Remediation and Insurance Claim Best Practices

Roadmap to Recovery(R) Workshop
May 18, 2022
2021 Marshall Fire
About United Policyholders (UP)

• A 501(c)3 consumer-focused non-profit with a 30 yr track record assisting in disaster recovery
• A trusted information resource and respected voice for insurance consumers in all 50 states
• Not for profit…not for sale
• Funded by donations and grants
• Platinum Guide Star rating (Charity Verification)
Team UP

• Professional staff
• Government, Business, Nonprofit partners
• Volunteers
  o Survivor to Survivor - previous catastrophic loss survivors paying it forward
  o Consumer oriented professionals
    • Damage and repair/rebuild cost estimators
    • Lawyers
    • Public Adjusters
    • Tax and Financial Planning experts
    • Construction and Real Estate professionals
Our Three Programs

Roadmap to Recovery®
– Guidance on insurance, restoring assets and getting back home after a catastrophic loss

Roadmap to Preparedness
– Helping households and communities reduce risk and be resilient to disasters and adversity

Advocacy and Action
– Upholding insurance consumer rights and protections
2021 Marshall Fire Help Library
www.uphelp.org/MarshallFire

• Colorado Specific Resources with Step-by-Step Guidance

• One Click Links to Sign UP for Events And Email Notifications

• Links to Pro-consumer Professional Help www.uphelp.org/findhelp

• Sample Letters & Claim Forms www.uphelp.org/samples

• Survivors Speak Tips www.uphelp.org/survivorsspeak

• Upcoming Workshops and Resources www.uphelp.org/events

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Upcoming Roadmap to Recovery® Events

Survivor to Survivor Forum for Partial Losses
Tuesday, May 24, 5:00 p.m. PT / 6:00 p.m. MT (www.uphelp.org/may24)
A special Survivor to Survivor event focused on partial losses/smoke damage. Please note early start time.

Q&A on Smoke Issues for Marshall Fire Partial Loss Survivors
Wednesday, May 25, 6:00 p.m. MT (www.uphelp.org/may25)

Wildfire-Prepared Resilient Rebuilding
(for CA 2020 and CA 2021 wildfire survivors)
Wednesday, June 29, 5:00 p.m. PT / 6:00 p.m. MT (www.uphelp.org/jun29)

www.uphelp.org/events
Register for upcoming events. View recordings of past events and related resources.

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Thank you to our Donors and Funders

COMMUNITY FOUNDATION
BOULDER COUNTY

INSPIRING IDEAS. IGNITING ACTION.
The Fine Print

- This workshop is intended to be general guidance only, not legal advice.
- If you have a specific legal question, we recommend you consult an experienced attorney.
- We do not endorse or warrant any of the sponsors or the speakers at our workshops.
- We are not creating a professional/client relationship with any individual.
Moderator:
Amy Bach, Executive Director, United Policyholders

Presenters:
Sandra Watts, Insurance Specialist w/United Policyholders
Robert D. Akins, Regal Restoration Company, LLC, Colorado
Sandra Watts, Insurance Specialist

- Certified Fire & Smoke (FSRT) and Water Restoration Technician (WRT) & Textile Restoration
- IAUA - Certified Property Insurance Appraiser and Umpire
- Claim Consultant and Expert Witness, Resolved SF, LLC
- 30+ years experience in Insurance claims and claims management
- IICRC ”Triple Master”
Rob Akins, Regal Restoration, LLC

- Locally owned and operated
- IICRC certified
- Remediating Marshall fire impacted homes
- Independent

Why should you choose our team?

When you're dealing with the aftermath of a disaster, you'll want to find a fire, sewer, or water damage repair expert. You can trust us because we're:

- **Reliable**: We offer 24/7 service and will respond quickly to your problem.
- **Family-owned and operated**: Our family will do everything we can to take care of your needs.
- **Experienced**: We have over a decade of experience providing emergency restoration services.

We're also certified by the Institute of Inspection, Cleaning, and Restoration Certification (IICRC). Our dedicated team knows how to get your property clean again. Contact us today if you need water extraction services.

