



CONTENTS SOLUTIONS

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AHEAD**

**DISASTERS &
OTHER BROKER CRISES**

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**CRISIS
AHEAD**

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.

Through their training and experience, contents pros have gathered "prompts" and procedures for most

restoration challenges, and equally as important, they share their information with other teams – thus forging new, innovative protocols that can be used to deal with such encounters. "Advance, create, proceed" isn't just our motto – it is our platform for success.

Teams that don't have procedures, find that they are sometimes slowed down or paralysed 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 harrassed adjusters, upset customers, wasted time, 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 brokers, 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.

STEAMATIC HELPS HOSPITALS



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

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 MRSA and *Candida auris* (C. auris). The hospital cleaning staff used various disinfectants and techniques,

even including wiping down repeatedly touched surfaces with hydrogen peroxide wipes.

Of course, the contents pros have far more potent germicides available than mere peroxide wipes, but a patient's hands, lips and even breath continue to re-infect hard and soft surfaces – and that is why Steamatic Australia continues to test techniques that are human friendly, including the new botanicals, which can be re-applied without risk to patients.

There are no perfect solutions, but when hospitals call for our assistance, we come very well prepared.

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 broker's bottom line on virtually every assignment they receive. They do it so well and without fanfare that the insurance brokers 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 brokers 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 sanitise it the next morning for our team. And of course, we clean and sanitise 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 insurer look good to them as well."





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Electronics Restoration

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COMING UP IN THE NEXT ISSUES OF CONTENTS SOLUTIONS



**FRAGILE TREASURES
TREATED WITH CARE**



**STRANGE COLLECTIONS
UNEXPECTED VALUABLES**



**TREASURES RESTORED
DOWN UNDER**