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Insurance Restoration Contracting

— Startup to Success —

by Paul Bianchina



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This book is dedicated to my wife, Rose, with love and appreciation for your infinite patience and unwavering support.

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Introduction

Welcome to the world of insurance restoration. If you've reached for this book, it's obviously a topic that you're interested in, and you've come to the right place!

The field of insurance restoration, perhaps more than any other field of construction, offers some amazing opportunities: Steady work, even in a slow economy; a great paycheck; lots of variety; constant challenges; and the chance to create something for the future. And along the way, you'll have the opportunity to make a real difference in the lives of a lot of people. By any standards, that's not a bad career choice!

And, that's what *Insurance Restoration Contracting: Startup to Success* is all about. This book will start you off on the right foot along a path toward a very bright future in the thriving insurance restoration field. I've spent over 30 years in the field, so you'll benefit from my experience, including my mistakes. You'll enjoy the "Real Stories" included throughout, which give you an honest, practical, and often amusing look at the ins and outs of running a restoration company.

In chapter after chapter, packed with practical information, we'll cover it all:

- How to find work
- What jobs offer the best potential
- Which projects you ought to steer clear of
- What type of equipment you'll need, and when you'll need it

You'll learn about damage caused by fire, smoke, water and mold. You'll see how to work with insurance adjusters, and how to deal with distraught clients. You'll learn how to make money — and then how to collect it.

You'll learn some secrets about ozone deodorization, ultrasonic cleaning, and a little jet engine device that will fill a house with fog in minutes. You'll hear the story of a house that was almost squashed by snow, and another with an exploding roof, and yet another that was hit by a crane and knocked partway off its foundation.

But best of all, you'll read *how they were repaired!*

You're going to find out a lot about contents as well: How they're inventoried, tracked, wrapped, boxed, transported and stored. And along the way, we'll look at the very personal nature of those contents, and learn how to handle both owners and their belongings with empathy and compassion.

Insurance restoration is a rapidly changing field. In just a few short decades, it's gone from what was basically a sideline occupation to the well-respected construction specialty that it is today. With highly specialized equipment, sophisticated estimating programs, burgeoning national franchises, and insurance companies showing an increased reliance on Preferred Contractor Programs, you need *Insurance Restoration Contracting: Startup to Success* to help you start and thrive in this fascinating business.

Again, welcome to the world of insurance restoration. It's a world you'll be glad you entered . . .

1

Is Insurance Restoration the Business for You?

In some ways, insurance restoration is an odd thing — at least in other people’s eyes. You’re chatting with someone at a party, and they ask you what you do for a living. If you say you’re in construction, they’ll understand that. If you say you build new homes, they find that pretty interesting. If you say you remodel kitchens, or build room additions or decks, they can relate to that. If you’re in one of the specialty trades, like electricians or plumbers or masons, they’ll nod and probably ask you a question or two.

But insurance restoration? What in the world is *that*? You’ll see a blank look at first. So you say something like, “You know, I fix fire and water damage, and mold; things like that.” And their eyes kind of glaze over a bit and then they nod and wander off in search of someone more interesting to talk to.

And that’s too bad. Because insurance restoration is actually one of the most interesting, exciting, and challenging trades in the construction industry. But apparently it’s also one of the least known and understood, as well as one of the hardest to explain in a sentence or two. I guess if you *had* to put it into a single sentence, it would be something like this: *When damage occurs to a building, and that damage is covered by an insurance policy, the insurance restoration contractor is the person who steps in to do the work.*

Tip! *For simplicity and clarity, “he” has been used throughout this book when referring to adjusters. In decades past, insurance adjusting was definitely a male-dominated occupation. But all that’s changed, and today you’ll find you’re just as likely to be working with a female adjuster as a male.*

For some contractors, insurance restoration work is just a sideline. They concentrate primarily on remodeling or new construction, and do insurance jobs as they happen to come up. The problem is that insurance restoration requires a big investment in equipment and training. You also need to establish and maintain working relationships with insurance companies. It can be tough to run both a remodeling company and an insurance restoration company at the same time. When you try to operate a business where you wear two hats, it often means you’re not wearing either one of them very well.

This book is for the contractor looking to *specialize* in insurance restoration; someone who wants to start, operate, and prosper as a full-time insurance restoration contractor. And, as you'll see later in Chapter 25, that doesn't totally exclude other work. There are also a lot of good remodeling opportunities you can take advantage of along the way.

But before you make the decision to specialize in this field, let's take a realistic look at what you'll be getting into.

The Pros and Cons of Insurance Restoration Contracting

While some remodeling and new home contractors are perfectly happy working out of the back of their pickup, insurance restoration is different. It requires a definite commitment, an investment in equipment, and the time and effort to acquire some specific training. Since there's a learning curve with insurance restoration, many of today's restoration contractors move into this field deliberately, not accidentally. It helps if you take the time to understand the industry before you get involved.