Call Now! 720-220-0307
Today’s Topics

1. Understanding what happened to your home

2. Thorough inspections, Pre-cleaning testing

3. Comparing/reconciling remediation plans/estimates from insurer-retained companies vs. independent companies

4. Cleaning and restoring your home to pre-fire condition

5. Post cleaning testing

6. Resolving disputes with insurance adjusters/companies over remediation (pre-and post testing, vendor selection, cleaning scope and methods, costs)
1. Understanding what happened to your home as a result of the Marshall fire
Reality check

• Wildfire smoke and extreme heat cause visible and invisible damage to property and people

• There are significant costs associated with testing and proper remediation, insurers are oriented to control costs

• Health and safety standards around wildfire smoke are still being formulated

• If you or a family member, are vulnerable to smoke/mold, document the medical condition w/MD confirmation

• If insurer denies ALE or remediation, insist (in writing) that insurer/adjuster explain their determination

• Be persistent, organized and use all avenues of help

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Components of Smoke

Gases - Invisible vapors contained within smoke. Many of these are highly toxic. However, once smoke clears, most of these gases cease to be a problem.

Aerosols – Finely divided particulate matter and liquid droplets dispersed within smoke that settles on horizontal surfaces, and often causes pockets of odors.
Wildfire smoke

SMOKE PARTICULATES

The average size of most combustion smoke particulates, in a fire, range between .1-4 microns (1 micron = 1 thousandth of 1 millimeter; 1 millionth of 1 meter; or 1/25th of an inch). Micron symbol is - μ.

This circle represents a cross section of a human hair average size of 75μ.

This circle represents a particle 50μ in diameter, smallest visible by the human eye.

This dot represents a 1.0μ diameter particulate.
Particulate matter

- **SMOKE**: Incomplete combustion of carbon-based materials burned in wildfires, characterized by very small particle size.

- **CHAR**: Particles generally larger than 1 micron, that retain the characteristics of the burned material.

- **ASH**: The residue left after complete combustion.

- **SOOT**: Fine black particles – mainly carbon – plus residual gas particles resulting from incomplete combustion. Can be acidic/damaging.
What’s the difference?

• Residual smoke particles are often often *invisible* to the naked eye.

• The main difference between ash and char is that ash may not preserve any of the original characteristics of the substance burned and it may have a higher concentration of inorganic components due to the complete consumption of some of the organic matter.

• Composition depends upon materials burned
What else is in there?

- Smoke residue is what remains after the smoke dissipates, and the particles settle on surfaces.

- Combustion releases small molecular-weight polycyclic aromatic hydrocarbons (PAHs), volatile organic compounds (VOCs), and various chemicals such as benzene and aldehydes. The composition of soot varies depending on the hydrocarbons being burnt.

(Patrick Moffett, Wildfire Glossary of Terms and Definitions © )
Why does this matter?

• Knowledge -> proper restoration of home
• Informed conversations with professionals
• Important to know that you can’t necessarily SEE all the damage
• Trend toward insurers using visibility as threshold for measuring damage
• Worker safety – long term exposure
• Varying degrees of sensitivity of occupants
VISUAL OBSERVATIONS ARE CRITICAL
SPECIFICS:

- Relation & distance of dwelling to fire
- Direction of fire approach
- Wind direction
- Neighboring properties & their condition
- Potential sources of toxins/chemicals burned
- Charring and/or heat damage to roof, siding, windows
Document Conditions

EXTERIOR:

- Identify areas of most damage
- Thermal damage to exterior building materials?
- Windows - warping?
- Siding
- Roof
- Window and door openings, tops of door
- Vegetation - distance from house
Document Conditions

INTERIOR:
- Windows - open or closed?
- HVAC - on or off?
- Attic - vents?
- Identify areas of most damage
- Window tracks, tops of door trim
- Insulated areas - attic and/or crawlspace
Closed windows - failed seals

Evidenced by large soot and char on sill and all around window – be sure to take pictures/video BEFORE cleaning
## Potential damage from extreme heat

