

CONTENTS SOLUTIONS

THE GO-TO-GUIDE FOR PERSONAL PROPERTY RESTORATION

Volume 11 Issue 9

**Slow Down to
Speed up Success!**

Verify and Justify

Making Adjuster's Jobs Easier

Provided by your Contents Restoration partner



*Fire * Smoke * Water*

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You Can't Do That!
What Ultrasonics Can't Do

Two things Agents and Adjusters Want

Restoration contractors used to hear from agents, adjusters and even homeowners that the two most important things were, "How fast can you get the job done?" and "How inexpensively can you perform the work?"

Of course those two criteria are still at the top of the list, but more recently the contents pros are adding, "Yes we are available 24 hours a day, seven days a week." and, "Yes, we can restore the

owner's contents."

Contents used to take a "back seat" to the structural damage. "Load it up, move it out," was a recurring theme in past years and many valuable items were lost to the trash heap.

But today, insurance adjusters are intensely interested in saving money for their companies. It isn't that they haven't always been interested in saving money, but in days gone by one might hear

things like, "It always costs more to restore rather than to replace."

And about 20 years ago that was profoundly true.

Nowadays, since the advent of the contents professionals and their advanced techniques, a whole stream of money-saving methods have come into being.

As an example, before the arrival of the contents pro, an adjuster might see an expensive painting, damaged, cracked and peeling from the heat of a fire, paint

flaked off and lying on the floor, bubbles formed in the super-heated pigments, looking like a total loss.

A restoration crew is sent in, they move the painting out of the way, sweep the flakes to one side and start rolling up damaged carpet. Without realizing it, the workers have just decreased the value of what looked like junk to them.

But a modern day contents pro would first gather up all the flakes from the floor and bag them. Next he (she) would put on cotton gloves and would move the painting to a safe place, out of the atmosphere of water and ash.

Pictures would be sent to the conservation center (selected from a facility in their "million dollar rolodex") and they would wait for word as to whether it could be restored and how best to transport it.

And yes, even the flakes are valuable in such a situation. In their haste to get to the structural work, the construction crew may have reduced the worth of the masterpiece and increased the liability for the insurance company (sometimes well into five figures!)

When Barb Jackson CR, the leading instructor for the contents restoration industry, tells her students, "Slow it down to speed up success," the adjusters who understand, know that those words are worth their weight in gold.

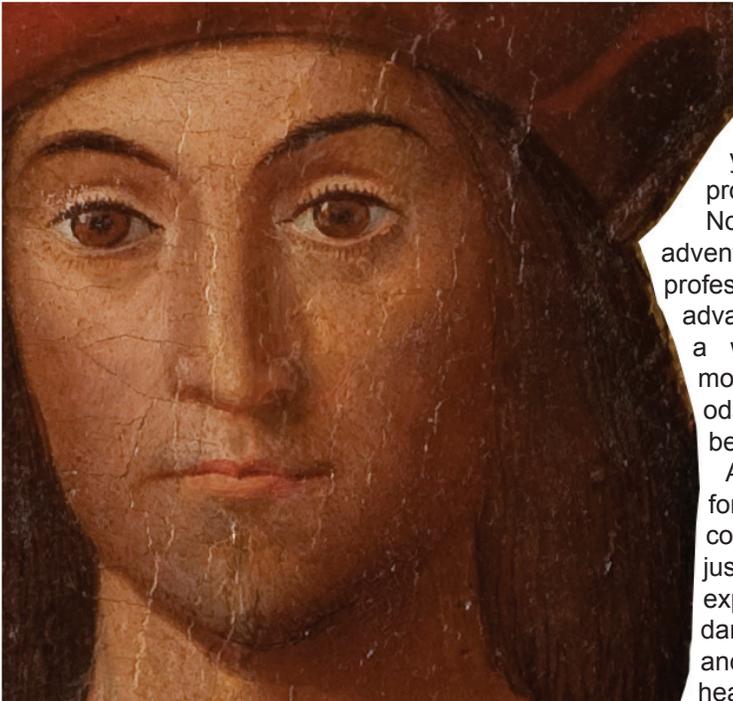


Image courtesy of the Chicago Conservation Center

You Can't Do That!

Which of the following things cannot be cleaned in an ultrasonics machine?

