highly emotional events—which results in a less-satisfying experience for these claimants than among those whose claim did not involve content loss.'"

Very few home insurance adjusters have not experienced the strong distress of a homeowner with a water damage, smoke damage, sewage backup or storm-damaged residence. Or the barely contained emotions of a small business owner who wants to get the doors open and fears he has lost important documents and/or products.

When the contents manager arrives, he (she) is often greeted with the same skepticism as the adjuster. But in minutes, that normally dissolves as the manager takes things in hand and invites the owner to accompany him on a "walkthrough" in which the owner's hopes and fears are shared with a professional who knows exactly what to do and the right questions to ask.

Together they explore the "most important" items, the rooms that need immediate attention, the techniques that will be used to restore the home or business – in short, the owner gets to talk to someone whose job it is to listen. And whose quiet, calm, competence can give hope where none existed only a few minutes before.

"Yes sir, computers are tricky, but we restored three this week that had gotten wet and since you say your entire business is on this one, let me run it past the adjuster and if we get his okay, we'll make it a priority."

"Yes ma'am, but if we donate those old Halloween costumes to charity, we'll have more of a budget to restore your daughter's prom dress – we can have it back in 48 hours."

A contents pro who knows what she (he) is doing can go a long way toward getting J.D. Power and Associates to take notice!

PLAYING FAIR WITH THE ADJUSTER
JUST COMMON SENSE

Some adjusters are surprised by how quickly a contents manager will offer an estimate for the team's services and materials. But the contents pros are very aware of the "reserve" that an insurance company sets, based on actuarial data and the necessity of supplying the adjuster with an accurate description of all that the contents specialists will do, so he can make the appropriate adjustments.

During the initial meeting, the contents manager will find out whether the policy is ACV (actual cash value) or RCV (replacement value). And she will discuss the actual costs of cleaning and restoring (and possibly describing restoration costs versus replacement costs on the more expensive items – usually to the adjuster's great delight)!

"That black purse is a Ferragamo®. It sells at Neiman Marcus for $2200. The owner has the receipt and it was bought 3 months ago. It looks pretty rough right now, but we can restore it to pre-loss condition for $200."

The restoration workers to watch out for are the ones who offer no estimate or only a partial one, then do the work, hoping to play "Let's make a deal" with the adjuster after the job is complete. We don't know why they do it, but we know there are many who feel compelled to.

We are not among them.

MINI-AUGER

We once saw a young contents pro rinsing soot off items in a bathroom sink. Suddenly the water in the sink backed up and she was looking at murky brown water in the bowl.

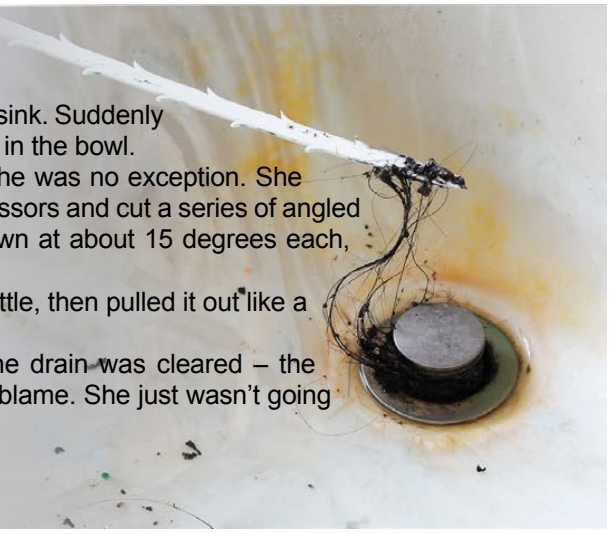
Most of the front line workers had a few zip ties in their aprons and she was no exception. She uncoiled a pretty long one (perhaps as long as 14"), took a strong pair of scissors and cut a series of angled grooves up and down both sides of the zip tie. The cuts were slanted down at about 15 degrees each, forming a sort of rough, angled "ladder."

She eased the gouged zip tie down the drain and wiggled it around a little, then pulled it out like a tiny, plastic auger.

What came up was about a year's worth of long hair and grime. The drain was cleared – the plugged up pipe had nothing to do with the soot, but she didn't care about blame. She just wasn't going to let a clogged sink slow down her efforts.

When asked, she said, "My dad taught me."

When you hire the contents pros, you hire their dad's ingenuity as well.



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COMING UP IN THE NEXT ISSUES OF CONTENTS SOLUTIONS

CONTENTS PROS HANDLE MULTI-HOME FLOOD

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