EXCLUSIVELY CONTENTS

RESTORE WHAT MATTERS

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Contents Pros Make Adjusters' Jobs Easier

Water Damage Hidden Challenges

Wet Furniture Restore Or Cash Out?

Provided By Your Contents Restoration Partner

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RESTORE WHAT MATTERS

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WATER DAMAGE HIDDEN CHALLENGES

The Insurance Information Institute tells us, “Flooding is the most common and costly natural disaster in the United States, causing billions in economic losses each year. According to the National Flood Insurance Program (NFIP), 90 percent of all natural disasters in the United States involve flooding.”

Let’s assume that your customer has the proper insurance and the contents pros are proceeding against a myriad of challenges. Unseen electrical wires (hidden in a puddle), eroded gas pipes, saturated ceilings, broken glass and weakened walls all offer their own special concerns.

Backed up sewage can harbor millions of health hazard bacteria, not to mention toxic liquids and viruses, some of which have never even been named. Which is why contents companies that have dealt with “black water” before have only minor concerns when dealing with the new COVID-19 – comparatively speaking, they have dealt with far hardier viruses and they know how to treat both porous and non-porous surfaces when dealing with diseases and other assorted germs.

Mold is another major cause for extra care. Most people know that it can cause or exacerbate respiratory complications for both the front line workers and the insured. But many are unaware of the ailments caused by touching mold with exposed skin.

According to MoldAwareness.org, “Black mold symptoms include effects on your skin, respiratory system, and circulatory system, ocular systems, immune system, reproductive system, as well as other illnesses and health effects. Mycotoxins that are produced by true toxic black mold are neurotoxic.”

And that is why the contents pros wear protective equipment when they know it is present. Joan W. Bennett, Ph.D., a fungal geneticist at Rutgers University says, “Mold starts growing in damp places within 24 hours, and within two days, you can have visible colonies if it’s warm.”

Floors, walls, and furniture may feel dry to the touch and still harbor mold and bacterial growth.

And the CDC adds, “If…you were not able to dry your home (including furniture and other items) within 24-48 hours, you should assume you have mold growth.”

That is just one of the reasons the contents pros treat every water damage job as having the potential to produce unseen mold. Fortunately, they now have remarkable mold-killing products and devices (some of which are still unknown to the general public).

The Insurance Information Institute reminds us, “You may see or smell mold on clothing, drywall, furniture, cardboard boxes, or books, but it may also be hidden under or behind items like carpet, cushions, or walls.”

When facing challenges that are not readily visible to the eye, you need trained, experienced specialists – fortunately, you have a friend in the business!

CONTENTS PROS MAKE ADJUSTERS’ JOBS EASIER

Most insurance companies need some sort of photo-inventory to justify a “total-loss,” and are happily surprised when the contents pros provide them with 360 degree digital images of each affected room along with special attention paid to high value items and to those that cannot be restored.

We also provide a full description of the damaged article(s) and a signed document from the owner granting permission for the item(s) to be discarded. This saves the adjuster a great deal of time and effort, gives the owner piece of mind.

The description might be something as simple as, “10-year-old couch was submerged in 3 feet of water and remained saturated.” Or it might be more complex, explaining the extent of mold, or the quality of the water that contaminated it.

Without the contents pros, such tasks might fall to the adjuster on the case. But with them, the insurance professional finds a skilled ally who helps with some of the day to day burdens.

Not all water damage is quickly or easily identified – unless you are a trained and experience Contents Project Manager. Let's say that a family has returned from a storm shelter to find that their home was inundated by flood waters. They drag all their wet items outside. They dry out the home with fans, they sanitize the kitchen counters with bleach, but overlook the refrigerator's built in filter. A boil order went out for the neighborhood, so they boil their drinking water, but the ice maker just kept right on producing bacteria-laden cubes, with no one the wiser.

Contents Managers have written many protocols that include such contingencies, families often don't.

