

# CONTENTS SOLUTIONS

THE GO-TO GUIDE FOR PERSONAL PROPERTY RESTORATION

Vol.17, Issue 5

## RISING ABOVE

INDUSTRY STANDARDS



## HELPING ADJUSTERS

ACHIEVE THEIR GOALS

Provided By Your Contents Restoration Partner



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702 Pointview Ave, Ephrata, PA  
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## AN URBAN LEGEND

CIGARS THAT "...WENT UP IN SMOKE"!

# BENCHMARKING

**HIRE A  
CONTENTS PRO TODAY!**

You may have heard that the Titanic did not have enough life boats when it sank in 1912. But as it turns out, it had more boats than were required by the laws of the time. The legal “benchmark” required a ship of the Titanic’s tonnage to carry 16 lifeboats.

It actually carried 20! Four more than was required by law. And of even more interest is the fact that it was designed to carry 64 lifeboats. So what happened?

Well, lots of things went wrong on the day the Titanic sank, but the reason they only had 20 boats rather than 64 was that the builders opted to build their ship to the “benchmarks,” the standards of quality required by the law (which were based on tonnage, not the number of passengers). The law was changed after this great tragedy.

The restoration industry has benchmarks as well and even the contents restoration divisions have rules, regulations and standards. But the real professionals know that while benchmarks are excellent guidelines, there are subtleties and requirements on virtually every job that require them to exceed the basics in order

to produce a satisfied customer and get the job off the adjuster’s desk in a timely and financially copacetic manner.

No two jobs are alike and often gradations, distinctions and decided differences can render benchmarking useless or even costly. As an example, even today there are adjusters and front line workers who will routinely throw away wet clothing and furniture because the industry standards permit it.

Wet books? The textbooks and many instructors tell us to simply discard them (leaving the adjuster to deal with an angered owner who values them well above the depreciated replacement costs).

High end restoration specialists may offer to repair them with specialty machines and expensive techniques – processes that adjusters often find prohibitive simply because of the price tag for such efforts – but a well-trained contents pro will perform a search online to find replacement books that may satisfy the owner and the budget that the adjuster or agent has designated. “Benchmarkers” won’t even make the attempt, simply because they don’t have to.

That is just one difference between genuine contents pros and teams that simply want the job done so they can move on to the next one.

In past issues of Contents Solutions you have read about how millions of dollars worth of computers were restored after being exposed to high heat, smoke, and water damage. You may recall the article about the \$5000 purse that was gnarled by heat and water, covered in ice and mud, but restored to pre-loss condition for less than \$80.

Or the painting, valued at over \$25,000, “destroyed” by heat and steam, then restored for around \$800. Our list is remarkably long. Items thought to be a total loss – as stated by the adjuster on the case -- (and which the restoration pros could have legitimately thrown away, but instead were restored, much to the owner’s and the adjuster’s delight).

Benchmarks have their place, but the contents specialists use them as minimum standards. Their own are much higher and more valuable to the insured and the carrier.

## CONTENTS URBAN LEGEND

OK, here’s the story making the rounds in North America and all over the internet. A lawyer in Charlotte, North Carolina, bought a box of very rare and expensive cigars, then insured them against fire. A month later, after smoking all the cigars, he filed a claim against the insurance company, claiming that the cigars had been destroyed “in a series of small fires”. Naturally, the insurance company refused to pay, arguing that he had consumed the cigars by smoking them.

The lawyer sued and won. The judge concluded that, on the wording of the policy, the insurance company was liable -- it had

failed to limit its liability by defining what would amount to an “unacceptable fire”.

The company, rather than incur the costs of appeal, paid up \$15,000, whereupon it reported the lawyer to the police. He was arrested and subsequently convicted on 24 counts of arson - intentionally burning insured property - and sentenced to 24 months imprisonment and a fine of \$24,000.

“This is a true story,” the report goes on, “and was the first-place winner in the recent Criminal Lawyers Award Contest.”

Of course the story is absolutely untrue. We just thought you might enjoy a little levity with your Contents Solutions – just this once!





Imagine this scenario, there has been a fire at a university and the contents team removes 56 computers from the only room where the fire occurred. There were no computers in any other room of the building. The college administrator assures you that there were 64 computers in the fire and even produces the additional 8 receipts to show that the university did indeed purchase all 64 computers.

In addition he (she) produces an old photo from the school newspaper showing, by golly, that there were 64 computers in the room when they were purchased and installed.

"The other 8 must have been destroyed in the fire," seems to be a logical conclusion. But then you take a look at the digital photo inventory supplied by the contents specialists. There are 56 desks

in the image each with its own computer. The fire has not reduced anything to rubble – so where are the missing 8 computers?

Turns out that they were moved to the library building last year. The administrator hadn't even noticed – but the contents pros' cameras did.

You just saved the price of 8 computers because a well-trained, well equipped company did what they always do. They paid attention and provided proof.

They were better than the companies that simply clean, pack and store – a real contents company will always produce better results. Some companies simply tape notes on the computers to remind them where they were originally packed out (contents pros don't).

Contents companies don't cost, they save (sometimes thousands on a single job).

## HELPING THE ADJUSTER

If you are hiring a contents team anyway, why not get one that will make you look good to your bosses and the insured?

In past editions of Contents Solutions we have brought up this topic and shown how we would go about helping an adjuster achieve his (her) career goals and to attract positive attention.

First, the company that performs such an added beneficial service, has to want to help. We do. It is simple really. If we do a good job and keep the customer happy, while staying within your budget that makes everyone happy and you will want us back again and again.

But we have gone the extra mile. Of course we use a computer program like the special Xactimate for Contents software. And we supply you with a digital photo inventory so both you and the client can see the condition of each item before and after restoration (even if you are three states away)!

We may even get a line of testimonial from the insured that says something nice about the adjuster – a rarity which can be passed on to higher authorities when discussing an invoice or other aspect of the job.

And there is a whole lot more – give us a call and we'll tell you all about our plan to help make you successful!



## HEAT AND WINE DON'T MIX

In an article for Property Casualty 360, Marjory Musick tells the story of an insured who had a sewage backup and flooding from a broken pipe. He also had a wine collection of some value.

The structural team came in, remediated the bacteria and dried the place out – using heat to speed up the process. And, as you

may recall from earlier articles in Contents Solutions, heat and wine do not mix well.

In this case the wine was heated to 85 degrees for 10 days. The collection of course, was ruined and the case was made that since it could not be sold in a secondary market, it was a total loss. The insurance company agreed and the insured was reimbursed.



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Also using the Esporta,  
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## Coming Up In the Next Issues of Contents Solutions



**FLOOD DAMAGE  
SPECIAL PACKOUT METHODS**



**ODOR CONTROL  
CONTENTS PRO'S SPECIALTY**



**CONTENTS RESTORATION  
KEY TO SUCCESS!**

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