Ten Reasons to Become an Insurance Restoration Contractor

- 1. *It provides a steady flow of work:*** This is one of the biggest advantages to this area of construction. Damage, like the kitchen fire in Figure 1-1, is likely to occur in most everyone's home at one time or another. Once you're established in the field, you can count on jobs like these coming in pretty much continuously. Work doesn't slow down in the winter. The job flow is year-round, often picking up during cold weather due to increased fire risks created by the use of portable heaters, fireplaces and wood stoves, as well as damage to structures from ice, snow and frozen pipes.
- 2. *It's recession-proof:*** If you're a remodeling contractor or a new-home builder, you know that when the economy slows down, the jobs start to dry up. People spend less money, and lender financing for new projects becomes harder to get. However, that's typically not the case with insurance restoration work. When damage occurs to a home, the insurance company has to pay for it, no matter what the economy's doing. In fact, during a slow economy, insurance work often increases. People stay home more, and that increases the opportunity for damage to occur in their homes.
- 3. *It pays well:*** You'll find that you can charge a very fair rate for doing insurance restoration work. Insurance restoration estimates are very thorough. They'll probably be the most thorough that



Figure 1-1 This kitchen fire is an example of the insurance-related losses that happen daily in people's homes. These losses provide a steady flow of work for the restoration contractor.

you've ever prepared. While that may take some getting used to at first, it ensures that you rarely miss anything. But if you *do* miss something, the insurance company will typically allow you to bill for it later. Try that with your customer on a remodeling or new construction project.

4. ***Payment is virtually guaranteed:*** The insurance company issues a check to the client, so you rarely have to worry about getting paid. Once the estimate is accepted, the money is pretty much guaranteed.
5. ***You're helping people:*** This is one of the few fields in construction where you feel like you're coming to the rescue in what may be one of the worst days in a person's life. Figure 1-2 shows a major structural fire. You could have the opportunity to restore this family's home. You may not only be able to rebuild, but save their wedding pictures or an antique that's been handed down from father to son. Maybe you can step in and get their kitchen rebuilt before Christmas, so the family can celebrate in their own home. There's really no other area of construction where you have a chance to be this kind of hero.
6. ***Every job is different:*** Do you like variety? Insurance restoration will certainly give you that! Like the snow-load damage in Figure 1-3, every job presents its own unique challenges. Some jobs last for months; and some only take a day or two. Each homeowner, house, and loss is different. You'll definitely not get bored by the work.



Figure 1-2 A major structure fire represents a devastating loss for a family. The field of insurance restoration offers an opportunity to help people rebuild their homes and get back to their normal lives.

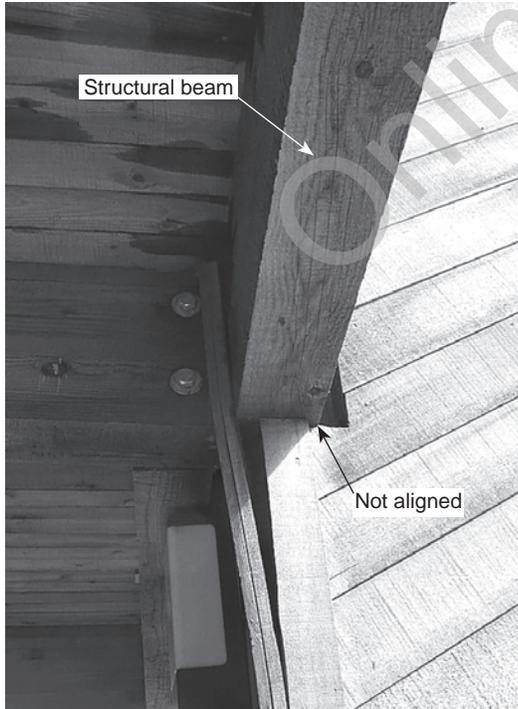


Figure 1-3 Snow loads put so much weight on this building, it caused this structural beam to shift dangerously out of alignment.

7. ***It's a fast-paced profession:*** Most contractors schedule jobs, like a kitchen remodel, several weeks down the road. But in our line of work, when a fire strikes or a pipe breaks, you're needed *now*. Events such as wildfires (see Figure 1-4) create some very fast-paced and interesting days.
8. ***It presents other opportunities:*** Unlike most areas of construction, insurance restoration offers lots of unique opportunities for income. For example, you can be hired as a consultant to an insurance company, or to a homeowner. Some insurance companies will hire you just to put a bid together. Or you might be called to be an expert witness in court. All this is on a per-hour basis, and usually pays pretty well.
9. ***There are franchises available:*** Unlike other types of construction, there are some very good franchise opportunities available in insurance restoration. Buying a franchise gives you a chance to establish



Figure 1-4 Natural disasters, such as the wildfire that roared through this community, leave little time for planning and scheduling your work flow. A major fire can result in dozens of new jobs, ranging from cleaning and deodorizing smoky interiors to completely rebuilding homes.

yourself quickly, and cuts down on the learning curve. I'll go into more detail about franchises in Chapter 18.

- 10. *You're building a business you can sell:*** Construction is a relatively easy field to get into, so there are a lot of construction companies around. They come and go, but aren't necessarily sold. But insurance restoration is different. Because of the equipment you need for the specialized work and the insurance company contacts you make, it's an easier business package to sell when you're ready to retire.

Ten Reasons Not to Become an Insurance Restoration Contractor

While there are lots of good reasons to consider becoming an insurance restoration contractor, it's not a career for everyone. Let's take a look at some of the downsides you may not have thought about:

- 1. *There's a lot of paperwork:*** Because you'll be dealing with insurance companies, things need to be done in a certain way. And unfortunately, each insurance company is different. If you're not a very organized person and you hate the thought of paperwork, this may not be the best field for you.
- 2. *Some things will be out of your control:*** Here again, insurance companies have specific ways of doing things, and even specific pricing. You may have to adjust your thinking to be a little less independent

