



EXCLUSIVELY CONTENTS

W E P A C K Y O U R S T U F F

Vol.22, Issue 7

CRISIS AHEAD

DISASTERS & OTHER ADJUSTER CRISES

4 HOURS VS. 90 DAYS

Provided By Your Contents Restoration Partner



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W E P A C K Y O U R S T U F F

2840 E White Star Ave, Suite 101
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Toll Free: 1-800-589-2740

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CONTENTS PROS IMPROVE YOUR BOTTOM LINE



DEALING WITH DISASTERS (AND OTHER CRISES)

Have you ever wondered why contents teams are so highly prized by adjusters, agents and even other contractors? We think there are multiple reasons, but near the top of the list is that they have protocols for challenges and crises (even disasters within disasters).

Imagine that the team is packing out a water damage claim when suddenly a gushing sound is heard and hundreds of gallons of sewage sprays forth from a broken pipe.

Or an insured falsely accuses the contents specialists of having broken her highly valued antique clock.

Another insured is seen loading some of the team's tools into his (her) car and driving away!

A homeowner turns on his wet, big screen TV in the master bedroom (to see if it still works) and blames the contents pros (who just arrived) for letting him do it.

Another homeowner is engaged in a shouting match with a field adjuster about the replacement value of some old crime novels.

The contents pros have "prompts" and procedures for most "unforeseen" incidences (we put "unforeseen"

in quotes, because once one has occurred, the contents professionals share information to create a series of steps for the mitigation of such circumstances – thus avoiding them in the future, or if that is impossible, then to deal with them in a succinct manner.

Teams that don't have procedures, find that they are sometimes slowed down or paralyzed and unable to move forward with an assignment. A team with strategies, guidelines, and plans in place, simply proceed according to those systems.

In the case of the raw sewage leak, for example, they move everything out of harm's way and avoid cross contamination, then move on to prompt #2, #3 and #4.

In the case of the false accusation by the insured about the vintage clock, they showed the digital photo images of the already damaged clock that were taken when the contents manager first entered the room with the insured by her side (it actually happened).

Multiple disasters call for multiple procedures – not harried adjusters, upset customers and lost revenue.



FINISHING ASSIGNMENTS IN "ENEMY" TERRITORY

If you think "crisis" stories like the ones above, are a little far-fetched, have a look at this web address:

<https://notalwaysright.com/control-yourself-and-your-kids/253835/>

The article there, entitled "Control Yourself! And Your Kids!" is from a solar panel contractor (not contents specialists), but is indicative of the sort of clients that adjusters, agents, and contents pros sometimes encounter. Our prompts and procedures have helped us to support insurance professionals, adapt to otherwise impossible situations and proceed with the assignment in a constructive and expedient manner.

**4 HOURS
VS.
90 DAYS**



The Society for Healthcare Epidemiology of America recently published an article which reported that in hospital studies, even after meticulous cleaning, surfaces at various patients' bedsides became re-contaminated within hours of disinfection.

Hard surfaces such as the bed handrails and the call buttons were tested and found to have contamination in as little as 4-hours.

The tests were for multidrug-resistant organisms (MDROs) including methicillin-resistant *Staphylococcus aureus* (MRSA) and *Candida auris* (C auris). The hospital cleaning staff

used various solutions and techniques including wiping down high-touch surfaces with hydrogen peroxide wipes.

Of course, the contents pros have far stronger solutions available than peroxide wipes, but if a patient is infected, his (her) hands, lips, even breath continues to re-infect hard and soft surfaces – and that is why the specialists have been taking a second look at solutions and coatings that claim to kill bacteria and viruses for up to 90 days once applied.

We'll let you know our conclusions as soon as we have something worth sharing.

CONTENTS PROS IMPROVE YOUR BOTTOM LINE

There is an article nestled in the archives of *Property Casualty 360* (the magazine for insurance professionals), that says in part, "...if pack-outs are handled correctly, they can save insurers millions and allow the insured to keep a much higher proportion of their property..."

One winner of the RIA's Golden Quill award adds, "Trained contents specialists improve the adjuster's bottom line on virtually every assignment they receive. They do it so well and without fanfare that the adjusters and agents aren't surprised by it anymore."

"They have come to expect that, 'The contents pros don't cost, they save.'"

"There aren't many professionals who can say that in any industry."

The pros pack, clean, disinfect, repair, restore and much more. They improve your final figures and they even help get policies renewed. And that is why they are so valued by adjusters and agents lucky enough to find them.



When Contents Pros Need a Restroom

When asked what she does about bathroom facilities on a contents job. Consultant Barb Jackson CR said, "We ask the homeowner for permission to use one of his (her) bathrooms. We clean it, then stock it with toilet paper, paper towels, liquid soap, etc."

"Each night, we clean it again so the family has a totally refreshed bathroom for their needs."

"We sanitize it the next morning for our team. And of course, we clean and sanitize it one more time when the job is complete."

"It may seem like a small gesture, but we want the homeowners to talk about the courtesy and the genuine caring we showed them – it makes us look good, and it goes a long way toward making the carrier look good to them as well."





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