



Specialty Contents Restoration

By Wayne Wudyka

As the saying goes, the only constant is change. This is readily apparent in the restoration industry, as service providers continually face a changing landscape when dealing with insurance carriers.

Insurers increasingly are under pressure to improve profitability, reduce leakage and improve customer service. As a result, they have turned to restoration companies that specialize in water mitigation, mold remediation, flooring, electronics, art, and now garments and textiles. Insurance carriers are realizing that contents represent a considerable area for process improvement, with a savings potential that can create a significant impact on reducing severity.

Today, contents has become a large, fast growing claim category, with textiles—including garments, window treatments, bedding, shoes, purses, hats, belts, rugs and stuffed animals—encompassing 23% of the number of items in a home, the largest component (electronics account for 19%; furniture comes in at 18%, along with toys, food and miscellaneous household goods; tools

and equipment comprise 14%; and luxury goods equate to 8%). Homeowners' textiles can be surprisingly valuable; a typical family of four easily can accumulate \$25,000 in clothing within a few short years. According to the U.S. Bureau of Economic Analysis, Americans spent \$345 billion on shoes and clothes in 2005 alone. Additionally, heirloom-quality and one-of-a-kind specialty textiles have a high sentimental value for the insured.

With contents becoming an area of greater focus, insurance carriers are more frequently turning to restoration as an alternative to what is viewed as the unnecessary expense of replacement. Evaluations of actual claims have revealed that textile restoration can save in excess of 80% compared to replacement, when done properly by a specialist.

Historically, when garments and textiles were damaged by a covered loss, the typical process for the restoration was handled in an inconsistent and often haphazard manner. Affected items were dropped off at a local drycleaner and marked in just like any other retail

item. An inventory would be developed from the cleaner's internal "point of sale" system. The inventory became the invoice. Unfortunately, there was no documentation for what was taken or not taken from the property, resulting in a potential for disputes. In other cases, the homeowner would be tasked with developing a list of damaged textiles and then finding a source for cleaning them, oftentimes their nearby retail drycleaner. Accordingly, textiles create an opportunity for questionable items on lists devised by the policyholder after a loss.

Today, a much more detailed and thorough service-oriented process is what separates textile restoration specialists who focus on the restoration industry's specific needs. These detailed procedures protect all involved with the loss, from the insured to insurer to the service providers. It starts with a thorough, accurate, room-by-room inventory, backed by documentation and electronic tracking at each step and performed by a professional textile restoration specialist.

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The process begins with a trained “first responder” who can thoroughly explain to the homeowner how professional textile restoration can help return a part of the loss back to normal. In the midst of a traumatic experience involving their most personal space, the homeowner oftentimes needs clarification or reassurance about the steps that must be taken to remove and restore their textiles. A trained professional will be certain to inquire about the presence of money, jewelry, guns and other valuables in the affected area, which should always be removed and secured by the homeowner.

The homeowner then is given a work authorization form to read and sign, granting permission to the textile restorer to scope the job and remove textiles affected by the loss. This document also helps the homeowner understand that the work to be performed does not cover pre-existing deficiencies or normal wear and tear. Properly communicating this to the homeowner assists with preventing additional monies being spent to provide new items to replace those that were damaged prior to the loss. Communication with the adjuster also is a key component in order to confirm what items should be removed.

The value of an on-site inventory cannot be underestimated. When done properly, this inventory describes each item and notes the number of items packed out. It is imperative to pay special attention to the condition of the textiles, making detailed notes about previously stained items or damage not caused by the current fire or water damage. This step clarifies any question about returning the item to its pre-loss condition.

An on-site inventory with the homeowner’s signature also reduces chances that issues will arise later. This is particularly important when there are multiple vendors on a site, such as contents cleaning companies, contractors, structural repair companies, art restoration experts, etc. The role of a professional textile restoration specialist is to be one of the first vendors at the site so clothing and fabric items can be tallied, documented and removed expeditiously. This enables the other service providers to begin remediation as soon as possible and unencumbered by textiles.

A textile restoration company’s service standards must follow those of contents companies. Specifically, around-the-clock access, on-site room-by-room inventories, non-salvageable lists, control sheets for valuables, textile protection for transportation, pack-out materials, secure temporary storage, photographic documentation of the loss, rush orders (to reduce Additional Living Expense), customized cleaning equipment and ozone rooms all are vital components of textile restoration. The textile niche even encompasses third-party administrators, electronic interfaces to pricing specialists and Internet-based claims assignment similar to the structural side. Ultimately, the quicker and more professional the response, the more the indemnity can be minimized, the sooner mitigation companies and contractors can begin their work, and customer satisfaction can be improved.

A textile restoration specialist also has made a significant investment in full-service facilities and equipment (boilers, customized washers, ozone chambers, secure storage, etc.). Highly-trained, skilled professionals

operate in the field as well as in the plant; proper appearance and communication—namely uniformed representatives who are courteous, efficient and understand the claims process—are imperative. Knowledgeable experts in the field can better determine what will respond to restoration processes, and skilled staff internally are proficient in knowing what procedures are best suited for each item and the type of contaminant. Understanding when and how to use ozone to remove smoke odor increases the successful restoration rate. Similarly, employing appropriate treatments for specific fabrics and following care labels eliminates further damage that otherwise could occur.

An additional benefit is the positive reflection on the general contractor or mitigation company that referred the textile specialist. The main company responsible for coordinating the restoration conveys its brand to every other subcontractor or specialist involved with the job; their performance has a direct impact on the homeowner’s perspective and resulting satisfaction.

Standardized processes, consistent and uniform service, and a commitment to professionalism enable a textile specialist to meet the needs of homeowners and adjusters that restoration companies are entrusted to serve. When a company’s reputation is on the line, choosing a professional textile restoration specialist can make all the difference in the world.

Wayne Wudyka is CEO of the Certified Restoration Drycleaning Network (CRDN), an international organization of textile restoration specialists highly trained in restoring clothing, textiles and fabric items damaged by fire, smoke, water, mold and other contaminants. CRDN’s national claims assignment call center can be reached at 1-800-963-CRDN. The organization’s web site is located at www.CRDN.com.