# **EXCLUSIVELY CONTENTS**

RESTORE WHAT MATTERS



# QUESTION YOUR WAY TO SUCCESS



It isn't easy for an adjuster or broker to select the best company to perform contents restoration. When they are faced with an insured's fire damage, smoke damage, water damage or the myriad of challenges that attend the damage brought about by an unrelenting storm, everyone knows the contents pros will arrive, clean the site, pack out some items and restore them in their contents processing facility and will bring them back in pre-loss condition.

But what happens when there aren't enough available funds to restore all the valued items?

That is when an experienced team can make a massive difference.

So the first questions for the contents company you are about to choose is, how many jobs, like the one before you, have you completed? What is the protocol you use when preparing an estimate, and scope of work?

How do you find out which items are of great emotional attachment and which are of great monetary value?

What sort of reports can we expect? Do you have a photo inventory that we can see at any time during the assignment?

How do you give priority to various parts of the job? And what is your track record with such items?

Have you worked with us before? What were the results? Perhaps you could tell them of a past case history where something

went wrong and the contents team had to solve the challenge – but couch it as a question, "What would you do if...?"

A good Contents Manager will have a cogent answer, based on training and experience.

They don't have to own the latest (most expensive) contents restoration equipment, but they do have to be competent with the ones they have (we would much prefer to work with men and women who know what they are doing as opposed to ones who own, but have no idea how to use, extraordinary technology).

And don't simply ask about their mechanical skills, find out a little about how they interact with your insureds. Will they help to alleviate your problems, or are there a few red flags with past customers that tell you there might be a few long nights ahead?

And above all, how do they communicate – with the insured, with you, with members of their team?

If you or the insured ask, "Can you find my green snow globe for me?" and they answer, "Oh yeah, I think I saw that in the bedroom, but we packed it up and it's probably in the warehouse by now," that is not a proper answer.

If they say, "Let me check for you," look at their inventory report iPad, then add, "Yes, here it is. It was on the dresser in the master bedroom. It's in storage at our cleaning facility, awaiting processing

"I can have it here shortly," you have a pretty good indication of where they job is headed.



# DID YOU KNOW?

Here is another of those "Clever Contents Pros" tips.

Let's say that you have been attending a CE class with the Contents Pros. The instructor has been writing on the white board and reaches up to erase what has been written, only to realize that he has been using a permanent marker!

He tries to erase the now permanent words, but to no avail. Then an attendee rises, walks to the offending verbiage and taking a dry erase pen in hand, draws all over the permanent words, then simply erases them with a piece of cloth.

Viola! It turns out that the chemicals in dry erase marking pens will actually dissolve permanent marker.

If there are any smudges left, we have seen other pros use hand sanitizer (the alcohol in hand sanitizer acts as an acceptable permanent marker solvent as well).



## **AGENTS DISCOVER CONTENTS PROS**

Contents restoration professionals are specialists. Some companies have made them part of the company infrastructure, (and why not, a good contents team will blend in with any structural team, in any company – which is why we can loan our contents pros to other contractors who don't have such a department).

We have a whole separate division devoted only to contents restoration excellence. So agents, who have customers asking for special service, call us to lend a hand with challenging cases.

When an insured says, "I have a collection of miniature art which must be kept at a specific temperature while you repair my home. Do you know anyone who can handle that?"

The agent says, "Yes I do."

When a customer has a collection of hundreds of porcelain dolls that are scorched and coated with soot and ash so badly that the adjuster is prepared to "cash them out," we understand. But our contents professionals use

both new and ancient techniques to return the art works to pre-loss condition and we are restoring over 80% of items previously thought to be unrestorable. Plus if the agent wishes, he (she) can present them to the owner in far less time than the front line workers used to require.

When polluted waters flow through a small restaurant, some restoration companies have to take up to three times longer to decontaminate the chairs, tables, pots, pans, cutlery, etc. but the contents pros have remarkable cleaning and disinfecting solutions available that enable them to move through the facility quickly, efficiently and within budget.

And it is very likely that the owner will renew his (her) policy, especially when he sees his competitors still struggling to get back to business long after his facility is already up and running.

That is why, when agents hire the contents pros once, they keep them close for future assignments.

# SMOKE CAN'T

A few years back an article by Barb Jackson CR, appeared in a leading industry magazine with the title, "Contents Pros Need to Breathe." It addressed the challenges for indoor air quality while working on any given restoration assignment.

But little has been written about the effect clean air (and dirty air) can have on the quality of the work being performed. Of course, cross contamination is always a concern, but even when rooms are sealed off, VOCs and other particulate matter continue to move (sometimes unseen) through the work environment.

Pollutants hide in nooks and crannies, such as behind ovens, under beds, from the folds of the curtains, then when the air around them is disturbed, they become airborne and subtly contaminant the space again.

That is why the Contents Pros are so meticulous in their cleaning. Sometimes the heat of a fire can actually "open the pores" of wood, allowing soot and odor to burrow in, then months later, when the surfaces are uncovered or exposed to heat, the tiny particulates are released and the homeowners, or store owners smell "phantom" smoke odor.

So the specialists are using new compounds to deodorize and sanitize everything from a single family dwelling to a 600,000 foot smoke damaged facility — with names like chlorine dioxide and photo-catalytic oxidation, they have molecules that can follow wherever soot "leftovers" are hiding.

### GETTING THE JOB DONE - PEACEFULLY

You have probably already heard about the J. D. Power & Associates' Home Claims Satisfaction Study, in which they stated, "Among home insurers that provide highly satisfying claims experiences, 71% of their claimants indicate that they 'definitely will' renew with their insurer and only 4% say that they have switched insurers since experiencing their homeowners claim. Similarly, 67% of these claimants say they 'definitely will' recommend their insurer to others."

And perhaps you know about the world famous research firm, TARP Worldwide that released a report saying, "Just one dissatisfied customer will share that experience with between 11 and 20 other people. 50% of customers don't complain—they simply take their business elsewhere. Customer problems decrease loyalty by 15% to 30%. Resolving a customer problem on the first contact results in 96% retention." And that "It costs five times as much to acquire a new customer as it does to retain an existing one."

Which explains why we train our Contents Managers to help resolve conflicts on every job. They can't speak for you, but they can help bring peace between the insureds and the insurer. Often it is just a matter of wanting to help and willingness to listen.



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