

CONTENTS SOLUTIONS

THE GO-TO GUIDE FOR PERSONAL PROPERTY RESTORATION

Vol.21, Issue 7

**CONTENTS PROS
REMOVE SMOKE ODORS**
(Saves Thousands for Carrier)

**The \$10,000
Lithograph
that Wasn't**

Provided By Your Contents Restoration Partner



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**CREATING SATISFIED CUSTOMERS
IN TIMES OF CRISIS**



REMOVING SMOKE ODORS FROM SOFT CONTENTS SAVES THOUSANDS

Our constant readers have enjoyed reading truly sensational articles that we presented in the past about such successes as the multi-million dollar restoration of a university's electronics, or saving the carriers thousands by restoring a single item that might otherwise have been "total-logged," and to some they may have appeared to be happy accidents – once in a lifetime opportunities where large sums of money were saved for the insurers due to extraordinary circumstances.

But the truth is that contents specialists save massive sums on virtually every assignment by restoring rather than replacing, even though you rarely hear about it because there is no place on an Xactimate report to show how much we save (only how much we charge).

In the coming months we will have some exciting surprises for you!

In point of fact, we recently ran across an article

in which the contents team listed replacement costs vs. restoration costs for numerous soft contents items during a real contents assignment (shirts, dresses, coats, shoes, etc.) – common household items that really mount up.

All the soft contents items had been in a fire and had experienced smoke damage – altogether they were listed as total loss with a replacement value of \$16,153. And all were cleaned (smoke odors removed) for \$1,726. For a savings of \$14,427 (a reduction of about 89% for the insurer). And keep in mind, this was an average household, not a department store or university.

If you would like to know how we can save you significant sums on your next contents project, give us a call. We'll buy you a cup of coffee and will tell you more about how we can improve your company's bottom line as well.

Contents teams don't cost – they save.

ALIEN ABDUCTION INSURANCE (fun fact)

Insurance Business reported that Budget Insurance in the UK was promoting a new Alien Abduction Insurance policy option, offering to add their interested homeowner policyholders to a waiting list.

Forbes reported in 2014 that a London-based firm had sold more than 30,000 alien abduction insurance policies throughout Europe and the UK.

Property Casualty 360 Magazine, tells of a company that has sold over 100,000 such policies. They are for \$10,000,000 and this insurance company has already paid out on 2 of these policies!

Even Lloyds of London has sold approximately 20,000 alien policies, according to Sunlife UK.

CREATING SATISFIED CUSTOMERS IN TIMES OF CRISIS



In one of her Contents Success classes, industry spokesperson, Barb Jackson CR, once said, "... When our clients see that we treat their valuables with as much care as we would our own, they begin to feel less alone."

Often when a homeowner is the victim of a fire or flood, his (her) emotions are highly sensitive.

He may feel as if he is under attack and is on the defensive.

But from the moment the Contents Manager arrives, the owner knows that a true ally has entered the building.

"Let's talk about the things that really matter to you," the contents pro says.

Then, together they go room by room, taking pictures of all relevant items, making notes, discussing how the home and its contents will be restored.

The Contents Manager paints a mental picture of a brighter future – one in which the owner will be back in control and his home will be as it was before the disaster.

Adjusters can rarely afford to take the time to have such talks with the insured, but it is part of the contents team's protocol to do so (which frees the adjuster to get the paperwork off his/her desk).

Such procedures create satisfied customers. And they are all just part of the mission.

THE \$10,000 LITHOGRAPH THAT WASN'T

Artist Joan Miró was immensely successful among certain 20th Century aficionados. Some of his paintings had wild scribbles of line art, odd shapes and displays of color that attracted art collectors worldwide.

When an insured claimed that a Miró lithograph was worth \$10,000, contents researchers (think "contents detectives") found that the claimant had hung the print upside down.

The fake artist had signed the top of the painting and the signature was inverted (which was why the owner had hung it incorrectly) and the "Certificate of Authenticity" listed it with the wrong name. That is why the contents pros have a "million dollar data base" of experts who assist them with specialty challenges. The lithograph was worth \$0. The insurer saved the full \$10,000.



LOOKING FORWARD

Recently, we had the opportunity to speak with a large restoration company in Australia (40 offices). In the middle of our conversation, COVID-19 came up, "Are you getting much COVID cleanup work?" we asked.

"Almost none," the Australians answered. "As of this week, there have been no newly reported COVID cases at all in our region."

Industry spokesperson Barb Jackson CR, had a phone consultation with a company in the northwestern part of the U.S. and she asked what they were doing about COVID-19.

They explained that like many other contents companies, their focus is now directed toward traditional types of restoration -- floods, fire, mold, etc., rather than pandemic-related cleaning and disinfecting.

As the world moves on, the contents pros move with it.



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COMING UP IN THE NEXT ISSUES OF CONTENTS SOLUTIONS



**CONTENTS PROS'
INSIDER SECRETS**



**FRAGILE CONTENTS?
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**CONTENTS TEAM SAVES
VALUED ANTIQUE**