CONTENTS SOLUTIONS



Contents Storage - Not just locks and cameras

When we think of a secure storage facility, the image that comes to mind is of a warehouse, security cameras, strong locks and perhaps a guard who checks the perimeter from time to time.

But, the security of an insured's possessions must go well beyond the building in which they are stored. The truth is that good locks and sur-



veillance cameras are most valuable – but the way the insured's valuables are treated and handled are even more so. It doesn't do a lot of good to protect against thievery if the materials that are stored within the facility are damaged or destroyed or lost.

So, to the contents pro, "securing" the insured's goods includes transport, restoration, protection, remediation and return in pre-loss condition – continued mold growth, heat damage, scratches, dents and breakage are simply not acceptable.

Inside the modern restoration storage facility a whole lot is going on. The interiors rarely look like a page from "Better Homes and Gardens." They may not be pretty, but they are a hive of order, activity and successful completion of mission after mission.

It is common to have more than one job taking place simultaneously. Contents division managers prioritize, observe, inspect and assist with the transition from one project to another.

Wet books and papers may find their way into a drying chamber. Smoky furniture may have to spend the day in a deodorization chamber.

These specialized rooms contain equipment designed to get the job done, kill mold, restore wet documents,

dry saturated goods, remove smoke odors and save the insurance company thousands of dollars on each procedure for which they are used.

As you progress through the facility, you will see that with each step, the owner's property is entered into a routing inventory system that documents its progress, location and ultimate destination.

Fragile items are cleaned, then repackaged in new boxes that are free of contaminants, and stored in "vaults" until it is time for them to be returned to the owner.

Special rooms are constructed to maintain specific temperatures or to provide extra security for high value items.

And recently, many adjusters and insurance agents are happily surprised to be presented with a CD Rom, or a website address where both they and the insured can go to see a complete photo inventory of all the items that were packed, removed and transported to the secure storage facility – complete with pictures of each item, the box number in which they now reside and a storage number that tells exactly where each item is, for quick retrieval.

That sort of security means a lot to everyone involved.

So What's the Big Deal About Photo-Inventory?

Here's a real-life example of how photo documentation can save time, money and reputations.

A few weeks after a contents contractor implemented a digital photo inventory system in his company, he found himself in a situation.

He received a call that a house in which they had done water mitigation a few days earlier had caught fire overnight, and they were being held responsible.

Someone had leaned a painting up against the gas fireplace. The fireplace had an automatic timer, and when it switched on, the painting caught fire and caused extensive soot damage throughout the home.

The contractor had taken photos

during the initial walk through and each day as his team entered the jobsite. On examining their photos, one of the initial-walk-through shots included the room with the fireplace. The photo clearly showed the painting leaning against the fireplace prior to the crew beginning any work in that area of the house.

The way the contractor tells it, "Relief doesn't even begin to describe how we felt."

Without documentation, contractors have no options but to pay when those situations arise. Fortunately modern contents pros have entirely new inventory systems which provide them, the adjusters and agents with the correct documentation they need.



Fire and Smoke Damage - Many Headed Hydra

Do you recall the Greek myth about the "Many-headed Hydra?" It was a beast with many heads and each time Hercules cut one off, it grew two more in its place, but finally, he was able to slay it with a combination of techniques.

That is how contents pros approach smoke and fire damage.

First they look things over carefully – some high heat fires "open the pores" of wood, walls, plastics and similar substances, causing the smoke particulates to penetrate so deeply that the objects cannot be restored. And an assessment has to be made as to the value of the item (is it worth restoring?)

That doesn't necessarily equate to dollar value, sometimes the owner has to be asked how personally (emotionally) valuable the item is.

After that, the item may be treated in a deodorization chamber to remove the smoke odor.

Or "media blasting" (ice blasting, soda blasting, etc.) may be used to get the soot out of large areas – walls, ceilings, attics, and surprisingly from some smaller, ornate and fragile surfaces as well. Think of how long it would take to scrub down a

smoky kitchen with soot sponges or wet cloths and cleaning solutions, and you can see why some contents pros are using media blasting instead. One reviewer tells us that it is five to ten times faster!

In previous issues you have read how many contents pros have reported being able to restore 85% or more of smokedamaged soft goods (clothing, bedding, drapes, etc.) using modern solutions and washers designed for the restoration industry.

And, of course with plastics, metals, ceramics, and most other hard materials, ultrasonics cleaning has reached near mythological status itself, by restoring items that were once discarded merely on appearance sake.

The new "vapor" technology, along with high temperature (and surprisingly low temperature steam) and botanicals, is the new cutting edge of smoke removal and we anticipate hearing a lot more about it in the very near future.

Smoke and fire damage shows many "heads" but with the right combination of high tech and low tech, the contents pros have repeatedly proven themselves when entering its lair.



Combo-Killer Used in Elementary School



When elementary school administrators in Alabama were told by a consultant that they had a mold problem, they called in a team of contents pros during spring break. And in an interview with the Montgomery Advertiser, the head of the team said that his workers hand-cleaned all the desks, bathrooms, doors and chairs using an antimicrobial chemical that kills bacteria, mold spores, even the superbug, MRSA.

Insurance adjusters want to know more about that combination bacteria and mold killer – sounds like just the thing for situations like this one.

Dangerous Duty

Even among the contents professionals, those who deal with hazardous materials (Hazmat) are considered to be specialists.

The Drug Enforcement Agency used to rely on contents pros to handle anthrax scares (you may recall our story about a New York restoration firm that was called upon to clean the governor's office when anthrax was suspected), as well as "meth-lab" cleanups. But the DEA has decided to stop funding such cleanups, citing that the average removal, cleaning and disposal of the harmful chemicals found at such sites costs between \$1000 and \$5000 depending on the size of the task.

A Michigan community found that in just one year they had uncovered 130 meth-labs and the neutralization, cleanup and disposal could run between \$100,000 and \$500,000. The bill was just too high. So now police officers in many communities are being trained to take over the job.

Some contents pros are used to working in environments where hazardous materials are present – everything from ozone to high bacteria, raw sewage and worse. Police officers are learning.

A spokesperson for the new hazardous materials unit said, "If officers encounter a lab they cannot neutralize, they call in a private contractor."

Some contents pros are glad to be free from such dangerous





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