



CONTENTS SOLUTIONS

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**MUSEUM BASEMENT
UNDER 2 METERS
OF WATER!**

**INSURANCE POLICY
AGAINST GHOSTS**

**CONTENTS
PROS SAVE
AGAIN
AND AGAIN**



40 Locations:

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An underwater scene of a museum with various exhibits and structures. The water is clear and blue, with light filtering through from above. The exhibits include what looks like a large globe and various metal structures.

\$100,000,000 MUSEUM ASSIGNMENT

“\$100,000,000,” that was the estimate for the value of the property and contents of a museum (although the curator thought the estimate was low – especially considering that many of the pieces were irreplaceable).

A storm had struck the property with such force that the building’s 465 sq. meter, basement now contained 2 meters of contaminated water and since both the ruined boilers and the electrical grid for the entire building were located there, the temperature and humidity were rising (32 degrees Celsius and 80% humidity).

The broker recommended that everything be moved to the contents pros’ temperature controlled facility, but the curator absolutely forbade it. A second expert was brought in and agreed with the curator. “What if something were lost or damaged?”

The broker realised that one cannot replace irreplaceable contents, and even though the contents specialists had a stellar reputation, he just couldn’t take the chance. So, everything stayed in place.

Worse, the structural team was known for using a special “rapid dry” technique for water damage jobs, but when the adjuster, the contents manager and the curator talked things over, they decided that fast

drying techniques could actually harm the collection.

The curator wanted the climate to be brought to 21 degrees Celsius and 50% relative humidity... slowly. The team did as the curator asked, with a 5% rate of change per 4-hour period, but still the curator said they were moving too fast – so they reduced the process to a 2% rate of change – it was what the curator wanted, and it was what she got.

The contents pros monitored the air, the paintings, furniture, clothing, and artifacts until finally both the structural and the contents professionals were able to report a job well done.

All their efforts resulted in no claims for fine arts damages at all.

This one wasn’t one of our cases – it is one we pulled from our research archives, but we thought you might enjoy seeing how creating a team effort with the insured and the insurance provider allowed the restoration professionals to work within remarkably strict conditions and still produce incredible results.

We’ve encountered very few assignments that were beyond our training and experience – and even then, we found ways to adapt, create, and proceed!

A ghostly, translucent woman in a long white dress standing in a dark, possibly haunted, setting. The lighting is dim and greenish, creating a spooky atmosphere.

INSURANCE AGAINST GHOSTS

Everyone seemed to enjoy the “fun fact” about real insurance companies that were selling “Anti-UFO” policies (a few issues back). Well, several web sites are now telling about “Anti-Ghost” policies as well!

According to one insurance site, a company called, “Ultraviolet,” (in the UK) actually sold hundreds of such policies and another report tells that an unfortunate woman’s beneficiaries actually collected \$100,000 when a poltergeist threw her off a balcony in her home.

Lloyds of London sold 40,000 such policies and even expanded coverage to include attacks by werewolves and vampires!

By the way, Ultraviolet Insurance (which is the company credited with starting the whole thing) seems to have disappeared – nothing was said about there being supernatural causes.



CONTENTS PROS SAVE FOR EVERYBODY

Of course, you already know that besides restoring homes, hospitals, malls small businesses, banks, museums, government buildings and many other contents-filled structures, the contents specialists also work for other restoration companies.

They dress in generic clothing and blend in with the other company's employees to lend their expertise to the assignment.

But you may not know that the contents pros have also worked for real estate agents, military bases and have even staged estate sales.

Rather than hire, "Two fellows and a dumpster," to "clear out" an estate, they have the contents

pros locate important documents, stock certificates, deeds, bank books, tax returns, etc.

They clean the house; they locate replacement items for silver sets or fine china collections that are missing a piece. They sort, keep records, restore fire or water damaged furniture and much more.

All the expertise they bring to a restoration assignment or "hoarding house," is now applied to the estate so maximum profit may be derived by the owners.

And if there is a division of property or an estate sale, who better than the contents pros to expertly pack and ship specific items?

REUSABLE PPE REDUCES WASTE

Early on during the pandemic, PPE clothing quickly became scarce (and later with supply chain challenges, the crisis became far more noticeable).

Now, several different companies have been manufacturing both simple and advanced protective outfits that are reusable.

One company claims their PPE clothing can be laundered up to 100 times. The contents pros are looking at ones with built-in hoods, and elastic at the wrists and ankles.

Expect to see some of this reusable PPE equipment on specific jobs soon – one article reported that a group of just 5 hospitals were using over 3 million disposable garments a year (which amounted to 213 tons of medical waste).

We are willing to do our part to reduce waste on every job, in every possible way.



Removing Mould Permanently

In an article for Property Casualty 360, respected consultant Michael Pinto explained, "There is a constant promotion of products to industry practitioners that spray, mist, fog or foam to remediate mould. However, one of the primary principles of mould control that all of the reference documents and private mould experts agree upon is the need for the physical removal of the fungal contaminants."

He quoted the ANSI/IICRC S520-2015 Standard for Professional Mould Remediation: Attempts to kill, encapsulate, or inhibit mould instead of proper source removal generally are not adequate.

And he added, "An agent or adjuster who unwittingly recommends a contractor whose work is outside what has been determined as acceptable industry practice could be liable for more than the covered loss."



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**Specializing in
Contents Restoration!
Professional pack out
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With restorative cleaning
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Mould Remediation
Document Recovery
Contents Restoration
Electronics Restoration
Clandestine Drug Lab Recovery
Crime/Trauma Restoration
Kitchen Exhaust Cleaning
HVAC Cleaning and more!**

COMING UP IN THE NEXT ISSUES OF CONTENTS SOLUTIONS



**DAMAGED TOYS?
ONE OF OUR SPECIALTIES**



**WHEN ONE PIECE
IS MISSING**



**STORM DAMAGE?
WE ARE ON OUR WAY**