### External Damages:

<table>
<thead>
<tr>
<th>• stucco</th>
<th>• underlayment</th>
<th>• paint</th>
</tr>
</thead>
<tbody>
<tr>
<td>• siding</td>
<td>• windows</td>
<td>• gutters</td>
</tr>
<tr>
<td>• roof</td>
<td>• wood</td>
<td>• walkways</td>
</tr>
<tr>
<td>• driveways</td>
<td>• decking</td>
<td>• HVAC units</td>
</tr>
<tr>
<td>• sprinklers</td>
<td>• utilities</td>
<td></td>
</tr>
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</table>

### Internal Damages:

<table>
<thead>
<tr>
<th>• HVAC ducts</th>
<th>• electrical</th>
<th>• drywall</th>
</tr>
</thead>
<tbody>
<tr>
<td>• foundations</td>
<td>• framing</td>
<td>• insulation</td>
</tr>
<tr>
<td>• subfloors</td>
<td>• paint/walls</td>
<td>• flooring</td>
</tr>
</tbody>
</table>
Potential damages from Fire Suppression and Power Outages

“Direct” damages resulting from the fire / peril (would not happen but for the covered event)

• Weight of fire engines on driveways
• High pressure hoses cause spalling of stucco, concrete
• High volume water walls cause foundation movement
• High pressure hoses forcing water into home causing water damage and subsequent mold
• Cleaning / pressure washing can cause secondary damage such as peeling paint, staining, damaged fabrics
• Fire retardant drops create pollutants and staining
Who is qualified to inspect for heat and fire suppression damage?

• You, the homeowner (take pictures and videos)
• A qualified, experienced general contractor
• A structural and/or materials forensic engineer
• A roofing, window, decking, appliance, electrical contractor or manufacturer
• An experienced and ethical claims adjuster can find evidence of damage, but is not qualified to deny damage demonstrated by a reputable contractor

Note: Call or write manufacturers and request warranty limits and specifications of heat tolerances for materials, windows, decking, electronics
2. Thorough inspections, Pre-cleaning testing
ADJUSTERS CAN:
Confirm Smoke Damage
When sufficient smoke residues are present to necessitate professional remediation.

ADJUSTERS CANNOT:
Declare NO Smoke is Present
And decline coverage for professional remediation, without testing.

ASK ABOUT QUALIFICATIONS
To make the call...
Without any training or certifications (IICRC or IAQA) there is no basis for opinions.

Insurance Company Adjusters
WHEN IS TESTING NEEDED?

"NO DAMAGE"
Adjuster inspects and declares dwelling "perfectly safe" and habitable, or that only "standard cleaning" is needed but you, or the owner, reasonably believe there are smoke residues.

VULNERABLE OCCUPANTS
If an occupant has a medical condition (compromised immune system, asthma, or other respiratory issue) that makes them potentially vulnerable to smoke residues.

POST-REMEDIATION CLEARANCE
To confirm smoke restoration was successful, prior to reoccupation.
As you are going through the walkthrough with IH, ask questions.

Point out areas of obvious residue.

Take notes and photos of everything you observe.

