

# AfterWords

A NEWSLETTER FROM AFTERDISASTER®  
THE WATER AND FIRE EMERGENCY TEAM

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## FIRE DAMAGE—RAPID RESPONSE

*By Jerry Jones, Certified Restorer, Certified Mold Remediator*

Experienced insurance agents and adjusters agree on the value of rapid response to mitigate water damage situations. In a water damage the water progressively creates more and more damage as it spreads, absorbs into porous surfaces, generates stains or discoloration, dissolves or swells materials, develops bacteria or mold growth, etc. Responding ASAP to mitigate the damage—removing or protecting property from harm's way, containing and extracting the water, removing non-salvage items, cleaning exposed materials, preventing microbial growth, deodorizing, and drying the structure and contents quickly—saves valuable time and money. Because the delay in waiting for scoping and estimating the loss would generate more damage, most water damage mitigation is performed automatically without an estimate, then invoiced directly from the scope of services performed and reflected in a Partial Price List given to the property owner at the time of Contract & Authorization.

Fire damage mitigation, however, is not usually treated as an emergency situation. The need for speed is forgotten. Many key elements of successful fire damage mitigation are delayed while waiting for scoping, estimating, editing, and line item approval. Repairs can wait, but the mitigation should not.

Imagine a small simple kitchen fire with soot everywhere, a small amount of charred wood on the cabinets over the stove, and the smell of the burned food lingering in the air. The soot in a fire damage is similar to the water in a water damage. The damage it can cause increases the longer it is allowed to remain. Soot is acidic and tends to etch deeper and deeper into

furniture and appliance finishes, glass, and polished metal. It progressively discolors many fibers, plastics, and latex paint. It causes increasing eye, nose, and throat irritation to occupants. It immediately begins to off-gas and generate odors that progressively penetrate deeper and deeper into porous surfaces, upholstery, carpet, cushion, and rugs. Electronics restoration companies clearly state the odds of saving computer circuit boards, drives, and valuable

stored data decrease by the hour of exposure to soot. Likewise, artwork and photos suffer by delay. Some soot could remain floating in the air for days, enter the HVAC system, and progressively cross contaminate originally unaffected areas. Many times, until the fire damage remediation is complete, the property owner is unable to safely or comfortably reoccupy the area. In such cases, outside living expenses develop and grow. Repairs are delayed until mitigation has stabilized the loss.

In most cases, immediate mitigation including protection, soot extraction, cleaning, and deodorization would save time and money.

**AFTERDISASTER**® can use pre-approved unit pricing to proceed with fire damage mitigation and not wait for the estimating process that allows ongoing progressive damage to occur.

Estimates are for repairs of damage, when the need for mitigation is past and no more damage is being generated.

Contact your local **AFTERDISASTER** Business Center today for more information on how we can work together to save time and money in fire, smoke, and water damage losses.

To alleviate fears that the application of automatic, pre-approved fire damage mitigation services would exceed reasonable costs, **AFTERDISASTER** uses a pricing system for fire damage mitigation services that parallels most insurers' pricing in estimating.