CONTENTS SOLUTIONS

THE GO-TO GUIDE FOR PERSONAL PRO RATION

Vol.17, Issue 12

OOPS!
AMATEURS COST CONTENTS PROS SAVE

WHERE DO THE CONTENTS PROS GET THOSE WONDERFUL TOOLS?

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AMATEURS COST CONTENTS PROS SAVE

"Hey boss, what do we do with all the stuff?"

Experienced adjusters shudder when they hear those words, because it means that the restoration crew does not have a contents division and sees all the insured's valuables as "stuff" that is in the way of completing the structural repairs.

If you have been one of our readers for the past few years you may recall the story of the two workers who were seen tossing fabulously expensive statuettes across several feet of a parking lot in order to speed up the pack out. Two of the sculptures were shattered and had a combined worth (we are told) of $30,000.

Everything from a grand piano, to a pool table, to a bookcase filled with rare volumes have become obstacles to the construction workers who just want to get to the walls, floors and ceilings that are presently being blocked by the owner's assets. And that is a recipe for disaster.

For example, one of the workers stacks a set of fine china in a box (but has no idea how to cushion it). On the drive to the storage area, the truck hits a couple of bumps and when the box is transferred from the truck to the facility, an odd noise is heard – the plates, cups and serving ware are now china confetti.

A trained contents specialist would have packed every piece individually and might even have used more than one box to insure that the weight of the items themselves did not add to the hazard. As it is, the restoration manager has to file a claim to reimburse the owner for the damage.

The owner is livid because the china was a gift from his grandmother and was hand painted in Europe during WWII. It is irreplaceable – and worse, the manager discovers that there is no company insurance to cover the loss. So the company will have to pay for the set itself.

We have read about a single china collection being worth more than what was being charged for the entire contents restoration service.

The insured declares that he is suing the adjuster's firm for not having properly vetted the contents company and the adjuster (who had nothing to do with the entire affair) is now dealing with a confrontational client.

Real contents organizations see to it that their personnel are well trained and well experienced. The contents managers are often certified in multiple fields and no one gets to be a contents manager without extensive experience.

When you hire a genuine contents restoration business, you will find that they are fully insured (when a moving company worker drops a watermelon and a $1000 computer – and both are destroyed, the moving company pays more for the watermelon, because they pay by the pound)!

If a restoration specialist drops a computer, they pay to have the computer restored or replaced.

When you hire a real contents division, ask, "What sort of training does your manager have? How much experience with contents? What sort of insurance do you carry for damaged contents?"

With legitimate contents professionals on the job, you can rest easy – they don't cost, they save on virtually every job.

JUST ANOTHER DARK AND STORMY NIGHT STORY

During a torrential rain, the stately manner had become partially flooded when water found its way in through a stone roof.

A second floor bedroom and bath had already been flooded and the runoff had found its way down to the first floor in a bedroom, drawing room, corridor, hallway and kitchen.

To make matters worse, the contents pros were face to face with a mansion full of priceless antiques. One of the bedrooms had black and white photos on display from the 1940's that were irreplaceable.

Moisture was wicking its way through the wall and the photographs were in jeopardy. So one of the early mitigation tasks was to get the photos to a safe place and reframe them so they didn't fuse to the glass in which they were housed (these priceless pieces were restored to pre-loss condition).

The hand painted wall paper was slow-dried and saved.

The antique furniture was relocated to another part of the house that was unaffected and was restored with dehumidifiers and an electric heating system. A delicate balance was maintained and monitored during the entire restoration, in order to preserve all the items without further damage. All affected items were restored to pre-loss condition with a minimum of household interruption and cost-conscious invoicing.

In previous editions of Contents Solutions you may have read articles about the formidable array of cleaning and restoring techniques and technologies available to the contents pros.

Sometimes these stories even surprised us! Like the "magic wands" used by contents specialists when decontaminating cruise ships that were infected with norovirus. Or the amazing herb-based antimicrobials that disinfect with a simple spray, but are harmless to humans (so they can stay in the home or office during the cleaning process).

And a new favorite is the "electrolyzed water" that cleans and sanitizes, but turns back into ordinary tap water in just minutes after it is used!

We were astounded by "dry ice blasting" which, by the sound of it should have no useful purpose in a contents restoration job – but in actuality can clean mold off the page of a book without damaging the paper or the type (among many other things)!

And there are so many more – but the most impressive thing about all these advanced cleaning and restoring approaches is that they save money every time they are used. Perhaps you recall the article that showed the remarkable amounts that are being conserved in the textiles field (one in particular told about an $875 Armani suit, which had been smoke-damaged but was restored for just $15).

And we have told and retold the true story about the Coco Chanel® purse that had an estimated worth of $4000, and survived a fire only to be saturated with water, frozen for two weeks and wadded into an almost unrecognizable ball of leather – only to be restored to pre-loss condition for only $79.99 (sorry if you have read some of these articles before, but we are immensely proud of the contents "miracle workers" and now we think you will be too).

If you are looking for the bargain of the restoration industry – have a look at the contents pros! They may just surprise you (again, and again, and again)!

MOLD ABSOLUTE EXCLUSION OR???

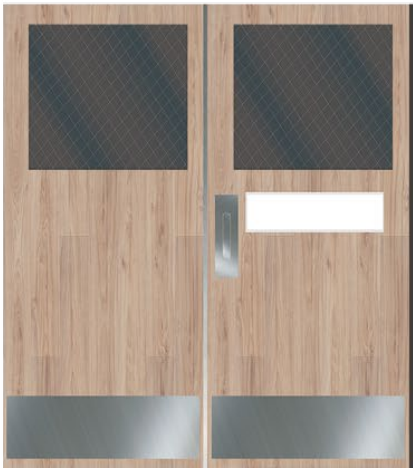
A few years ago Denise Sze wrote an article for the Merlin Law Group in their Property Insurance Coverage Law Blog that stated in part, "When mold is a result of a covered loss, it is wise to check the policy and get a professional opinion on whether any mold exclusion is 'absolute.'"

She pointed out that "Some policies are expressly written with an 'absolute' mold exclusion. An 'absolute' exclusion means that no matter how the mold may come to be, the insurance company will not pay for the damages." And added, "A good example of when mold may be covered is at the time of a plumbing loss such as a burst water pipe. Because a burst water pipe is a covered loss, any mold resulting is considered an ensuing loss and may be covered."

So it follows that if contents are destroyed or damaged due to a burst pipe, they may be covered by the policy. Right?

Maybe not, according to the experts. For example, since mold takes time to grow, some carriers are limiting even their diminished liability to one week after the incident (the rest, they claim is due to improper maintenance or mitigation).

Is your insured covered? Is there an absolute exclusion? Or did they wait too long to stop the mold growth? The policy will tell and even the contents pros would call in an expert to figure things out.



NEW GADGET DISINFECTS AS YOU OPEN A DOOR

You may recall previous articles in Contents Solutions where we shared remarkable (and inexpensive) breakthroughs in decontamination and new techniques for reducing germs and viruses in hospitals, schools, homes and offices.

You may recall our stories about "germ shields" for keyboards and office phones, or copper fixtures (in one the "MacDonald Houses,") that kill germs, or the salt impregnated masks that kill bacteria.

Now a university in England has come up with another surprisingly simple solution to the spread of germs in hospitals and other public facilities. A study in Infection Control Today tells us that a pad that dispenses a small amount of alcohol gel every time someone pushes on it to open a door, can reduce bacteria levels by 90 percent.

Contents pros like to keep things simple and inexpensive. So stay with us for future developments that will make things easier (and safer) on your next job.

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