Any odors?
<table>
<thead>
<tr>
<th>LOCATION</th>
<th>Debris Rating</th>
<th>Black Carbon (Soot like)</th>
<th>Carbonized Ash</th>
<th>Carbonized Char</th>
<th>Opaque/Dark Particles</th>
</tr>
</thead>
<tbody>
<tr>
<td>Attic1- Wood Stud North side</td>
<td>3</td>
<td>ND</td>
<td>10</td>
<td>9</td>
<td>5</td>
</tr>
<tr>
<td>Attic 2 - Black E wire near HVAC</td>
<td>3</td>
<td>ND</td>
<td>2</td>
<td>5</td>
<td>&lt;1</td>
</tr>
<tr>
<td>Attic 3 - Vent Area SWWall</td>
<td>3</td>
<td>&lt;1%</td>
<td>2</td>
<td>5</td>
<td>&lt;1</td>
</tr>
<tr>
<td>Attic 4 - Insulation West Side</td>
<td>4</td>
<td>2</td>
<td>2</td>
<td>5</td>
<td>1</td>
</tr>
<tr>
<td>Attic 5 - Top side flex duct South side</td>
<td>3</td>
<td>ND</td>
<td>&lt;1%</td>
<td>9</td>
<td>ND</td>
</tr>
<tr>
<td>Hall Bath #2 - Top of Flex Duct</td>
<td>3</td>
<td>ND</td>
<td>&lt;1%</td>
<td>5</td>
<td>2</td>
</tr>
<tr>
<td>Hall Bath #2 - Top of Door Trim</td>
<td>3</td>
<td>ND</td>
<td>&lt;1%</td>
<td>2</td>
<td>10</td>
</tr>
<tr>
<td>Bedroom #2 - Top of Pipe Swall cavity</td>
<td>3</td>
<td>&lt;1%</td>
<td>2</td>
<td>5</td>
<td>1</td>
</tr>
<tr>
<td>Bedroom #2 Behind E-outlet plate N wall</td>
<td>3</td>
<td>ND</td>
<td>&lt;1%</td>
<td>2</td>
<td>15</td>
</tr>
<tr>
<td>Bedroom #1- plat eSWall  Behind E-outlet plat eSWall</td>
<td>3</td>
<td>ND</td>
<td>&lt;1%</td>
<td>2</td>
<td>15</td>
</tr>
<tr>
<td>Hallway 2 - Behind recess light EastCeiling</td>
<td>3</td>
<td>ND</td>
<td>10</td>
<td>&lt;1%</td>
<td>3</td>
</tr>
<tr>
<td>Kitchen - Behind recess light, NCeiling</td>
<td>3</td>
<td>ND</td>
<td>2</td>
<td>ND</td>
<td>3</td>
</tr>
<tr>
<td>Family Room - Inside register ducting</td>
<td>3</td>
<td>ND</td>
<td>&lt;1%</td>
<td>ND</td>
<td>20</td>
</tr>
<tr>
<td>Entry - Inside doorbell chime Wall</td>
<td>3</td>
<td>ND</td>
<td>2</td>
<td>&lt;1%</td>
<td>10</td>
</tr>
<tr>
<td>EnUy - Chand elier</td>
<td>3</td>
<td>&lt;1%</td>
<td>1</td>
<td>2</td>
<td>3</td>
</tr>
<tr>
<td>Hallway 1- Return vent</td>
<td>3</td>
<td>ND</td>
<td>1</td>
<td>2</td>
<td>2</td>
</tr>
<tr>
<td>Master Bedroom - Return vent</td>
<td>3</td>
<td>ND</td>
<td>3</td>
<td>2</td>
<td>&lt;1%</td>
</tr>
<tr>
<td>Master Bathroom - behind bar light - sink</td>
<td>3</td>
<td>&lt;1%</td>
<td>3</td>
<td>5</td>
<td>2</td>
</tr>
<tr>
<td>Laundry Room- Top of cabinets Sside</td>
<td>3</td>
<td>ND</td>
<td>5</td>
<td>5</td>
<td>2</td>
</tr>
<tr>
<td>Garage- Top of chain box Westside</td>
<td>3</td>
<td>ND</td>
<td>25</td>
<td>2</td>
<td>1</td>
</tr>
</tbody>
</table>
SAMPLE EVERY ROOM, EVERY NATURAL OPENING IN A WALL SYSTEM – E-OUTLETS, LIGHT SWITCHES, PLATES ON, PLATES OFF ETC.
AIRBORNE PARTICULATE SCREEN

- Ultra Fine Particulates 0.1 μm
- Airborne Particulate broken down by cut size 0.3 μm, 0.5 μm, 1.0 μm, 3.0 μm, 5.0 μm, 10 μm
PARTICULATE METER
<table>
<thead>
<tr>
<th>μm</th>
<th>Counts</th>
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<tbody>
<tr>
<td>0.3</td>
<td>37848760</td>
</tr>
<tr>
<td>0.5</td>
<td>6928622</td>
</tr>
<tr>
<td>1.0</td>
<td>3446290</td>
</tr>
<tr>
<td>3.0</td>
<td>1012721</td>
</tr>
<tr>
<td>5.0</td>
<td>377739</td>
</tr>
<tr>
<td>10.0</td>
<td>48763</td>
</tr>
</tbody>
</table>
Commonly overlooked areas to test

- Indoor air quality
- Ducts (Was A/C or heater on or off?)
- Attics and crawlspaces
- Ceiling nooks
- Insulation (sponge)
- Underlayment, sheathing
- Subfloors
- Wall cavities
- Electrical outlets
SO, NOW WHAT??

