## CONTENTS SOLUTION

Vol.22, Issue 1

#### The Contents Pros' Vast Arsenal of Solutions!

Unexpected Army Lends a Hand



#### Contents Pros Avoid "Cash Out"



Everyone knows that the contents pros save insurance companies significant sums on virtually every job. But few are aware of the extraordinary things they accomplish "behind the scenes."

One restoration conservator who worked with the Smithsonian Museum, solemnly informed the pros that wet film could not be restored in any way – until the restoration specialists introduced him to two firms that restored wet film to pre-loss condition as a matter of course (in fact you may recall our story about the team that restored thousands of X-rays after a hospital flood).

And the new antimicrobials that they have reseached and included in their repertoire is eons beyond the early disinfectants that used to be popular because of their cheap ingredients and high "kill rate," but were very hard on the insureds and front line workers alike.

The new formulas are human friendly, active for up to 90 days (a remarkable improvement), and are harmless to almost all surfaces.

We have seen contents pros remove mold from valuable books with media blasters that can strip rust off of steel girders (without leaving so much as a scuff mark on the paper), and soot vaporized from statues with lasers.

Wet books have been restored to preloss condition (even when freeze-dryers were unavailable).

They have perfected the transport and storage of fine wines that otherwise might have been exposed to heat by uninformed workers, or reduced to half their worthby the careless scuffing of a label.

They have explored, gathered and used "baby safe" ingredients when cleaning and restoring sewage backup in people's homes and opened the doors of small businesses, when every other shop on the streets remained closed due to flooding.

Smoke damage, water damage, mold and bacterial infestations (even bed bugs!), have been faced and defeated by the contents pros. And it isn't their solutions or machines that make them so successful, it is their powers of innovation and creativity.

They are encouraged to "think outside the box."

Perhaps their motto says it all, "Adapt, Create, Proceed." They use it on every job, until the assignment is complete.

Adjusters, insurance agents, bankers, hospital administrators, county officials, school superintendents, business owners and many others have praised the contents pros for their exemplary work.

When you need them, the pros are standing by to assist you – just give them a call, they won't let you down.

#### **UNEXPECTED ARMY LENDS A HAND**

One contractor told of how his crew arrived at a series of flooded tract houses, only to find members of a local church finishing up the demolition work (which made it much easier for the crew to engage and complete the drying out).

Another religious group moved all the contents out of flooded homes then returned with detergents, disinfectants, paint, mattresses, blankets and clothing for the children.

Of course we are always concerned about liability and safety issues, and we would never solicit them for assistance, but our faith in people and communities is restored every time we meet helping hands like these.

# CONTRACTOR OF CO

About a dozen years ago, insurance adjuster Peter Crosa wrote an article for R&R magazine in which he said in part, "During nearly 37 years as an insurance claims adjuster, I have signed insurance company checks totaling hundreds of millions of dollars made payable to general contractors for the restoration of damaged property."

And he added, "The property owner wants to collect all that is possible (and sometimes more) under the insurance terms... The adjuster's role is to be a 'regulator' of sorts. Ideally, he wants to reach an agreement that is acceptable to both property owner and insurer." Which is why we think that both parties are glad to have a contents team on the job. Contents pros don't cost, they save.

When an adjuster has to "cash out" thousands of dollars' worth of damaged collectibles,, and the owner is horrified by the thought of losing the results from a lifetime of collecting, then the specialists restore the entire collection to pre-loss condition for pennies on the dollar, it is cause for celebration by all concerned parties.

Contents pros save huge sums on virtually every job... but there is no place in Xactimate to mention it.

#### THE CONTENTS PRO'S "GRANDMOTHER TEST"

BY BARB JACKSON CR

A competent and compassionate on-site project manager (PM) who is a good decision maker is key for successful pack outs. The PM stays on the jobsite during the entire pack out and is the primary contact with the insured.

The pack-out crew consists of teams capable of handling, packing, cleaning and processing a wide variety of contents. Pack out jobs require handling of personal belongings while in close contact with traumatized loss victims. Have you ever thought how invasive it must feel to have strangers handling your personal belongings? Selecting personnel sent into these situations is crucial. Attention must be given to their grooming, uniform, workmanship, and customer service skills.

Ask yourself, would you be comfortable sending them to your grandmother's house?





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#### RESTORE IT OR CASH OUT?

COMING UP IN THE NEXT ISSUES OF CONTENTS SOLUTIONS

CAN IT BE Restored?

#### SITE DIARY – Worth the effort

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