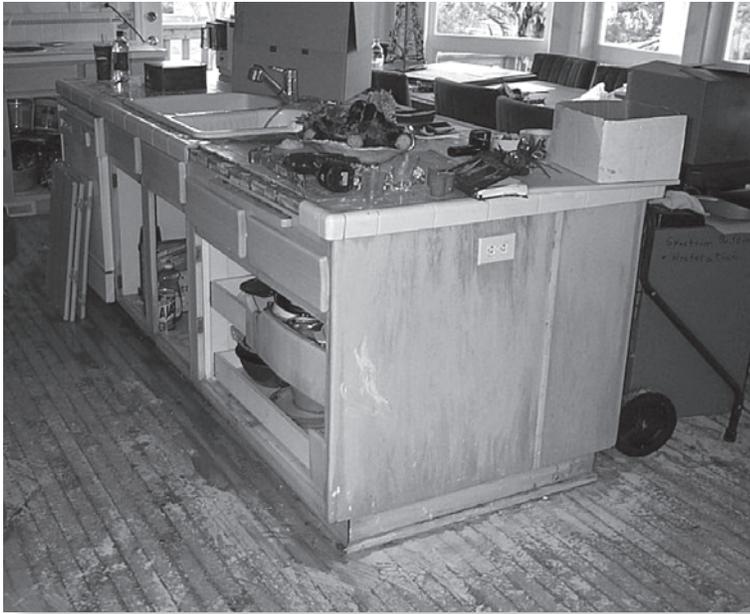


Figure 1-5 A large water loss, such as the one in this condo, requires many hours to put a bid together. A final computerized, unit-cost estimate for a job of this type will probably total 25 pages or more.

than before. Bids may have to be presented a little differently than you're used to. You may have to take photos of damaged areas in a certain way. In most cases, you'll also be limited in the amount of profit and overhead that you charge.

3. It requires very detailed estimates:

Insurance companies require that all estimates be very detailed. For example, you may be used to doing an estimate that includes one price for all the drywall in the house, one price for all the trim, and one price for all the

painting. You total those items up, add in your overhead and profit, and that's your bid for the homeowner. Insurance companies, on the other hand, require that the estimates be broken down room by room, with each cost listed separately. My estimate for repairs to the condo shown in Figure 1-5 was 25 pages long.

4. **It takes time to become established:** Insurance restoration pays well and provides year-round work. But, it does take a little bit of time to become established with the insurance companies. And you may be stuck with some of the less desirable jobs before you're trusted with some of the bigger stuff. Once you're established, however, you'll find a steady flow of work.
5. **There's an investment in training and equipment:** Today's insurance restoration contractor has to be knowledgeable about water, smoke, mold, and other issues. That requires an investment of both time and money in getting the proper training. You'll need to complete specific classes to get your certifications. And, in addition to your construction tools, you'll have a large investment in specialized equipment that you wouldn't need in other areas of construction. Figures 1-6 and 1-7 are examples of some of the special equipment used in restoration work.
6. **It can be emotional work:** Doing insurance restoration means entering your client's life at a difficult time. A flood may have just destroyed all their family photos or some heirloom furniture. A fire may have killed a beloved pet, or worse, injured a family member. While you have a real



(Photo courtesy of Dri-Eaz Products)

Figure 1-6 The EnviroBoss™ 1400 from Dri-Eaz, a leading manufacturer of restoration equipment. This machine can provide dehumidification, warm air, ventilation, and cooling as needed on restoration jobs. It's a good example of the new generation of equipment designed specifically for restoration work.



(Photo courtesy of Dri-Eaz Products)

Figure 1-7 A set of air movers on a cart, ready for transport to a water loss. Equipment of this type is essential for doing restoration work. And while it represents a sizable investment, it's also what makes this a very lucrative profession.

opportunity to help people and make a difference in their lives, working in this environment can be emotionally stressful for you as well. The home in Figure 1-8 was vandalized by an intruder. The family felt victimized and violated, as well as angry and frightened. That's a lot of emotion to take on with a job.

7. **You have to react quickly:** To build your reputation as an insurance restoration contractor, you have to be able to react quickly to emergency situations. That can make it tough to schedule your day and your crew — but it's a very important part of this field of construction. Some repairs, like removing the downed tree in Figure 1-9, can't wait for you to finish the remodel job your crew is on.
8. **It's hard to advertise:** One of the major problems with insurance restoration work is that people only need you in a time of emergency. Unlike contractors who do kitchen remodeling or room additions, it's difficult to advertise a service that most people hope they'll never need.
9. **You may be competing against larger franchises:** Buying a franchise might be a great way to get into the business. However, if a franchise already exists in your area, you'll have to compete against it; and big franchises have a lot of name recognition and national clout.



Figure 1-8 Dealing with certain losses, such as this vandalized home, can be tough on you as well as on your clients.



Figure 1-9 When a loss occurs, like the massive tree that came down across the roof of this home, you have to be prepared to respond quickly. If you can't get there soon, the homeowners will usually find someone else who can.

- 10. You need some cash flow:** Insurance restoration pays well, and your money is pretty secure, but it can take time to get paid. So, you'll need either some cash reserves or a line of credit with your bank. This is especially important when you're first starting out.

An Overview of How Insurance Restoration Works

When a person buys a home, they typically buy a homeowner's insurance policy. This is not only good common sense, it's usually required by the lender. A homeowner's policy protects the owner of the house against a number of different things. It offers liability coverage if someone trips over a garden hose in the front yard, or payment for items that are stolen from the home. More important, the homeowner's policy also protects the homeowner against many types of damage that occur to the house. This damage, no matter the size or the type, is known in the industry simply as a *loss*. And that's where the insurance restoration contractor comes in.

Depending on the type of policy and its terms, such things as fire damage, water damage, storm damage, and other types of damage to the home are all covered by the policy. The exact details regarding coverage are listed in the policy; we'll talk more about that in Chapter 2. Also specified in the policy is the *deductible*. This is an amount that the homeowner must pay toward the loss, typically anywhere from \$500 to \$2,500 or more. Once again, we'll cover that in more detail in Chapter 2.