READING REPORTS, PROTOCOLS AND ESTIMATES
See May 4, 2022 recording for more information

Working with an Industrial Hygienist
3. Comparing/reconciling remediation plans/estimates from insurer-retained companies vs. independent companies
What kind of expert is best?

A Certified Independent Restoration Company or Public Adjuster can help manage the overall restoration by pulling in other contractors, or you can contract out the various aspects:

- Electronics / Artwork / Appliances / Mechanical Systems / HVAC – Ductwork
  - ✓ Electrical-Mechanical Engineer or Specialty Contractor
- Carpet / Painted Surfaces / Soft Goods / Furnishings / Clothing Restoration Specialists
  - ✓ Textile Specialist or Restoration Contractor
- Roof / Windows / Siding / Stucco / Gutters / Foundations / Insulation / Concrete
  - ✓ Structural Engineer or Specialty Contractor

Remediation estimates

• All affected areas identified for remediation
• Terminology and protocols clearly identified
• Adjuster inspection and estimate
• Restoration professionals’ inspections and estimates
• Reviewing and reconciling
Who decides on the restoration firm?

Your insurance company cannot require you to have your property repaired by a specific individual or entity

*Bulletin B-5.4 Summary of § 10-4-120, Colorado Revised Statutes*

The law prohibits an insurance company or its agent from:

- Requiring that appraisals or repairs to the real or personal property be made or not be made by a specific repair business
- Representing to a claimant that the use of or the failure to use a particular repair business may result in nonpayment or delayed payment
- Requiring the beneficiary or claimant to travel an unreasonable distance to choose a repair business
- Misinforming a beneficiary or claimant to induce the use of a particular repair business and
- Requiring a third-party claimant to have repairs done by a particular repair business
Regal Restoration has been called out to inspect the above property. The property has sustained smoke and odor damage due to fire.

The following scope will be performed after the contents have been moved out:

- Attic Insulation will be removed. Once removed attic will be fogged and HEPA Vacuumed.

- Disinfectant foggers will be used to fog the interior of the structure with (Easy Deacon) This product is EPA registered and will not only help with the cleaning of the structure but will also neutralize any toxic byproducts from the smoke/soot.

- HEPA vacuuming of all surfaces.

- Cleaning of all ceiling, walls, and floors. Air scrubbers will be placed in the home to capture any particulate’s that become airborne during the cleaning.

- Hydroxyl/Ozone generators will be placed in the home for the recommended time per equipment manufacture.

- HVAC and ducts will be cleaned.

- After smoke/odor remediation is complete the interior of the property will be tested by an Independent Industrial Hygienist.

This project is estimated to take (After contents are removed) 2 days to clean and fog, 1 to 2 days to treat with ozone/hydroxy, 1 day for HVAC and attic insulation, total project is estimated to take 5 days.
2022-04-27-1642

<table>
<thead>
<tr>
<th>DESCRIPTION</th>
<th>QTY</th>
<th>REMOVE</th>
<th>REPLACE</th>
<th>TAX</th>
<th>O&amp;P</th>
<th>TOTAL</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Single axle dump truck - per load - including dump fees</td>
<td>1.00</td>
<td>EA</td>
<td></td>
<td>289.90</td>
<td>0.00</td>
<td>57.98</td>
</tr>
<tr>
<td>2. Air quality clearance</td>
<td>21.00</td>
<td>EA</td>
<td></td>
<td>75.00</td>
<td>55.76</td>
<td>326.16</td>
</tr>
</tbody>
</table>

At the end of the project an Independent Industrial Hygienist will be called in for post testing. This cost will be reflected in the final invoice or the hygienist will bill the insurance directly.