Or imagine that an upstairs sink sprung a leak while the family was on vacation. The resulting flood worked its way downstairs and into a seemingly innocent toaster. The structural team dries out the house, but no one considers that the interior of the appliance might still be wet or that the moisture corroded the wiring. The contents pros don't miss such hazards. For them, it is all in a day's work.

Or maybe there was a fire, and droplets from the hoses penetrated a bank of computers at a small business headquarters. The Contents Manager won't allow the power to be turned on to the building unless and until she (he) unplugs all electric devices – otherwise they may all become instant doorstops!

You can count on the contents pros to save you money on virtually every job – sometimes before they even begin their inventory.

And by the way, many contents specialists can restore wet electronics nowadays – so you might say, they can save such items twice.

WET FURNITURE
RESTORE OR NOT RESTORE?

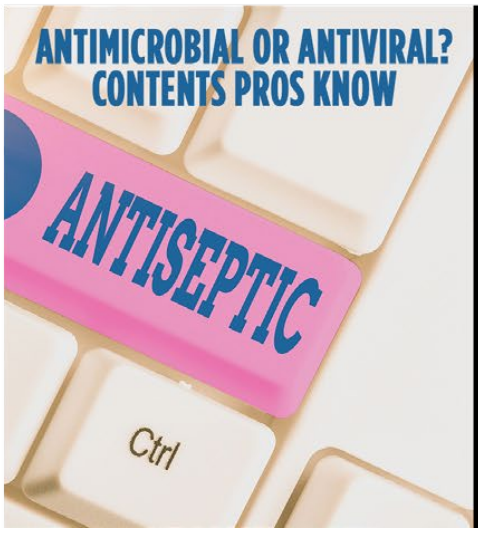
So let's say that the contents pros find a hutch or dresser that got wet long before they were called in and now there is some sort of white-looking mold growing on it. Is it a total loss? Or can it be restored?

Well, if it is a laminate over plywood, or particleboard, chances are water has worked its way past the laminate. The amount of labor involved to return it to pre-loss condition, would be prohibitive.

But a solid wood piece of furniture can be sanded down, the mold removed and the finish restored.

Antiques should probably be dealt with by a conservationist, but "vintage wood" (from the late 1800's through the 1960's) is usually "manufactured" as opposed to having been hand crafted by an artist. These manufactured pieces probably came from a factory so they are a good bet for a contents pro to restore.

Sometimes a piece of furniture has remarkably high sentimental value to the owner, even though it is need of some sort of repair. Those are moments when the Contents Manager will invite the adjuster, the insured and himself (herself) to have a quick discussion before proceeding with various levels of restoration.



You may have seen the commercials for the new sprays that kill bacteria on contact – then keep on killing for up to 24 hours.

By all accounts they really do what they say, but many unwary consumers think that these sprays also eradicate viruses…they don't.

There is an ad on the Internet that says, "…we offer a 100% guarantee that our services will provide safe, immediate and long-term antimicrobial solutions for your facility, with up to 90 days protection per application."

Sounds good, but viruses and bacteria are not the same thing.

The contents pros have access to all the latest antimicrobials. But they don't mistake "antibacterial" with "antiviral."

To be fair some antibacterial compounds have been approved by the CDC and FDA as antivirals – consumers are often hard pressed to tell the difference. Contents pros can tell at a glance.

Ask us how we know. We'll be glad to share our insider's secret so you can share with your insured's and associates.

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Specializing in Contents Restoration! Professional pack out and inventory service. With restorative cleaning for all types of contents: Antiques, Electronics, Art work, Fine Fabrics, Rugs, Wood Furniture, Documents, Books, Photos and more!

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COMING UP IN THE NEXT ISSUES OF CONTENTS SOLUTIONS

IMPOSSIBLE SITUATION? CALL THE CONTENTS PROS!

WHEN ONE ITEM COSTS MORE THAN THE INVOICE!

HOUSE OR OFFICE FIRE HIDDEN CHALLENGES

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