When a loss occurs, there are several different people that interact with the homeowner, and each other — agents from the insurance company, representatives from the company that will ultimately repair the damage, and often emergency service workers.

If it's not an emergency, the homeowner's first call is usually to their insurance agent. That may be someone they've been doing business with for a while, or an anonymous rep answering an 800 number in another state. In an emergency, such as a broken water pipe that's flooding the home, their call might be to the first plumber they find in the phone book — and then to the insurance company.

The insurance representative will initiate a claim for the homeowner. That sets a few different wheels in motion — one of which will be a request that the homeowner obtain an estimate for repairs. Ideally, this is where you, as an insurance restoration contractor, enter the picture.

Good restoration contractors build a network of contacts with insurance agents and insurance companies, establishing themselves on referral lists. Remember, this is a specialized business, and most homeowners won't know where to find you. They may not even know that companies such as yours exist. So referrals from insurance companies, as well as advertising in key areas, will help homeowners find you when they need you for that all-important estimate. We'll look into this phase of the business in more detail in the coming chapters.

The estimate is submitted to the insurance company, who then reviews it. For smaller jobs, the insurance company may simply review the estimate over the phone, either with the homeowner or the contractor who submitted the estimate.

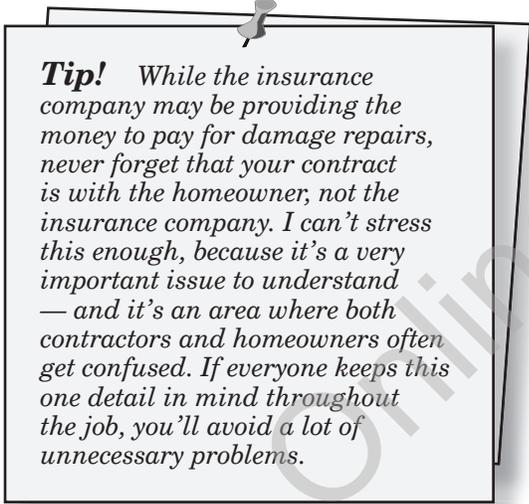
On larger jobs, the insurance company will typically send out one of their Claims Representatives or Claims Adjusters. The adjuster will examine the damage, review the estimate, meet with the homeowner and the contractor, and determine if the estimate is fair.

Once the estimate is accepted, the homeowners will hire a contractor to have the repairs done. The homeowners can choose any contractor they want to perform the repairs. They may choose the contractor who wrote the estimate that was approved by the adjuster, or they may hire another contractor. They may also choose to do the repairs themselves, or in some situations, just collect the insurance money and not make repairs at all. This is their right in most states.

During the course of performing the repairs, additional damage may be discovered. If this happens, the contractor will write another estimate covering the additional work. The additional damage is known as a *supplemental loss*, and becomes part of the overall claim. The additional estimate is known as a *supplemental estimate*, or just a *supplemental*.

When the work is complete, the insurance company will pay the homeowner. The payment issued by the insurance company will be for the amount of the original estimate, plus the amount of any supplemental, minus the amount of the homeowner's deductible.

The homeowner will then pay the contractor. That payment will be done in accordance with the terms of the contract between the homeowner and the contractor. It's very important to understand that you're paid by the homeowner. You're *not* working for, or paid by, the insurance company.



Tip! While the insurance company may be providing the money to pay for damage repairs, never forget that your contract is with the homeowner, not the insurance company. I can't stress this enough, because it's a very important issue to understand — and it's an area where both contractors and homeowners often get confused. If everyone keeps this one detail in mind throughout the job, you'll avoid a lot of unnecessary problems.

A Typical Loss

Let's take a look at how a typical loss is handled financially. A homeowner has a kitchen fire. The contractor examines the damage, and writes an estimate for \$19,000. The homeowner has an insurance policy in place, and the fire is a covered loss. The insurance policy has a \$1,000 deductible.

The insurance adjuster examines the damage and the estimate, and approves everything. The homeowner signs a contract with the contractor, and the work starts. While the work is being done, some additional damage is discovered that was hidden in the walls. The estimate for this supplemental damage is \$3,000. The contractor submits a supplemental estimate to the adjuster, who approves the additional work.

The contractor writes an addendum to the original contract with the homeowner, covering the additional \$3,000.

This is how the finances break down:

Original estimate	\$19,000
Supplemental damage estimate	+ 3,000
Total cost of repairs	\$22,000
Less the deductible	- 1,000
Total paid by insurance company	<u>\$21,000</u>

The insurance company is responsible for \$21,000, and the homeowner is responsible for his portion, which is the \$1,000 deductible

Who's Your Client?

Let's look at a couple more examples. Here's a typical job situation that any contractor will be familiar with: Imagine that you're a remodeling contractor and homeowners have hired you to remodel their kitchen. The total cost of the job is \$30,000. They have \$1,000 of their own money, and they're getting a bank loan for the other \$29,000. You write up a contract in the amount of \$30,000, regardless of where the money is coming from. Whatever the terms are in your contract for start date, payment schedules, etc., they're between you and the homeowners, *not* between you and the homeowners' bank. When a payment is due, the homeowners pay you, *not* the bank.

Now let's look at a fire restoration job. Once again, the cost of the job is \$30,000. The homeowners have a \$1,000 deductible, and the insurance company is paying the remaining \$29,000. Again, your contract is for the entire \$30,000, regardless of where the money's coming from. As in the previous example, whatever terms are in your contract for start date, payment schedules, etc., they're between you and the homeowners. When a payment is due, the *homeowners* pay you.

