CONTENTS SOLUTIONS

THE GO-TO GUIDE FOR PERSONAL PROPERTY RESTORATION

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WHEN ADJUSTERS & CONTRACTORS NEED THE CONTENTS PROFESSIONALS AGREEMENT CREATES SATISFACTION!

CONTENTS PROS SAVE SIGNIFICANT SUMS FOR CARRIERS...AGAIN!

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WHEN ADJUSTERS AND CONTRACTORS NEED THE CONTENTS PROS

What does an adjuster do when he (she) sees a priceless antique china cabinet with thousands of dollars' worth of fine dinnerware, about to be moved by a restoration crew and hears, "Get that bookcase out of the way and be careful of the dishes in the bottom of it."

He grits his teeth and calls for a contents team! The structural workers are far more interested in getting to the walls, ceiling, flooring and roof than they are with the valuables inside, and if a structural company does not have a contents division, either the experienced contractor or the informed adjuster will bring in the contents pros for just such situations.

A Lladro porcelain figure that you might not glance at twice in a yard sale, can cost hundreds of dollars to replace. Fine china can be the most expensive porcelain in the world (a single teacup sold for $9.5 million in auction). The contents pros treat all such articles as being remarkably precious. They clean and restore them with great care – even if they are not listed on the policy as special or unusually valuable. The professionals treat every item as if it belonged to someone who matters to them.

Contractors who don't have a contents division often hire contents specialists as "sub-contractors" because they don't want the hassle of having to deal with anything other than the structure ("contents" includes items such as clothing, furniture, art, bric-a-brac, dishes, eating utensils, books and papers, photographs, antiques, electronics, etc.)

Home insurance adjusters often insist that a contents restoration team participate in such assignments because they save the insurance companies significant sums by restoring rather than replacing valued items.

When hired by a structural company, the contents manager will make it plain to the adjuster that her (his) contents restoration team is working for the company that hired the team – that will circumvent any misunderstandings as the job continues. A pre-estimate will be presented to the contractor and the adjuster based on the needs of the job, the policy provisions and the time allotted.

After that everything will be coordinated with the contractor and the contents pros will move forward, photographing, creating a strong inventory, cleaning, moving, restoring – all based on a written agreement that delineates responsibilities (including the roles all three parties will play and daily reports as to progress).

Everyone wins. The owner's valuables are treated with care, the adjuster can more quickly get the job off his desk and the contractor has a new ally who can help move the job forward in a professional manner.

AGREEMENT CREATES SATISFACTION

Professional contents divisions or companies spend a lot of time and money getting proper training for their employees. And with good cause – who wants the same guys who just worked around the clock demolishing the living room walls to then turn around and start moving their white, embossed couch, fine china and big screen TV?

Homeowners don't like seeing their valuables being loaded into open boxes and placed in a trailer or a couple of pickup trucks. They infinitely prefer to see their belongings photo-inventoried, packed properly in clean boxes or padded and carried by trained professionals into vehicles that are prepared for careful transport.

Adjusters like the honest, straight thinking that goes with a pre-estimate which they can quickly and easily rearrange to comply with what they know would be acceptable to their superiors. And the contents pros like the security of knowing they will be paid in a timely manner because the adjuster has agreed to their scope of work before they even began.

CONTENTS PROS SAVE MONEY FOR CARRIERS

After the recent financial crisis that affected most of North America, quite a number of under-trained, under-experienced men and women entered the restoration field – "I was a stock broker yesterday; today I am a contractor."

They invested heavily in marvelous machines, fleets of new trucks and offered good salaries to management level employees. But the experienced professionals remained concerned over their lack of practical skills and proficiency.

We've seen old pros refuse to use ultrasonic cleaning for crystal that had been exposed to high heat. We've seen less experienced contractors turn similar crystal into sparkling confetti with those same machines.

We've seen old pros use an ancient technique of pouring a few grains of rice into a crystal goblet that also had a mild cleaning solution, then swish it around – removing soot and smoke odors with no harm to the fragile glass.

We've been there when contents pros have set up onsite cleaning stations to save the carriers (and owners) time and insurance dollars. And we have seen the new and inexperienced workers either discarding items (cashing out) or moving entire rooms of hard and soft contents to their warehouse for processing.

Of course it is likely that many items must be taken to the contractor's contents cleaning facility in order to restore them properly. But it is equally likely that an experienced contents manager can tell at a glance which items can be restored to pre-loss condition on site, in a cleaning station set up in the owner's garage, or need the extensive attention only their best technology can provide.

Untrained, inexperienced contents contractors tend to rely on their machines, because they simply don't have the "hands-on" expertise that comes with years of being on the front lines (or having worked with or been trained by someone who "has seen it all" and knows a thing or two).

Adjusters know us and trust us because we produce excellent results on every assignment – mostly because we know how.

ULTRASONICS ARE GREAT (EXCEPT WHEN THEY AREN'T)

Ultrasonic machines have certainly earned their place in the contents restoration industry. They can deep clean many items and they now offer reports that tell how they can kill germs and bacteria on hospital items.

They even kill MRSA (bacteria) on football and police equipment.

The challenge seems to come when dealing with delicate and fragile items. The warm water and high frequency vibration they use can crack china plates. The operator's solution is to make sure fragile items are at room temperature and are not chipped or cracked before placing them in the tanks.

These machines can remove gold and silver designs from crystal or china, or sonically "chip" away hand painted surfaces – so most contents pros find other methods for cleaning such items.

But the real secret appears to lie in the training the operators undergo, because in most cases where items are damaged by ultrasonics, human error is to blame.

SMALL SAVINGS ADD UP

We caught up with Barb Jackson CR (leading industry spokesperson) to ask her to give us an example where cashing out saved the carrier otherwise wasted insurance funds.

"There are times when training can save time and money – even when it can't save the actual item in question," she said.

"For example, particle board furniture that is already swelling, is almost always a total loss — but we have seen beginners trying to "dry them out" after a flood (or a good drenching with fire hoses). A contents manager will simply point out to the adjuster that any time used attempting to restore such an item would be a waste."

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