3. HVAC and duct clean                                                       | 1.00| EA     |         | 995.00| 35.23| 206.04 |

This is an estimated cost based on an average size home. Final cost will be reflected in the final invoice upon completion of work by a 3rd party company, if necessary.

4. Equipment decontamination charge - per piece of equipment                | 7.00| EA     |         | 54.49| 2.95| 76.88  |

**Equipment must be cleaned after each HMR project.**

5. Add for HEPA filter (for canister/backpack vacuums)                      | 1.00| EA     |         | 76.58| 5.16| 16.36  |

6. Add for HEPA filter (for negative air exhaust fan)                       | 4.00| EA     |         | 204.61| 63.06| 176.30 |

**HEPA/Charcoal filters are replaced after each project.**

7. Ducting - lay-flat - Large                                               | 80.00| LF |        | 0.45| 3.11| 7.82  |

**Ducting is used to create negative air pressure and helps minimize particulate migration.**

8. Respirator cartridge - HEPA only (per pair)                              | 8.00| EA     |         | 17.47| 12.07| 30.38  |

**PPE is required on all fire/smoke cleaning projects.**

9. Respirator - Full face - multi-purpose resp. (per day)                   | 8.00| DA     |         | 7.61| 0.00| 12.18  |

**PPE is required on all fire/smoke cleaning projects.**

10. Add for personal protective equipment - Heavy duty                      | 16.00| EA     |         | 38.97| 53.84| 135.46 |

**PPE is required on all fire/smoke cleaning projects.**

11. Neg. air fan/Air scrub.-XLrg (per 24 hr period)-No monit.               | 16.00| DA |        | 140.00| 0.00| 448.00 |

**PPE is required on all fire/smoke cleaning projects.**
### Closet6

- **SF Walls**: 71.33
- **SF Walls & Ceiling**: 79.30
- **SY Flooring**: 0.89
- **LF Ceil. Perimeter**: 8.92
- **SF Ceiling**: 7.97
- **SF Floor**: 7.97
- **LF Floor Perimeter**: 8.92

### Missing Wall

2' 7" X 8'

<table>
<thead>
<tr>
<th>DESCRIPTION</th>
<th>QTY</th>
<th>REMOVE</th>
<th>REPLACE</th>
<th>TAX</th>
<th>O&amp;P</th>
<th>TOTAL</th>
</tr>
</thead>
<tbody>
<tr>
<td>12. Disinfect building - fog / spray - per SF</td>
<td>63.72</td>
<td>0.00</td>
<td>0.63</td>
<td>0.22</td>
<td>8.06</td>
<td>48.42</td>
</tr>
<tr>
<td>13. Clean light fixture - high detail</td>
<td>1.00</td>
<td>0.00</td>
<td>27.98</td>
<td>0.01</td>
<td>5.60</td>
<td>33.59</td>
</tr>
<tr>
<td>14. HEPA Vacuuming - Light - (PER SF)</td>
<td>87.26</td>
<td>0.00</td>
<td>0.63</td>
<td>0.00</td>
<td>11.00</td>
<td>65.97</td>
</tr>
<tr>
<td>15. Clean more than the walls and ceiling</td>
<td>87.26</td>
<td>0.00</td>
<td>0.85</td>
<td>0.08</td>
<td>14.86</td>
<td>89.11</td>
</tr>
<tr>
<td>16. Clean door - with detail (per side)</td>
<td>1.00</td>
<td>0.00</td>
<td>14.16</td>
<td>0.02</td>
<td>2.84</td>
<td>17.02</td>
</tr>
<tr>
<td>17. Clean baseboard</td>
<td>8.92</td>
<td>0.00</td>
<td>0.47</td>
<td>0.01</td>
<td>0.84</td>
<td>5.04</td>
</tr>
<tr>
<td>18. Deodorize building - Ozone &amp; hydroxyl treatment</td>
<td>63.72</td>
<td>0.00</td>
<td>0.06</td>
<td>0.00</td>
<td>0.76</td>
<td>4.58</td>
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Totals: Closet6

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<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th>0.34</th>
<th>43.96</th>
<th>263.73</th>
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</thead>
</table>