The Three Elements of a Loss

There are three separate elements that can be part of an insurance loss. Some losses have only one of these elements, some have two, and some have all three. These elements are:

1. ***Emergency response:*** An emergency response is required whenever there's sudden damage to a building that needs to be dealt with immediately. That response might be necessary in order to secure the building against weather or unauthorized entry; to stop water damage from spreading; to make electrical damage safe; or for any of a number of other reasons.



(Photo courtesy of Dri-Eaz Products)

Figure 1-10 Air movers in use to dry a building during an emergency response. It's the homeowners' responsibility to take whatever steps they can to prevent further damage from occurring. That process is known as *mitigating damage*. Emergency response is one of the three main elements of insurance restoration work.



Figure 1-11 Structural repairs, such as those for this fire-damaged roof, can be quite involved. They make up the second part of insurance restoration work.

Emergency responses are limited to just what needs to be done to secure and dry a building — to *mitigate damage*. This is called *loss mitigation*. Emergency responses are usually not estimated, but instead are billed on a time and materials basis. If an emergency response is required, it becomes part of the same overall loss, and only one deductible is paid by the homeowner. The emergency can cover damage both to the structure and to the contents. Figure 1-10 shows air movers being used to dry out a building to prevent further damage.

2. Structural damage: If there's structural damage to the building, this is estimated after the emergency work is completed and the building is stabilized. Structural work is rarely done on a time and materials basis; instead, it's almost always estimated. The estimates are very detailed, and are done using unit-cost methods.

Structural estimates deal only with repair and cleaning of the structure itself, and don't include any of the contents. If structural work is required, it becomes part of the same overall loss as the emergency. Once again, only one deductible is paid by the homeowner. Figure 1-11 shows structural repairs in progress after fire damaged this building.

3. Content damage: The third element of the loss is damage to the contents. This includes the moving, packing, storing, cleaning, repair, disposal, deodorization, and replacement of content items involved in a covered loss.

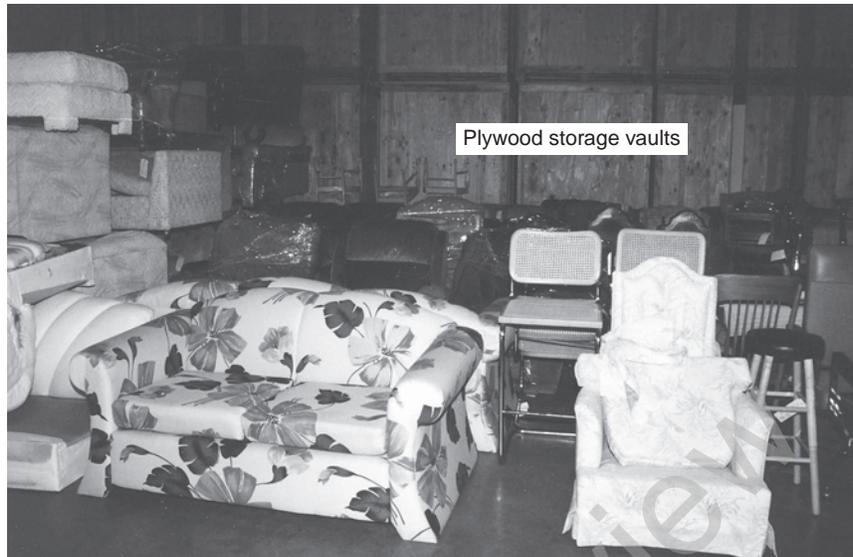


Figure 1-12 The cleaning and storage of contents represents the third main element of insurance restoration work. Here, cleaned contents are awaiting transport back to a home. You can see the plywood storage vaults for contents in the background.

Contents are typically handled on a time and materials basis, although some insurance companies have considered asking for estimates on content cleaning and moving. If content work is required, it becomes part of the same overall loss as the emergency and structural elements. Once again, only one deductible is paid by the homeowner. Figure 1-12 shows stored contents ready to be returned to refurbished homes.

In most cases, all of the elements of a loss are handled by the same restoration company. It's easier for both the insurance company and the homeowner. Being qualified to handle all three elements of insurance restoration work is very lucrative for the restoration contractor. That's a major reason why you should strive to establish yourself as someone who can provide as many services as possible to the clients and insurance companies you serve.

Understanding the Insurance Industry

The insurance industry is complicated. It would be impossible to fully explain all the ins and outs of how it works, including how it writes and interprets its policies. However, it's important for you, as a restoration contractor, to understand a little bit about the industry.

An insurance company is a business; its objective is to make a profit and provide a service at the same time. To increase or even just maintain that profit, insurance companies are constantly changing how they do business and what they cover. They try new things, often with mixed results.

A homeowner's insurance policy is a contract between the insurance company and the homeowner. Both have rights and obligations as part of that contract. It's important for the homeowner to know and understand what his policy covers and doesn't cover. Most people think that all homeowner's insurance policies are pretty much the same. However, they actually vary quite a bit, and in many cases, you get what you pay for.

Higher-priced policies issued by large national insurance companies will typically offer more complete coverage, with fewer exclusions. Most of these companies will have local claims adjusters, making review of the claim faster. That means the claim will get settled more quickly and easily, and often more fairly.

On the other hand, when a homeowner purchases a policy with a smaller premium amount, the insurance company simply can't offer the same level of coverage as they do with the more expensive policies. The lower cost means less coverage and probably fewer or no local service representatives. The company representatives may be located in another city or even another state. That means that the homeowner can't deal directly with a local person. And you, as the restoration contractor, end up dealing with "claims specialists" who work from photos of the damage without ever visiting the home in person. That makes your job that much harder.

