

# EXCLUSIVELY CONTENTS

R E S T O R E   W H A T   M A T T E R S

Vol.20, Issue 3

## Contents Pros Save Massive Sums - Again

A fortune in old records

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Reduce Headaches  
& Save Money

**"They Took Her"**  
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On The Job

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# CONTENTS PROS SAVE MASSIVE SUMS - AGAIN!

Image by Peter Wolf - Pixabay

So a contents crew finds a bunch of dusty, old vinyl records in the same room where a slow, oily fire occurred. A few were actually warped by the heat, but some look okay, except they are covered in soot.

The adjuster takes a quick look and realizes that it would cost more for the contents team to clean and restore them than to purchase new ones. They have titles like, the Beatles, "Love Me Do," and "God Save the Queen," by the Sex Pistols, and even another Beatles tune, "Ask Me Why." They are all sort of familiar, but no longer popular songs. So, the decision is made to simply replace them with new albums.

But then a contents manager gives a quick online check of the monetary worth of these particular titles – a copy of "Love Me Do" sold for almost \$15,000 two years ago. About 7 years ago, a copy of "God Save the Queen," sold for almost \$20,000, and an old copy of the Beatles, "Ask Me Why" sold for \$35,000.

Would these copies sell for as much? The contents manager did not know, but she had the adjuster's back and made sure the stacks of recordings were safely set aside until the owner could be contacted and the aging vinyl could be further assessed.

Contents managers often have a perspicacity born of instinct and experience. Many adjusters have expressed their gratitude for these specialists and their money-saving insights.

For example, as of this writing, a single copy of the 1993 VHS "Alladin" is selling on Ebay for \$100,000. It is also selling for \$9.99 (brand new). What's the difference? Ask a contents manager, she (he) can tell you. And can show you how she saves significant sums on virtually every job simply by knowing and understanding the monetary and intrinsic worth of most items – or can get the information in order to make an informed decision. In fact, most of these contents professionals can provide a "pre-estimate" and general scope within 48 hours of an initial walkthrough.

Then the adjuster assigned to the case can make the decision as to which services can be allowed on any given job. The bonus comes in when the contents manager makes further discoveries and restores what might have been thought to be non-restorable items.

The contents pros have what they call their "Million Dollar Database," from which they can contact experts in most fields – everyone from art conservators, to taxidermists. That is just one of the ways they save serious money for adjusters on virtually every job.

In many cases they have actually restored so many valued items from being total-lost, that many insurance carriers have come to realize that contents specialists don't cost, they save.

## "THEY TOOK HER"

CONTENTS MANAGER  
ON THE JOB

Do you recall the article about the contents pros who hired a cosplay batman to return some memorabilia to a little boy? Well, sometimes you don't need a cape to be a hero.

The structural restoration team had arrived before the contents pros were assigned the job. The contents manager quickly began a walkthrough of the home that had been devastated by high winds and flooding.

In one room she found a little girl sitting alone on a bed and weeping without making a sound. Just big tears running down a three-year-old face.

The manager stopped her estimate and knelt on the floor, "What's up sweetie?"

The girl explained, "They took her."

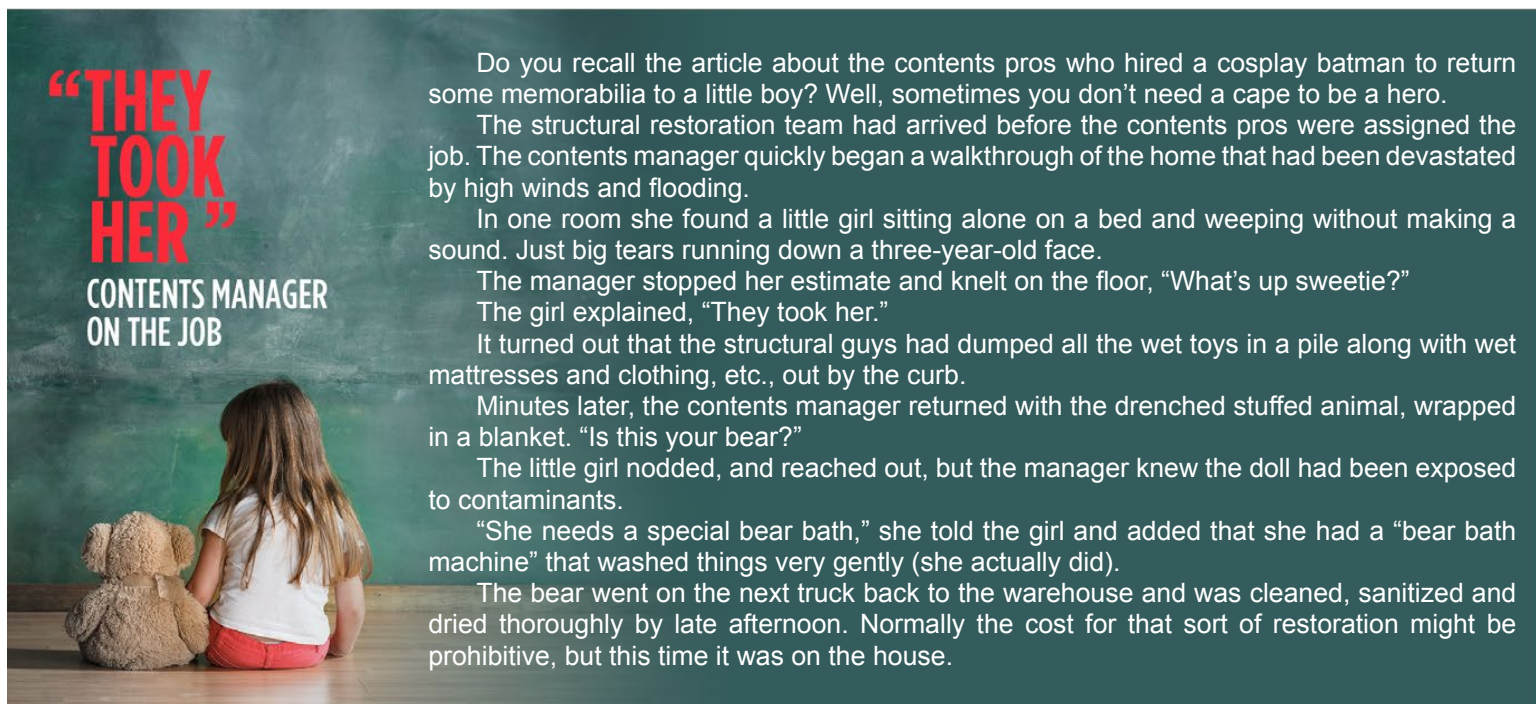
It turned out that the structural guys had dumped all the wet toys in a pile along with wet mattresses and clothing, etc., out by the curb.