### Bath1

<table>
<thead>
<tr>
<th>DESCRIPTION</th>
<th>QTY</th>
<th>REMOVE</th>
<th>REPLACE</th>
<th>TAX</th>
<th>O&amp;P</th>
<th>TOTAL</th>
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<tbody>
<tr>
<td>191.72 SF Walls</td>
<td>191.72</td>
<td>0.00</td>
<td>0.97</td>
<td>0.06</td>
<td>34.74</td>
<td>265.49</td>
</tr>
<tr>
<td>226.47 SF Walls &amp; Ceiling</td>
<td>226.47</td>
<td>0.00</td>
<td>1.18</td>
<td>0.07</td>
<td>34.74</td>
<td>265.49</td>
</tr>
<tr>
<td>3.86 SY Flooring</td>
<td>3.86</td>
<td>0.00</td>
<td>0.04</td>
<td>0.00</td>
<td>0.84</td>
<td>4.58</td>
</tr>
<tr>
<td>23.97 LF Ceil. Perimeter</td>
<td>23.97</td>
<td>0.00</td>
<td>0.15</td>
<td>0.01</td>
<td>0.84</td>
<td>5.04</td>
</tr>
</tbody>
</table>

### Height: 8'

- **SF Ceiling**: 34.74
- **SF Floor**: 34.74
- **LF Floor Perimeter**: 23.97
Adjuster’s estimates

• Should be DETAILED and quantified
• If not, there is NO way to compare it with the remediation professional’s estimate
• Do not rely solely upon a “Captive Expert” restoration company or hygienist sent by insurer
“Lump Sum” estimates

Category Descriptions:
Category 1: Horizontal surfaces; normal volume of contents
HEPA vacuum visible ash and damp wipe cleaning of all surfaces and contents
HEPA vacuum upholstered furniture, carpet and drapes
Clean kitchen and bathrooms fixtures and counteracts
Clean exterior of contents and surface items (items not in drawers, cabinets, etc.)

Category 2: Everything as described in CAT 1 and to include:
Hand dry cleaning upholstered furniture
Steam cleaning of carpets and rugs
Vacuuming of clothes
Limited wall, ceiling and interior window cleaning
Higher volume of contents
### Detailed estimates

**Kitchen**

<table>
<thead>
<tr>
<th>Description</th>
<th>QTY</th>
<th>REMOVE</th>
<th>REPLACE</th>
<th>TAX</th>
<th>TOTAL</th>
</tr>
</thead>
<tbody>
<tr>
<td>13. Content Manipulation charge - per hour</td>
<td>2.00 HR</td>
<td>0.00</td>
<td>50.00</td>
<td>0.00</td>
<td>100.00</td>
</tr>
<tr>
<td>14. Clean light fixture</td>
<td>1.00 EA</td>
<td>0.00</td>
<td>10.88</td>
<td>0.01</td>
<td>10.89</td>
</tr>
<tr>
<td>15. HEPA Vacuuming - Detailed - (PER SF)</td>
<td>568.64 SF</td>
<td>0.00</td>
<td>0.53</td>
<td>0.00</td>
<td>301.38</td>
</tr>
<tr>
<td>16. Clean window unit (per side) 10 - 20 SF</td>
<td>1.00 EA</td>
<td>0.00</td>
<td>15.47</td>
<td>0.00</td>
<td>15.47</td>
</tr>
<tr>
<td>17. Clean outlet or switch</td>
<td>3.00 EA</td>
<td>0.00</td>
<td>3.56</td>
<td>0.00</td>
<td>10.68</td>
</tr>
<tr>
<td>18. Range - gas - Remove &amp; reset</td>
<td>1.00 EA</td>
<td>0.00</td>
<td>165.14</td>
<td>0.00</td>
<td>165.14</td>
</tr>
<tr>
<td>19. Refrigerator - Remove &amp; reset</td>
<td>1.00 EA</td>
<td>0.00</td>
<td>49.35</td>
<td>0.00</td>
<td>49.35</td>
</tr>
<tr>
<td>20. Clean sink</td>
<td>1.00 EA</td>
<td>0.00</td>
<td>13.34</td>
<td>0.00</td>
<td>13.34</td>
</tr>
<tr>
<td>21. Clean sink faucet</td>
<td>1.00 EA</td>
<td>0.00</td>
<td>9.92</td>
<td>0.00</td>
<td>9.92</td>
</tr>
<tr>
<td>22. Clean range hood</td>
<td>1.00 EA</td>
<td>0.00</td>
<td>17.38</td>
<td>0.01</td>
<td>17.39</td>
</tr>
<tr>
<td>23. Sand and seal wood floor</td>
<td>102.38 SF</td>
<td>0.00</td>
<td>3.86</td>
<td>4.88</td>
<td>400.07</td>
</tr>
<tr>
<td>24. Clean floor - wood</td>
<td>102.38 SF</td>
<td>0.00</td>
<td>0.75</td>
<td>0.83</td>
<td>77.62</td>
</tr>
</tbody>
</table>

