CONTENTS SOLUTIONS



When Time Is The Most Precious Commodity.

Until recently, insurance adjusters were most interested in two things – how fast a job could be completed and how inexpensively the job could be done.

And why not? They were just asking for the same thing the homeowner or company owner wanted.

But even then it was quite common

for an adjuster to be faced with a leather couch that had been baked by heat, saturated with water from fire hoses and covered in soot, to hear, "Whaddya mean you are going to cash out my \$5000 African leather, hand-tooled couch? It is one of a kind! I can't replace it for any amount of money."

Today, with the arrival of the new breed of restoration professional, things have

changed dramatically. Instead of the massive "total losses" that plagued the insurance industry, we are now more likely to see a contents pro pull the adjuster to one side and say, "Bob, I think we can save that couch. It will take a couple of days in our drying chamber, with dehumidifiers and air movers. But after that, we have a leather guy who can repair scorched leather and once he re-dyes the whole thing, it will probably look better than it did before the fire - at a fraction of the cost."

The adjuster is happy, the owner is ecstatic and it saved money! Sure, it was faster to just cash out, but it was a whole lot more profitable to take the extra time. Besides, happy customers equal policy renewals – a thing the insurance companies value very highly.

You probably recall the article from an earlier edition of Contents

Solutions in which a contents pro was able to convince an insurance adjuster to give him the task of restoring a few boxes of figurines that had an appraised value of \$35,000. The adjuster looked at the pathetic mass of scorched, smoke-smelling, water-and-soot-covered collectibles and decided to total loss them.

One can only imagine the wife's distress and the husband's, "What do I pay insurance for? My wife spent years gathering those, you can't just put a \$35,000 price tag on them and call it quits!"

And the contents pro spending a quiet moment with the adjuster, "Sam, I know you will think I am crazy, but I have a new method that I think can restore those little Hummel dolls. What do you say I take a shot?"

It took a week of hard work and skilled workers to pull it off, but the insurance company saved a fortune, the homeowner got what he really wanted, and the agent got a customer for life.

Still, a full week was used up. But with a lot of people cutting back on their policies because of the unstable economy, the insurance company administrators have discovered that making sure the customers get what they really want has proven to be the very best technique for ensuring that they remain loyal policy holders.

And saving a huge sum on the job doesn't hurt the bottom line either!



Perhaps one of our favorite stories came from the contractor who saw that an insurance adjuster was unhappily about to cash out three dozen computers that had been water and soot damaged in a fire.

The restoration pro approached him and explained that he and his crew had been successfully restoring water-damaged electronics for some time. The adjuster, like most of us, had never seen a water-soaked computer brought back to life. So the contents contractor added, "Well, we have to move fast because water and ash turn to acid in under two days, but if you will give

me just two of the computers, I'll restore them.

"If I can't, I won't charge you. If I can, you give me the other computers before it is too late to save their circuits."

Well, the crew saved both of them and the rest of the computers as well. The adjuster and the contractor forged a new alliance that benefited everyone.

Time is always a precious commodity between insurance adjusters, homeowners and contractors – only now the way it is used has become more important than how little is used.





Restoring Paintings – Is an Art

The care and handling of fine art paintings after a fire or flood is a specialty with which most contents restoration professionals are most familiar. They know that when a priceless canvas is torn or the paint has actually bubbled due to intense heat, the value of the work can be restored.

Of course a conservation expert would eventually conduct such restoration – but the immediate and initial handling of the piece can save literally thousands of dollars.

As an example, contents pros know that a work of art should not be cleaned at all if it shows signs of fire damage (cracking, bubling, scorching), and that if it can be cleaned, a soft,

dry, clean brush should be used to clear away dust and other contaminants.

Amateurs might use a microfiber pad, or feather duster or wool cloth – any of these things can actually damage an aged painting (as an example, wool is composed of thousands of tiny "hooks" that can "grab" loose paint chips and break them or pull them from the canvas).

And if you are wondering whether you have a real contents pro on the job, a glance should give you a strong clue. Contents pros have learned insider secrets from art conservation experts. So, you will notice that they are wearing gloves -- never touching the canvas or frame with

their exposed hands.

Contents pros also know that a painting has specific light and temperature requirements. The freezing temperatures of a house that has been opened to the frozen winter can damage an artwork just as surely as placing it outside in the blistering summer sun. So, in inclement circumstances, they will carefully pack the art and move it to a climate controlled environment.

And speaking of the "pack out" process – even when a painting is only moved across a room, you will notice that the contents pro uses both hands and places one on the bottom and one on the side for secure lifting and placement.

For larger pieces (even though they may be light-weight) two people are used to maneuver the painting to safety.

What Can a Contents Pro Do?

Quite a number of insurance adjusters and agents have a new topic of conversation. With all the remarkable work that is being produced by the contents pros. they want to know, "What can these specialists do? What are their limits?" So, we conducted an informal survey and found that aside from restoring smoke damaged furniture and water soaked soft goods (clothes, comforters, sheets, etc.), they have restored everything from ancient oriental rugs to antique clocks, from plasma televisions to computer systems, from expensive furs to stuffed polar bears, from a bank full of coins, to a submarine, from children's toys to military hardware, and a whole lot more. This new breed of restoration pro has not yet found its limits. With the new techniques, training and equipment that is being created within the industry and that the world of science has provided, those limits are being pushed farther and farther back each year.





The Best Newsletter Ever!

We want you to be able to say, "That Contents Solutions is the best newsletter I ever received!" So, we really want to know – what would you most like to know about? What would make our newsletter one of your most prized publications? How can we make your career easier, more profitable and stress free?

How can we earn your respect and trust? We are always open to new ideas and we have an encyclopedia of stories that we are looking forward to sharing – which ones would you like to read?



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



The Norovirus is Back And Meaner Than Ever!



Contents Pros Save Money For Insurance Companies with New Strategies



Simple, Effective
Inventory Techniques -Peace of Mind for
the Insured

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