A Look at Insurance Restoration Jobs

One of the best things about insurance restoration is the variety of work that you do. Every day brings a new challenge, and a different job. Let's look at the types of work by major category that an insurance restoration contractor is typically called upon to perform. This is just a quick overview, and we'll be looking at all these work categories in a lot more detail in the coming chapters.

A large percentage of your jobs will come from water, fire, and smoke damage. Other areas, such as mold remediation and trauma scene cleanup, are fields that you probably won't be dealing with right away. However, they offer some excellent expansion opportunities for your business at a later date.

Some of this may intimidate you at first, but don't worry about it. That's normal. You were no doubt intimidated the first time you faced a large room addition, a complete home remodel, or even a complicated deck project. Like any other field of construction, you'll start small, learn the techniques, and gradually acquire the skills, tools and equipment. While you're learning, you'll build your confidence — and your business.



Figure 1-13 A broken pipe on a second floor caused a massive water leak in this home. The water eventually made its way into the exterior walls and behind the siding, resulting in this rather dramatic ice sculpture in the front yard.

Water Damage

Water damage makes up the majority of the jobs you'll be working on. For most restoration companies, water losses probably account for about 75 to 80 percent of their workload.

Water damage can come from a number of different sources. It might be a broken washing machine hose (incidentally, that's one of the most common sources of water damage), or a broken ice maker line. Other sources include loose or damaged fittings on sink stops or water heater flex lines, and overflowing sinks or washing machines. If you live in a cold climate, you'll also be seeing a lot of damage from frozen pipes (see Figure 1-13).

What you typically won't be dealing with is actual flooding, at least not for the insurance companies. Flooding from an overflowing river or similar natural disaster is considered *ground water*, and isn't normally a covered loss unless the homeowner has special flood insurance. We'll look at those coverage issues in more detail in the next chapter.

One of the nice things about water restoration, besides the steady work and nice paychecks, is that there are very comprehensive training classes available in that field. You can learn all the proper procedures, how to use the various types of equipment, and even how to estimate the loss and bill the client.

Fire Damage

Fire damage is another big part of restoration work. Fires come in all shapes and sizes, from a minor home kitchen fire to a large commercial fire loss or major structural loss involving several units in an apartment complex.

Fire repair involves several different phases. First, there's the evaluation of the work to be done. That involves deciding which components are a total loss and which components are salvageable. In this area you may be working hand-in-hand with structural engineers to determine cost-effective repair methods that'll be acceptable to both the insurance company and the building department. You'll often be working with cause-and-origin inspectors hired by the insurance company to determine how the fire began (the cause), and where it started (the origin). See Figure 1-14. Occasionally, you may be working with law enforcement investigators dealing with arson. Next, there's the demolition work, which is one of the dirtier aspects of the trade. When everything has been cleared away and cleaned up, then you can begin the approved repair work.



Figure 1-14 This aging wall heater was the cause of the fire in this home. As a restoration contractor, you'll be dealing with fires of all sizes and types.

Smoke Damage

To reverse the old saying, "Where there's fire, there's smoke." Smoke damage and smoke odor is another aspect of restoration work. These can both be very challenging. Some smoke damage is as obvious as wiping soot off a wall. Odors, such as the permeating odor of burnt meat, are both difficult to find and difficult to treat.

As with water damage, dealing with smoke damage and smoke odor is something you can learn about in classes. There are excellent classes put on all over the country where you can learn about the different types of smoke and how to both clean and deodorize it. We'll look at training

classes in more detail later in the chapter. You'll also find more information about training in Appendix B.

Storm Damage

Storms damage homes in a lot of different ways. Wind can blow shingles off a roof or topple a tree and crush the roof. Snow and ice can overload structural components (look again at Figure 1-3). Hail can dent and damage all sorts of things; and lightning can create all kinds of havoc.

The type, frequency, and severity of storm damage varies from region to region, and from season to season. You may go for long periods with no storm-related calls, then be hit with dozens of them at once. It's another aspect of insurance restoration that keeps you on your toes!

Vehicle Damage

Vehicle damage is an interesting part of insurance restoration. It can be caused by a drunk driver who barrels across a lawn and into someone's house; or it can be caused by a homeowner accidentally hitting the gas instead of the brake as he pulls into his own garage. Vehicles do various amounts of structural damage when they hit a building, as well as damage to fences, landscaping, and outbuildings.

Vandalism

Depending on where you live, vandalism may range from a minor problem to one that's much more serious. Vandalism can take many forms. There's graffiti, or



Figure 1-15 Mold is a tough and often dangerous problem in water-damaged homes. Many insurance restoration contractors also offer mold remediation services.

property damage of various degrees, caused by kids. There's damage caused by people who break into vacant homes and decide to live there for awhile, or burglars who come in, steal, destroy and leave. Some damage to homes is caused by angry tenants who've been evicted; and sadly, vandalism related to foreclosures is a growing problem as well.

Content Damage

Most of the insurance restoration work you'll be involved with occurs in occupied homes. So in addition to the damage to the structure, you'll also encounter a lot of damage to contents.

Content restoration ranges from simply wiping off furniture, to the cleaning and complex restoration of antiques and very expensive area rugs. Furniture can be damaged by fire and heat. Clothes and bedding may be contaminated with smoke. An antique might suffer water damage from sitting on a wet carpet, or furniture might be scratched or damaged by falling debris. You may even find yourself dealing with dozens of boxes of important business records from a company that was flooded, or hundreds of smoke-stained photographs.

