

STEAMATIC AUSTRALIA - INDUSTRY LEADER SINCE 1986

# **REDUCING CLAIM COSTS**

Vol.2, Issue 3

# ULTIMATE CUSTOMER SATISFACTION

### PROFESSIONAL EVALUATORS VALIDATE US



When a family returns home after a fire or flood, they rarely care about the fact that we have lasers that can strip rust off steel girders, or that we can engage the largest freeze-drying machine in the southern hemisphere, to remove moisture from "drowned" books and historical or legal documents.

But, when floods introduce noxious substances into the home, from sewers, rubbish dumps, and other waterborne waste products, the home needs thorough content cleaning in order to be safe for human residence again.

Smoke odors and soot can continue to cross contaminate a house well after a fire is put out.

And most homeowners are concerned about the enormous expense involved with a major disaster – they fear that with a large claim, their policy premiums will become astronomical, and they wonder whether their present insurance contract will provide enough to replace their furniture, electronics and personal items.

Steamatic Australia is aware of such concerns and we are dedicated to reducing expenses and the size of the claim by restoring instead of replacing.

Electronics can be cleaned and restored – even after a flood that left water and grit inside them! Even after smoke and soot have coated their delicate components.

We can often restore furniture by using special decontaminants, antimicrobials, and odor removers.

We have disinfected homes exposed to flood waters and returned personal belongings that have been certified as bacteria free by professional examiners (that includes wedding dresses and teddy bears)!

We can use special "media sprays" to remove char and smoke stains from brick, or soot from treasured, fragile porcelain.

Often, we save the expense of replacing carpet, using deep extraction and drying techniques that can actually leave them cleaner than before the disaster.

And whether we are dealing with the aftermath of a fire or flood, there is always water involved, and the water encourages mould growth. In such cases, we engage the finest remediation techniques available to ensure the safety of the insured.

Each year thousands of items that might have ended up cluttering Australia's landfills, are instead, restored, salvaged and returned in pre-loss condition.

We remain relentless when searching for ways to lower restoration costs.



# WHY WE VALUE THE INSURED'S INPUT

When we first begin our pre-estimate, the owners can be of immense value.

First, we might ask them to select a few days' worth of clothing so we can expedite them through the cleaning process and have them back the next day.

They can also gather items that are important and not part of the restoration process – sensitive documents, jewelry, medications, etc.

And they can help us by identifying items that have sentimental value -- heirlooms, family treasures, awards (what might have been written up as "Worn, faded, patchwork quilt," might quickly become, "3rd generation patchwork quilt brought over from England during WWII – extremely valuable to family)."

#### REAL CONTENTS PROS DON'T COST - THEY SAVE

Cleaning and Restoration Magazine told of an untrained but well-meaning worker who thought he could clean up a hundred-year-old portrait as a special surprise for the insured.

But when he leaned over, a single drop of sweat fell from his brow and onto the painting – causing the pigments to smear. He panicked and grabbed a compressed air gun (that had 30-40 psi), aimed it at the offending smudge, and blasted a hole right through the face!

Real contents pros go through extensive training not simply to improve their skills for restoration, but to be able to recognize items and situations that call for the use of our "Million Dollar Database."

Sometimes we call upon artisans with special talents and abilities. Sometimes we get the delicate, fragile or antique item into the hands of a museum guality conservator.

Contents specialists save on virtually every assignment – often because of what they do, but sometimes by what they don't do.

In the case of the single sweat drop, an art conservator on the case explained that what might have been a \$150 soot removal and smoke odor job, became an \$1100 repair assignment.

Real contents pros don't cost, they save.

## **WHEN KIDS START FIRES**

A judge found a 15-year-old boy guilty of starting a forest fire with fireworks and fined him \$37 million.

Consultant Barb Jackson CR, was recently called in on a case in which a foster child girl got mad at her brother and burned all his belongings in a pile on the bedroom floor.

It turns out that over 20,000 fires are started by children each year.

But for the contents pros, it isn't a matter of how the fire started – just what sorts of materials were burned, how extensive the fire was and what they can do to restore the home and lives of those who live in it.

Barb explained, "We treat it like any other fire, but we are intensely aware of the tremendous guilt these kids must feel and we take great care not to say or do anything that might add to the family's fragile emotions – it is the greatest kindness we can offer."





#### **PROFESSIONAL EVALUATORS** VALIDATE US!

Sometimes we bring in third party experts to verify our work. On some occasions, the adjuster demands it, on others, the homeowner wants it done, but just as often we ourselves bring in someone like an Indoor Environmental Professional (IEP) to confirm that, for example, a sewage back up assignment is now bacteria free.

In other cases, we might bring in a "Registered Third Party Evaluator" (RTPE). To attest to the fact that certain work was completed to the highest industry standards.

When an insurance carrier or insured requests such an authority, we support such decisions wholeheartedly. We always stand by our work and we appreciate opportunities to have such consultants substantiate our competency.

That's the way professionals proceed.



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#### **COMING UP IN THE NEXT ISSUES OF CONTENTS SOLUTIONS**





#### STORM DAMAGE RESTORATION

WHY ADJUSTERS LIKE USEFUL FOGGERS

### CONTENTS VAULTS SAVE SERIOUS SUMS

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