



CONTENTS SOLUTIONS

STEAMATIC AUSTRALIA -- INDUSTRY LEADER SINCE 1986

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**Getting the Doors
Open After a
Major Disaster
(Fire, Flood, Storm)**

**EMERGENCY
CONTENTS
MITIGATION**

**THE DIFFERENCES
CONTENTS PROS
CAN MAKE**



We are in the business of getting the doors open after a disaster.

Have you ever wondered just how hard is it for a business, small or large, to get its doors open and start making money after a catastrophe? Fires, floods, and storms certainly take a toll on well-established as well as fledgling businesses.

And several websites have been sharing the grim statistic that, "Forty percent of businesses do not reopen after a disaster and another 25 percent fail within one year."

We found such hair raising data from several sources with a low estimate of 40 percent of stores and firms going out of business after a major disaster, to over 90 percent!

The odd thing was that these numbers did not match our experience at all. In fact contents restoration teams were reporting that they got many businesses up and running (and making a profit) long before competing businesses when they were dealing with a natural disaster. Banks, theaters, restaurants, retailers, law firms – contents pros have a stellar track record of success.

Steamatic Australia has opened the doors for thousands of businesses every year with services ranging from removing smoke odours and applying antimicrobials in medical facilities, to restoring legal documents and drying out flooded offices, small stores and even major retailers.

Contractor/consultant Jim Thompson, IICRC Certified instructor for large loss training (member of the IICRC Standards Committee) tells us, "A good restoration company not only dries walls and carpets, restoration contractors can save the insureds 'life blood' it's market share, the customer base, by getting the business open ASAP."

And Barb Jackson CR, a contents restoration industry spokesperson, explained, "It is becoming increasingly common for businesses to have continuity programs, and in most such plans our teams figure prominently. Legal documents, displays, office machines, furniture, and much more have to be quickly and thoroughly restored before most companies can open their doors to the public after a disaster."

The contents pros have opened medical clinics, 24-hour stores, lawyers' offices and other businesses long before similar companies in the same area, which allowed their managers, administrators and owners to gain a significant advantage over competitors who were still struggling to get themselves open for business.

In many instances the contents specialists are an integral part of a successful risk assessment strategy. But for firms that don't have such policies, the contents team often *becomes* the business continuity plan itself!

We get the doors open – it's just that simple.

The Differences Contents Pros Can Make



Contents managers have seen homes and businesses with floors that are covered with charred wood, broken tiles, glass, sodden rugs and carpets – sometimes in gloomy conditions. So they lead their contents specialists through the debris with great care to help insure that no one ends up walking on a client's valuables.

Often the recovery process in such situations begins with sorting and rinsing the items to help identify their worth.

Pictures are taken and the valuables are packed together so the adjuster and owner can more easily identify them.

A builder may not have the training to tell a porcelain masterpiece from a cheap replica, but an experienced contents manager often can and by separating the collection into identifiable groups for the adjuster, a quick evaluation can be made that helps get the job done and off his (her) desk. And the insured can tell whether all the parts from a special selection are present or have been lost or damaged.

The contents pros make things easier for the adjusters and gain the trust of the brokers by such small, significant acts on virtually every job.



Helping the Insured Navigate Their Claims Experience

Contents restoration specialists are a unique division within Steamatic. Some companies have integrated them into the company infrastructure, (and why not, a good contents team will blend in with any structural team in any company – which is why we sometimes loan our contents pros to other contractors who don't have such trained people). We have deliberately kept them separate and train them to IICRC standards.

So brokers who have customers asking for special services, call us to lend a hand.

When an insured asks, "My wine collection survived the fire, but it must be preserved at about 13 degrees Celsius – do you know anyone who can do that?"

The broker says, "Yes I do."

When a customer has a collection of valued porcelain dolls that are coated with soot and ash, and the adjuster is prepared to "total loss," then we understand.

With the old method of using cotton swabs and toothbrushes to clean them, the cost might have been prohibitive.

But our well-trained contents professionals use ultrasonics and "cavitation" to return the little art works to pre-loss condition. And the broker can present them to the owner in less than half the time the front line workers used to require.

When polluted waters are forced 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 restoring, and disinfecting techniques available to them that enable them to move through the facility as if it were just another water damage assignment – they even have an antimicrobial liquid that dries to form an invisible shield that lasts up to 12 months.

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 making money.

That is why when brokers rediscover the contents pros, they keep them close for the foreseeable future.

Document Triage – Contents Specialty

Some years ago, there was a fire in a courthouse. The contents workers were tasked with restoring massive numbers of documents and began by classifying them either "Level 1" or "Level 2." These were papers that had soot on them, but were not burned, so the team only had to clean and deodorise them.

Level 3 documents were scorched, and/or "...not badly burned." They were brittle, so the team used heavy paper and cardboard to support them when moving from one area to the next.

Level 4 documents were burned, but you could still read them, so after cleaning and deodorising, some of them were trimmed a little to remove the burnt edges – others were scanned or photocopied, and the originals were kept separate.

Level 5 documents were illegible, a total loss and could not be restored.

In such cases, the contents teams even examine items that at first glance appear to be unharmed, because the high heat of a fire can melt the glue in books, disintegrate adhesives that were acceptable as temporary "fixes" (think rubber cement or school glue) and even melt plastic covers.

And film, even inside metal cases, can be similarly damaged, which is why more than a cursory examination may be needed before the job is considered complete.

Contents pros never overlook such protocols. They are the adjusters' and brokers' best associates when dealing with these types of specialty items.



EMERGENCY CONTENTS MITIGATION

Emergency restoration teams are now often accompanied by the contents division as well. In years gone by, the protocol consisted largely of boarding up windows, putting tarps over holes in roofs, etc.

However, water damage creates "total loss" situations if furniture is allowed to sit in standing water for 24 - 48 hours, and damaged electronics are being slowly destroyed by acids created by a mixture of soot and water, while administrative necessities are being dealt with and the team is awaiting approval to complete the job.

So now, on many assignments you may well find "emergency" contents mitigation is being employed to preserve and protect items that might otherwise have to be cashed out.





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Coming Up In the Next Issues of Contents Solutions



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