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THE GO-TO GUIDE FOR PERSONAL PROPERTY RESTORATION

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FLOODED FURNITURE
CONTENTS PROS HELP ADJUSTERS

After a flood, whether from a burst pipe or an invasive storm, what happens to the furniture in the insured's home can "break the bank" or amaze the insurance company's managers by producing a highly satisfactory estimate and invoice – as a direct result of restoring, not replacing.

And, in the case of antiques, a single piece can actually be worth more at auction than the house in which it resides.

The contents manager will usually take the insured along on a "walkthrough" to determine the general scope of the job and which items can be restored (and which are a "total loss").

Pictures are taken, figures are entered into the appropriate estimating software, calculations are made, but often insureds will have an impact on how the job will proceed.

A homeowner may say, "That bed was hand-carved by my great-grandfather before the war. The feather mattress and the headboard were brought over on a steamer and have been a part of the family ever since."

And the contents manager starts calculating what it would cost to decontaminate thousands of feathers that are almost a hundred years old. Or the owner may say, "We don't care about the mattress, but that headboard is extremely valuable to us…"

Well, you get the idea.

A business owner may say, "I don't care about the computer, but the data inside it is priceless." Thus, the adjuster, who at first glance had already decided that the computer was drenched and not worth trying to restore, will now receive new information from the contents manager which will shift the focus of that part of the restoration.

In effect, the contents professional now becomes the eyes and ears of the adjuster, and a valued ally.

Thus sentimental value, business value, resale value and many other factors help determine the pre-estimate that is offered to the adjuster.

And sometimes even the contents manager will be surprised by an item's worth. An owner may say, "You know that round wood table with the sort of wavy top? I bought that at Sotheby's for $50,000." The manager knows she (he) must bring that to the adjuster's attention, but also knows that a standard policy probably won't cover that amount. There is no rider on the policy, and the wooden legs of the table are already beginning to swell and crack.

She has a master furniture restorer in her "Million Dollar Database" so she takes pictures of the damage, talks things over with the adjuster and if he (she) thinks it is worth the effort, sends the images to the conservator – taking on the role of ambassador between all the players.

Virtually no cleaning companies could assist in such matters, but a contents pro can and does on any job where it is required.

You can count on the contents specialists for such service. It is what we trained for.

THE CASE OF THE SATURATED SETTEE

Upholstery and mattresses are built from materials that absorb liquids – even fabric protector coatings can't save them from a flood.

We can restore some of these items, but when a cushion or mattress has been sitting in water and has become saturated, it may be too late for us to intervene. A "rule of thumb" might be that if 20% to 25% of the fabric is saturated, it is probably a total loss.

And keep in mind that flood waters (from outside the home) are contaminated, so we are fighting massive amounts of bacteria and toxins as well.

We have associates who can remove stuffing, backing, ticking, etc., all the way down to the springs and webbing, but the process is expensive and most adjusters opt to replace such thoroughly damaged items.

We have restored leather couches and rebuilt antique beds – but a mattress saturated with water will eventually develop mold and mildew deep inside. And it is only a question of time before the mold grows to horrifying levels.

Our drying techniques work – even on mattresses, but we are talking about weeks of constant effort and it is likely that mold will start to grow if we don't tear the mattress apart and start with its basic components.

INSIDER SECRETS FOR FLOODED CONTENTS

We have written before about what the contents pros can do when faced with a home or office that has been flooded. In fact, not so long ago we explained how many insurance companies have found it necessary to place exclusions for certain items and specific situations.

But for the purposes of this article we are going to anticipate that you have already discussed with the insureds, what can and cannot be included for restoration based on their policies.

How do you know when you have trained professionals working on a flood job?

Well first of all, flood waters (from outside the home) will be contaminated – for the contents pros that is a given. So you will see them in proper personal protection gear.

What you won't see is them sorting wet, contaminated soft contents on surfaces where bacteria can be spread. In fact they will be separating contaminated items from ones that aren't and isolating them where they cannot contaminate anything else.

They won't be storing wet towels, clothing, bedding etc. in plastic bags (plastic doesn't "breathe" and gives mold and mildew a perfect medium in which to grow).

Every surface that comes in contact with contaminated valuables will be disinfected before any non-contaminated items are placed on them.

And here is a curiosity that most cleaners don't know (but the contents pros do). When soft contents are saturated with water that has washed through soil that has a high iron content, bleach can actually oxidize the iron and will create rust spots! Go figure.

How do the contents professionals know all this? The contents project managers have either attended courses where they have seen demonstrations of ATP tests and contamination of both microbial and mineral types, or they have experienced it first hand on other jobs. They pass on their knowledge to the front line workers.

That is why our teams are so highly praised by not only the homeowners and business owners, but by the agents (who get renewals) and the adjusters who find that every job with us on board is good for their bottom line.

SOME ITEMS CAN'T BE SAVED

Even when furniture that is too far gone to restore, has to be discarded, the contents pros don't do so. They set it aside for further evaluation by the adjuster.

Sometimes the adjuster is not onsite, but is hundreds of miles away. In that case plenty of pictures are taken and a description of the damage is sent to the adjuster via email. And recently, it has become more common to have a video conference using an iPad or some similar device to have a brief, live discussion about various items.

When a worker can pick up a damask couch cushion and a stream of water pours out, that can make it easy for an adjuster to opt to replace instead of repair it!

However, there are insurance representatives who will instruct us to not trouble them with such details, but instead to use our own expertise to decide what will be discarded (unless the item's value exceeds a certain amount).

And even when the adjuster verbally "signs off" on the selected items to be sent to a dumpster, it is our policy to get a descriptive sheet signed by the owner so there can be no misunderstanding.

It is all part of our "no hassle" service and often it lifts a great burden from the adjuster's shoulders.

THE REASON CONTENTS PROS ARE FIRST

In flood situations, the contents pros are often the first to assess valued items and there is a good reason.

Recently, we heard the story of a structural crew that needed to get access to a wall.

The problem was that a magnificent china cabinet was in the way. It was filled with fragile crystal objects.

The workmen picked the entire piece up and hauled it over to another corner of the room.

As you may guess, several fragile crystal pieces tipped, fell and shattered on its brief journey.

With such items, contents pros clear out all the shelves and carefully pack each item in protective material. They remove all drawers and shelves, then they move the "shell" to safety.

If some sort of emergency is taking place, the least they will do is to remove all the crystal, pack it properly, then lift the hutch up and place foam blocks under each corner.

Our efforts save time, money and keep homeowners from becoming angry.

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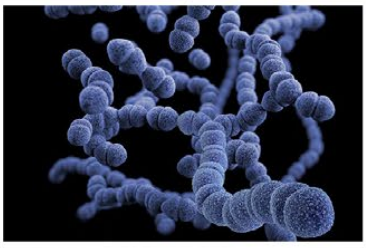
CONTENTS MANAGERS HELP WITH IRATE INSURED



NEW BACTERIA EATS CLEANING MATERIALS!

SMOKE CAN'T HIDE FROM THE CONTENTS PROS

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