- A. Your neighbor
- B. A well-done hamburger patty
- C. A string of genuine pearls
- D. A rusted carburetor from a 1957 Lamborghini

Let's take them one at a time. A.) Your neighbor – The guy probably won't like it and there might be some sort of litigation involved, but as it turns out, some years ago, the Japanese did actually create an ultrasonics "bath tub" for humans (not the one used in the restoration industry). So technically, one could clean a neighbor with such a device.

B.) The hamburger patty – well, yes, if it is already cooked, you might get away with it, but why ruin a perfectly good lunch?



C.) The pearls – believe it or not...no! You cannot clean pearls in an ultrasonics machine – well, actually you can clean them with ultrasonics, but you will wish you hadn't. It cleans the shiny outside right off, leaving you with permanently dull pearls. Contents pros have known this for over a decade – jewelry dealers figured it out long before that.

D.) Yes! This one gets a thumbs-up. We even saw television star Jay Leno cleaning an old, rusted carburetor in an ultrasonics tank – it worked! Okay, it might not have come from a 1957 Lamborghini, but he owns one and we can dream can't we?

Verify and Justify

We just met an ex-adjuster who arranged for her insurance adjuster friends to appear on videos with her in order to tell what is important to them when presented with an estimate.

One adjuster said that above all, he would want to have the items listed on the estimate to be easily verifiable and that the contractor be able to justify the work, materials and hours that he charges.

Even with the advent of computer programs that create a fairly well-structured readout of facts and figures, nothing beats a “hands-on” feet-on-the-ground perusal of the job in question. But that is not always possible.

In order for a case to move forward, sometimes a contents group is sent in and because of a glut of cases before him (her), the adjuster may not be able to appear on the scene for two or three days.

On the video, one adjuster told of a case in which he was called to the scene of a major loss by a contractor with the words, “Look, I know you are busy, but if you could spend just 10 minutes for a walk through, I think you need to see things before we get started.”

As it turned out, the adjuster knew and trusted the contractor and he knew his time would not be wasted. The contractor was right – in this particular case the

contents job needed to be seen to be believed.

But what does one do when there is a “mental disconnect” between the itemized estimate and what the adjuster had anticipated?

Even though he was not on the scene, he is now obligated to put the whole case “in review.” It slows the whole process down, disappoints the customer, frustrates the contractor and adds a whole lot of work to the adjuster’s day.

How do the contents pros proceed under such circumstances?

They take pictures! They perform a “walk through” with the client, get digital pictures of all pertinent items, damage, location, etc.

The pictures are the strongest evidence for an adjuster when he (she) has to justify the number of boxes used, the amount of time used to restore various items, the condition the items were in, whether there was any damage after the items were moved, etc.

The well-trained contents pro knows the value of such pictures in ensuring a quick, accurate estimate and early closure each individual particular job.

They attach a CD with all the images to the estimate which makes the adjuster’s job a whole lot easier.

One adjuster was heard to say, “Cool, very cool.”



Tips from Down Under

An Australian company likes the idea of using dry ice blasting to remove such substances as paint, varnish, adhesives, carbon, oils, melted wax, rust, etc. from metal, concrete, plastics and more.

They tell us it can also remove mold and can be used on such delicate surfaces as electronic circuits, switchboards and the like, but is so powerful it can be used to clean heavy machinery far better and more thoroughly than wire brushes and abrasive pads.

Another factor that has gained the Australian’s attention is that this type of cleaning does not use toxic chemicals or solvents and it evaporates in seconds, leaving no residue at all. Which means that unlike other cleaning methods in which the cleaning agents become a secondary contaminant that must be disposed of as well, dry ice “sublimates” (evaporates and vanishes) leaving only the waste created by the original contaminants.

And that makes this Aussie contents cleaning technique, safe for the environment, safe for employees, safe for homeowners, and safe for equipment.



A Canadian Tip for Reliable, Consistent Customer Care

A Canadian contents restoration company likes to assign a Project Manager to each case, who will act as liaison between the homeowner and the insurance adjuster. The Project Manager secures and protects property and possessions even before the restoration begins and sees the job through to the very end – seeing to it that the customer is satisfied on each assignment.

The Project Manager has been “...trained to handle even the most extensive damage in a timely, safe and cost effective manner.”

It is his (her) job to see to it that the task at hand are dealt with efficiently and on schedule. They are the adjuster’s and agent’s best form of communication with the client in that they are trained to be reliable, consistent, and a good reflection on the insurance company and the contractor.



Coming Up In the Next Issues of Contents Solutions



Restoring Antiques

A PAGE FROM THE MILLION DOLLAR
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