Minutes later, the contents manager returned with the drenched stuffed animal, wrapped in a blanket. "Is this your bear?"

The little girl nodded, and reached out, but the manager knew the doll had been exposed to contaminants.

"She needs a special bear bath," she told the girl and added that she had a "bear bath machine" that washed things very gently (she actually did).

The bear went on the next truck back to the warehouse and was cleaned, sanitized and dried thoroughly by late afternoon. Normally the cost for that sort of restoration might be prohibitive, but this time it was on the house.





## CLOSING CASES WITH THE PROS ON YOUR TEAM

Let's take a look at some practical examples of a contents manager making things easier for an adjuster. It isn't always monetary when an argument arises between an insurance representative and the insured. A year or two ago, we reported a case in which an elderly member of the insured's family wanted his collection of vintage Mickey Spillane (detective) novels replaced after they received some water damage.

The adjuster tried to explain that such books could be purchased at garage sale prices and offered what he thought was a fair cash value for such a purchase, but the old fellow wasn't about to accept a small monetary offer for his damaged collection (which he had gathered and treasured over much of his adult life).

The contents manager went online, found a collection that was a little larger than the one the grandfather had lost (including some titles he didn't have). The price for

the lot was under \$40 and the case cycled forward.

But what if you saw a book with this description: "... rather shelfworn with board showing through along bottom edges, spine rather tanned, cup-ring to front board, some soiling and small stains to cloth, topstain shows some scuffing and a small abrasion, spine ends fraying, page edges lightly browned...light tanning to spine, half inch flake to color at right side of midspine, color is starting to flake along the flap-folds, edges are a little worn and with a couple of short closed tears..."

What would you pay for it? 3 reputable booksellers have a price of \$2500 posted for a signed copy. And an unsigned copy is selling for as much as \$5000 to \$10,000! But a source in the Million Dollar Database can get a first edition in "very good condition" for less than \$500.

If the policy is ACV, it is a great time to have a contents specialist on your team!

## INSIDE THE CONTENTS PROS' MAGIC BOX

The CDC has a website where they research many types of disinfectants and sanitizers. They pointed out that alcohol, as an example, does pretty well with some bacteria, but, "... lack sporicidal action and they cannot penetrate protein-rich materials."

Bleach looks pretty good, but, "...can produce ocular irritation or oropharyngeal, esophageal, and gastric burns," along with damage to fabrics, corrosiveness to metals, etc.

So what do the contents pros use? Devices and technologies that almost seem like magic! Steam "wands" that kill 99.99% of germs. "Liquid Ozone" that can sanitize hard surfaces and can be used in standard washing machines.

They even use "electrolyzed water" which is plain water that has been electrically charged to become a powerful cleaning and sanitizing agent but reverts back to ordinary water a few minutes after use! No harmful residue at all.

And of course, the thyme-based cleaners that can kill some of the most lethal viruses and bacteria you are likely to find – yet are remarkably "human friendly."

When you have a school, business or home that needs some serious sanitizing, call the contents pros. They have tools and solutions that leave alcohol, bleach and ammonia far behind, while restoring homes, classrooms and offices (often to better than pre-loss condition).



The contents pros don't just use obvious resources such as Ebay to help them decide an item's worth (as was indicated in the first article in this issue, the figures found there can be wildly inflated and inaccurate). In point of fact there are far too many avenues of research to list them all here.

As an example, there is one company (which at last count is serving over 9,500 adjusters) that has expert researchers and investigators on staff. If you are one of our constant readers, you may recall how a member of their team realized that what the insured thought was a "priceless" piano had been badly restored with modern parts and was worth only a fraction of what the owner had thought – thus saving the carrier thousands.

And there are several, good, solid online databases from which one can get a pretty good estimate, replacement value (and sometimes even replacements themselves). This latter type of catalogue can be of inestimable value when a single plate in a set of fine china or a shattered vintage tea cup must be replaced.





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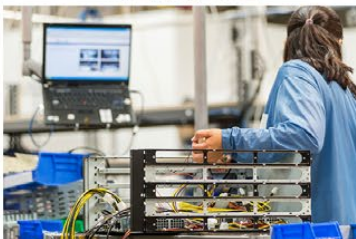
### COMING UP IN THE NEXT ISSUES OF CONTENTS SOLUTIONS



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GETTING THE DOORS OPEN**



**LOOKS LIKE A JOB FOR  
THE CONTENTS SPECIALISTS**



**RESTORE THAT?  
YES WE CAN!**