The cleaning and restoration of contents is something you'll learn about in specialized training classes. In the beginning, while you're getting your business up and running, you may prefer to subcontract the restoration of contents to other companies.

In most circumstances, the moving and storage of contents are both considered part of the covered loss. Again, this is something you might want to leave to others initially, but it's an area that represents excellent expansion opportunities.

Mold Remediation

Mold remediation, like that shown in Figure 1-15, is a complex issue that's been in the news a lot in recent years. It's a highly specialized area of insurance restoration, requiring specific types of equipment and training. It can be very lucrative, but it carries a lot of liability as well. This is another area of restoration that you should seriously consider subcontracting initially, and then perhaps move into later after you're well established.

Trauma Scene Cleanup

Trauma scene cleanup, like mold remediation, is a highly specialized line of work. Trauma scenes include murders, suicides, accidents, and deaths from natural causes.

REAL STORIES:**The Best Piece of Advice We Ever Got!**

When just starting out in the business, our company was called to respond to an emergency at a condo with a lot of water damage. We immediately began tearing out carpet, drywall, and any other wet materials.

Several days later, we had lunch with the insurance adjuster who was assigned to the job. He advised us that much of what we tore out could have been saved. An experienced restoration contractor would have known that.

Lucky for us, he was a very nice guy who wanted to help us out and see a new company survive. "Remember guys," he told us while discussing our overzealous demolition work, "I can hire *any* contractor to come in and tear things out. What I'm looking for is a contractor who can come in and save things."

That turned out to be the single best piece of advice we ever received. In fact, it became the guiding philosophy for our company from that point on!

Due to the nature of the work, and the danger of handling some of the materials at a trauma scene, this area isn't for everyone. However, if you're interested, there are several places where you can get the necessary training. Companies qualified to do this type of work are relatively scarce, so trauma-scene cleanup is one of the highest paid fields of insurance restoration.

There's a Reason It's Called "Restoration"

There's a very good reason why this particular field of construction is known as insurance *restoration* and not insurance *repair*.

Have you ever been hired to do remodeling on a classic older home? Let's say you're working in the living room and it has beautiful, original mahogany flooring. You remove a small cabinet and find that the hardwood flooring doesn't extend under the cabinet. How are you going to handle this situation? You're not going to tell the homeowner that you need to rip out and replace all of the expensive hardwood flooring because it needs a small patch. And you certainly don't want to fill in the missing section with lesser-quality prefinished wood flooring from the home center! Instead, you'd look for a cost-effective method to fill in the missing flooring and preserve the original appearance of the home. In this case, you'd have to find or mill some mahogany to the size of the original, stain it to match, and then refinish the entire floor.

Insurance restoration works much the same way — except you do this on a daily basis. If that same house had a water loss, and a small part of the mahogany hardwood flooring was damaged, an estimate would be written to restore the house (which includes that flooring) back to *pre-loss condition*. But the insurance company wouldn't authorize a completely new hardwood floor in order to repair a small area. And the homeowner wouldn't want a patch that doesn't match. So you, as the restoration contractor, would seek out the best solution to please both parties. As in the previous example, you'd find some matching mahogany, stain it, and then refinish the entire floor.

Balancing the needs of all parties — the insurance company, the homeowner, and you — is at the heart of insurance restoration. You can't just rip everything out and start over. Your objective is to save or restore items by matching materials and finding creative compromises and solutions. And most important, you keep the concept of "repair the home to a pre-loss condition" in your mind. This is the challenging part of our field of construction. And for many, it's one of the most rewarding.

The Three-Legged Stool

Sometimes, the best way to view and understand something is through a simple analogy. If you can compare a complicated subject to something simple, it often makes a lot more sense. For your insurance restoration company, an analogy that works well is the three-legged stool.

First of all, visualize a stool made of the finest materials. Those materials are honesty, integrity, a commitment to excellent customer service, and a group of conscientious and well-trained employees.

For a company (your stool) to thrive, it needs to be profitable enough in the good times to be stable and survive when times are a little tougher. To keep your stool both stable and profitable, you need to make sure it has three stout and sturdy legs under it. Those three legs are: the Emergency Division, the Structural Division, and the Cleaning/Contents Division.

Those three divisions, separate but interlinked, create a solid three-legged stool that'll prosper in good times and stay stable in tough times. It's a structure that allows your company to provide diverse services and excellent client and adjuster care.

The Three Divisions

The three divisions each have separate areas of responsibility within the company. However, in many circumstances, they also overlap, so they need to interact well with each other.

For a small restoration company with only a couple of employees, you may not initially need formal divisions. All of the employees will be trained to do the same work, usually under the direct supervision of the owner. But as the company grows, creating separate divisions is a good idea. That way, each division can specialize in its own set of duties and responsibilities, working under a supervisor who reports to either the General Manager or the owner.

The Emergency Division

As you'll see in Chapters 16 and 17, emergency calls are a huge part of restoration work. The Emergency Division handles all of these calls. They're typically the first ones to see a new job. They're responsible for the initial drying of wet structures, and

for securing burnt or storm-damaged buildings. They maintain the emergency vans, and are responsible for tracking and maintaining all of the drying equipment and other specialized tools and equipment. The Emergency Division is usually the one that handles mold remediation projects as well.

The Emergency Division typically consists of a supervisor and one or more emergency technicians. While work is being done on an emergency job, crew members from other divisions will often help out. When that happens, they're under the charge of the Emergency Division supervisor.

