

"411"

INFORMATION PLEASE...

Technical Data for Fire, Smoke and Water Damage

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WHO ARE YOU GOING TO CALL?

Today, with the rising cost of living and the need for two income families to live comfortably, people look for additional ways to supplement their income. This also holds true for "amateur" companies that perform general cleaning services and home handyman services, which are often enlisted by homeowners or businesses to perform disaster restoration services.

However, cleaning soot and removing char is much more complicated than removing normal soil from furniture, household

contents, clothing, and structures. Home remodeling firms who normally just tear out and replace damaged or outdated structures are shocked when faced with water and smoke damaged structural components that need to be restored.

The key word to remember is "**restored.**"

Professional restoration specialists are just that: specialists in returning both the dwelling and personal

property back to pre-loss condition. The complexities posed by smoke and water damage are often unknown to the average maid service or handyman. They think they can do it for less when they really do not understand the variables involved. The definition of "restored" means to return it to the condition it was prior to the loss. Restored does not

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imply new, although no one can deny that an improvement will be made. Restored usually means that contents or structure can be brought back to pre-loss condition for less than replacement cost or ACV.

Professional restoration companies must be experts in the cleaning of all contaminated contents and structural items as a result of both smoke and fire damage.

They must also understand how to deal with water damage regardless of the fact that it is the result of clean water or raw sewage. With the many different types of surfaces, it takes a trained and qualified restoration professional to be able to distinguish the differences that each of these surfaces may demand to allow for appropriate restoration.

Restoration professionals are not carpet cleaners who are idle during their off season. Nor are they a handyman service, which find they can't compete in the regular market and

are attempting insurance work for a while. Although they appear to save a few dollars through a lower bid, these improperly trained, unqualified individuals can cause more problems than they can solve. In many situations, if an item has been treated improperly, it may be impossible to then restore that piece. The insured will often call back the insurance company and complain about the quality of the

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work or an erratic work schedule complicated by numerous subcontractors.

The insurance industry is seeking timely, quality work performed at a reasonable price by professionals who specialize in the areas of water, smoke, fire, storm damage, and vandalism. They want professionals who can empathize with the insured and service the claim from the initial call, perform any emergency-type services required (i.e. water extraction, smoke odor removal, board-up services, pack out, etc.), through to the completion of the claim. This total service attitude demands a twenty-four hour a day commitment, a ready and trained certified staff, and the proper equipment and supplies to service any and all emergencies.

Unlike amateurs, professional restoration companies are better equipped for handling multiple claim disas-

ters and providing computerized, line item estimates, which speeds claims more efficiently than hand-written estimates. These firms are aware of the most current technology available to reduce property claims costs.

Professional Restoration firms will subscribe to educational restoration magazines, are members of regional and national organizations, and attend conventions, seminars, and trade shows to further their knowledge.

These efforts illustrate the desire to be better prepared when a loss occurs and to serve the insurance industry as a professional business person. The knowledge that they possess and continue to learn will keep them on the cutting edge of the disaster restoration business.

So, who are you going to call when a disaster strikes? Will you call an amateur or a professional restora-

tion specialist that can provide top-notch service in a timely and efficient manner?

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