CONTENTS SOLUTIONS

THE GO-TO-GUIDE FOR PERSONAL PROPERTY RESTORATION

Volume 11 Issue 6



The Awesome and the Awful

We wanted to know more about why the insurance adjusters and agents prize the new "Contents Pros" so highly, and to find out, we went to the world's foremost authority in the field – Barb Jackson CR.

"It is easier to tell you what it looks like when you are looking at a group that are not true contents



more than is necessary, wasted time, wasted energy, wasted resources. And the truth is they are largely 'winging it' with no real plan or method.

"Trained contents pros have a system. They create "processing stations" and would look more like assembly line workers than they would a moving company.

"Untrained amateurs often have no method by which they can prove pre-existing conditions of contents in our care – contents pros not only take pictures of everything and keep a running photo inventory; they also take pictures of the items in exactly the position and condition they were when we arrived on the scene.

"Contents professionals also make careful note of the make, model and serial numbers of specific items. Untrained workers focus on getting the contents into boxes and out of the home or office – often to the chagrin of the owners (especially when items are missing or end up buried in the mélange of materials being moved).

"Adjusters have privately shared horror stories of crews that send valuables to sub-contractors for repair or specialty handling, only to have no tracking system in place to show when it was sent, to whom it was sent and the sort of condition it was when it was sent. Contents pros treat such items as if they were their own. They establish a simple, effective 'paper trail' that rivals that of the police when a vital piece of evidence is taken from a scene and put into their store room. We don't lose anything – we keep receipts, invoices, and a computer file that shows the 'when, where, how, who and why' of an item that leaves our control.

"A quick test to find out just how conscientious and efficient a contents group is, just ask for a specific item that has been packed-out. The first thing you will see is that they can bring an image of it up on a computer screen — in fact, they can arrange for an adjuster, agent or owner to do the exact same thing.

"Second, they can have the item itself available at the front desk of their facility in a matter of minutes – not hours or days.

Beginners often take an inordinate amount of time to complete an inventory and pack out – trained contents pros aren't faster because they hurry, they are faster because they are efficient. I have a phrase I use in training, 'Slow it down to speed it up.' That means we use our time to prepare and execute a plan, not to simply 'attack' an owner's valuables and try to force them into boxes or onto a truck."

Bet you didn't know this

Did you know that contents pros are also trained in manners, ethics and professionalism?

Among the first things they learn is that the owner often feels anger, embarrassment, and as if the world is out of their control. The contents pros are trained to help minimize these feelings.

It can be something as simple as, "Be discreet. Ask permission before entering a room, opening a closet or drawer."

Or as subtle as, "Don't appear to be giving undue attention to photos, letters, legal documents."

"Be respectful of their property. Don't judge the owners items by your own values. If a client thinks something is important – it is!"

"If items are 'total lossed,' that does not give permission to take them. If gifts are offered by the insured, respectfully decline."

"Above all, give the insured privacy. Do not eavesdrop, do not loiter, stay out of their way."

Courtesy, generosity, kindness, efficiency, understanding, caring – these are the hallmarks that place the contents pros a step above the average restoration professional.

Their insights and training reflect very well on the insurance company that works with them.



Collateral Damage

Insurance adjusters and agents have told us about the many times they have seen crushed lampshades, wood furniture scratched during a move, wet documents boxed up and left to mold, even insect and rodent damage to stored contents.

These are the sorts of things that cause contents pros nightmares. There earliest basic training educates them to prepare the owners valuables in such a manner that none of this happens. The storage facilities are clean, the packing materials are pristine and the techniques

used to pack are so far superior to most moving companies that there is no real basis for comparison (except that the owners get their possessions back in pre-loss condition – something no moving company would ever promise!)

Just to give you a couple of examples, many adjusters are surprised to see contents pros putting wet

documents into a freezer (some think that the pros have lost their minds). But, the truth is that through training and experience, these professional contents restorers know that freezing wet documents "stops time." The formation of mold is dramatically slowed, no further damage to the paper can occur and it buys precious hours until the books, contracts, certificates, etc. can be properly restored.

In another instance, we have seen well-meaning workers tightly wrapping layers of plastic wrap around fragile antique furniture. To the untrained eye it looks as if they are protecting it from getting scratched, but plastic wrap tends to expand and contract when exposed to heat and cold. The stresses placed upon the furniture by such action can actually crack the wood and pull it apart at the seams

A trained contents pro would never make such a "rookie" mistake. In fact it

is quite common to find contents crews busily covering furniture with moving pads – even before anything is moved.

Why? Because they know that as things are shifted from the walls, the floors, other rooms, etc. furniture can be bumped, accidently rubbed or scratched, and it might go unnoticed. Of course a careful crew may never even touch the furniture while other items are being inventoried or

packed out – but one of the contents pros' many maxims is, "Why take the chance?"

Something else you won't see when contents pros are on the job – items stacked on top of the furniture. A homeowner or office manager might think it would be all right to place books, computers, boxes of plates or paintings on a well protected wooden table – contents pros don't.

Handling Things

In a contents team, the supervisor is the focal point around which everything else revolves.

He (she) will be the one who sets up the basic rules, "No smoking on the job," or "This is your break area. No food anywhere near the contents."

He also is the one who will act as the main point of contact with the insurance adjuster and the insured.

If an owner asks, "So how soon do you think you will finish up?" A frontline worker will smile and say something like, "Well Mrs. Jenkins, the supervisor, can see the overall picture better than me – I'm focusing on your clothes and bedding. Would you like for me to find her for you?"

If a contents tech finds something valuable (ex. money, jewelry, etc.) behind a dresser or under a bed – you guessed it – it goes to the supervisor.

If a contents pro has an opinion about how a job is going, it isn't shared with the insured, it is

shared with the insured, it is shared with the supervisor, because he (she) can see every aspect of the job and can make a far more succinct value judgment.

The supervisor can also go a long way toward to make the insurance company, the adjuster, and the agent look good to the homeowner or office manager.

A positive word spoken to the insured about the adjuster or agent can go a long way toward increasing trust and cooperation.



Insider's Tip

Contents pros have long been aware that the restoration crew, the adjusters and the agents never, "Have the place to themselves."

With baby monitors, "nanny cams," nosy neighbors, friends, relatives of the insured and unexpected visitors to the site we are all under scrutiny. That is why a professional demeanor, well-groomed and socially acceptable appearance and language are an absolute necessity.

Agents know that having the restorers say a good word about them can go a long way to assuring a policy renewal – and that an overheard disparaging remark can have even greater impact on the thoughts of the insured.



Fire * Smoke * Water
1180 Douglas Rd., Batavia, IL 60510
Ph. 630.761.8100

www.mwrestore.com

Specializing in
Contents Restoration!
Professional pack out
and inventory service.
With restorative
cleaning for all
types of contents:
Antiques, electronics,
art work, fine fabrics,
rugs, wood furniture,
documents, books,
photos, and more!

Coming Up In the Next Issues of Contents Solutions



Contents Pros' Creative Ideas Save Millions for Insurance Companies



Wasted Time, Wasted Money, Wasted Resources – Contents Pros to the Rescue!



Valued Antiques or Yard Sale Debris?
Quick Tips from the Insiders

Contents Solutions! may not be reproduced in whole or in part except by prior written permission of the publishers. Contents Solutions is created each month by the research team at Total Contentz who are solely responsible for its publication and the material contained within ©2011.





Fire * Smoke * Water
1180 Douglas Rd., Batavia, IL 60510
Ph. 630.761.8100

www.mwrestore.com