The Structural Division

Once the emergency portion of the work is done, and the estimator has estimated and sold the job, the Structural Division takes over. This division handles demolition, plans and building permits, and all phases of the rebuilding. They're responsible for all the lumber, hardware, and other supplies stocked in the warehouse. They typically inventory and maintain all of the construction tools and construction vehicles.

Employees within the Structural Division include the supervisor, carpenters and helpers, as well as specialty trades, such as painters and drywall installers. This division may also include one or more estimators; or estimating may be done by the company owner or by a person who's not attached to any of the three divisions.

The Cleaning/Contents Division

Most restoration jobs also require cleaning, both of the structure and the contents. This is where the Cleaning/Contents Division comes in. They take care of smoke cleaning and deodorization. They handle carpet cleaning, and the final cleaning of the jobsite at the end of the project. They take care of the packing and removal of contents from the jobsite. They're responsible for inventorying contents, as well as its storage and redelivery. They also handle the cleaning, drying, and restoration of contents. The Cleaning/Contents Division maintains and is responsible for the carpet cleaning van, other cleaning vans, and other cleaning equipment, as well as their division supplies.

Employees within the Cleaning/Contents Division include the supervisor, carpet cleaning technicians, and cleaners. Larger restoration companies will also have contents crews, who deal primarily with the restoration, inventorying, storage, and transporting of contents. Also, in some larger companies, the Cleaning/Contents Division may have its own estimator.

We'll be looking at what each division does in more detail in the coming chapters.

Specialized Training

Today, the equipment and products used in the removal of such things as moisture, mold, and smoke odors from the home are very effective. New and ever more sophisticated products are being introduced on a regular basis. You need specialized

training to correctly use all this technology. You'll want to start taking some specialized training classes as soon as possible.

There are a number of very good courses available. They may seem a little expensive at first, but the knowledge you'll gain is absolutely essential. And, take it from me, the classes will pay for themselves with the first costly mistake you avoid!

For example, in a typical multi-day water restoration class, you'll learn about both liquid water and water vapor. You'll learn some of the basic science behind the movement of moisture. You'll see how moisture reacts in different environments, and how it reacts with different materials. You'll learn about moisture testing, and all of the different restorative drying equipment that's available.

In some classes, such as the ones offered by Dri-Eaz (for a fee), the instructors actually flood a test house and then offer hands-on training in the different drying techniques. You not only learn about how to dry different materials, but you'll also get a much better idea of which pieces of equipment you need in order to get your business started, and which ones you can consider adding at a later date.

But classes offer a lot more than just how-to training. Well-taught classes also offer information on the business of running a company. You'll learn about pricing and marketing your services, and pick up some very useful forms and other written materials you can use in your business. They'll also tell you about some of the liability issues surrounding insurance restoration work.

Finally, you'll have the opportunity to interact with owners, managers, and staff from other restoration companies. People come from all over the country to attend these classes. A typical training course will have several new restoration contractors in it, as well as several of the more experienced folks looking for a refresher course or continuing education credits.

These classes give you a chance to swap stories and information. You'll often get some very good suggestions on different ways of doing things — that aren't in the class curriculum. As with any industry, the problems and challenges faced in insurance restoration are shared by pretty much everyone in the business. It's always great to hear how someone else solved the very same problem that you've faced. And, you can have a chance to share your solutions.

At the end of almost every training class, you'll have the opportunity to take an *Institute of Inspection, Cleaning and Restoration Certification* (IICRC)-approved exam. Passing these exams and receiving IICRC certification is an important and well-recognized achievement in the industry. In addition to authenticating your knowledge in the field, IICRC certification is an important endorsement and marketing tool for your company, especially to insurance adjusters.

The Institute of Inspection, Cleaning and Restoration Certification

The IICRC was formed in 1972 as a non-profit independent certification body. They help set and maintain standards for people working in the restoration industry. Their goals are to establish technical proficiency standards, monitor testing and

certification, and promote the ethical behavior of restoration contractors and others in the industry.

The IICRC is actually owned by 16 different trade associations from all around the world, with no single controlling interest. This arrangement has helped them remain neutral and independent. They maintain high ethical standards, and have become a very well-respected group.

The IICRC doesn't have any training facilities or teachers of their own. Instead, they approve and authorize schools and instructors to teach IICRC-certified material and conduct testing. As of this writing there are approximately 140 IICRC-certified instructors, teaching a wide variety of classes all over this country, and in the international community as well.

Tip! *Once you, an employee, or a member of your staff becomes certified, be sure and use that achievement as a marketing opportunity. Do a press release right away (see Chapter 21). Also, send an announcement letter to insurance agents, adjusters, property managers, and others that you do business with. Never miss a marketing opportunity!*

Because the IICRC is so well recognized within the industry, it's important that you and your company become certified members of their organization. The IICRC currently offers over 20 different certifications in everything from water damage to various types of rug and fabric cleaning. This allows you to choose, from among a wide selection of training and certifications, the courses that will most benefit your company.

Upon completion of any certified class, you can pay a small fee and take the certification exam. The exams are given at the conclusion of the course, or you can take it later if you prefer. Taking it at the end of the class is ideal, since the material is still fresh in your mind and you don't have to make special arrangements for testing at another time.

When you successfully pass the exam — a score of 75 percent or better is required — you'll become individually certified in that particular aspect of restoration. Once you or one of your employees is certified, you can then apply to have your company certified as well.

Individual and company certification is not only good for you personally, it helps maintain high standards throughout the industry. And, it demonstrates to insurance adjusters and clients that you are knowledgeable, trained, and committed to your industry.

For more information on IICRC certification courses and their course descriptions, see Appendix B at the end of the book.

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