**Total:**

|               |      |        | 5.73 | 1,171.25 |

---

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## Adjuster

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Line Item Total</td>
<td>8,423.24</td>
</tr>
<tr>
<td>Material Sales Tax</td>
<td>32.62</td>
</tr>
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</table>

### Replacement Cost Value

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less Deductible</td>
<td>(5,000.00)</td>
</tr>
<tr>
<td>Less Prior Payment(s)</td>
<td>(976.56)</td>
</tr>
</tbody>
</table>

### Net Claim Remaining

<table>
<thead>
<tr>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>2,479.30</td>
</tr>
</tbody>
</table>

## Detailed

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
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</thead>
<tbody>
<tr>
<td>Line Item Total</td>
<td>8,334.81</td>
</tr>
<tr>
<td>Material Sales Tax</td>
<td>67.41</td>
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</table>

### Replacement Cost Value

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less Deductible</td>
<td>(5,000.00)</td>
</tr>
</tbody>
</table>

### Net Claim

<table>
<thead>
<tr>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>3,402.22</td>
</tr>
</tbody>
</table>
4. Cleaning and restoring your home to pre-fire condition
Smoke remediation protocol

- Remove any source odors nearby (trees, etc.) if possible
- Remove textiles and soft goods from structure (specialist)
- Remove Electronics (specialist)
- Clean structure and contents simultaneously
- Start in Attic, Ceilings, and work downwards
- HVAC system
- Run HEPA filter/air scrubber to capture particles that become airborne
- Dry removal of particulate matter
- Wet wiping with general purpose detergent, if necessary
- Hydroxyl, Easy Dcon/ other thermal odor control
- Sealing of porous surfaces, if odor persists
Thermal Fog

OVERVIEW PHOTOS: Thermal Fog

Photo 1  3:12 PM MST  
Feb 14, 2022

Photo 2  3:16 PM MST  
Feb 14, 2022

Photo 3  3:17 PM MST  
Feb 14, 2022

Photo 4  3:17 PM MST  
Feb 14, 2022

Photo 5  3:23 PM MST  
Feb 14, 2022

Photo 6  3:23 PM MST  
Feb 14, 2022

Photo 7  3:26 PM MST  
Feb 14, 2022

Photo 8  3:26 PM MST  
Feb 14, 2022

Photo 9  3:27 PM MST  
Feb 14, 2022
Safety matters

Requires respiratory, skin, and eye protection for any individual in the work area. OSHA always requires using appropriate PPE during work hours when real or suspected hazards exist.

When deodorizing with wet fog, thermal fog, hydroxyl or ozone gas, the treated area must be vacated by persons not wearing respiratory protection.

© TM Restoration Schools, Inc.
Smoke remediation equipment

HEPA (High Efficiency Particulate Air Filter)
Vacuum

First step in smoke removal
Smoke remediation equipment

DRI-EAZ DEFENDAIR 500
HEPA FILTER – AKA “AIR SCRUBBER”

500 CFM = 4 air exchanges/hour in a 938 SF room (max recommended) removes 99.97% of particles down to 0.3 microns

Should be used with a CARBON pre-filter on smoke losses to remove VOC’s and other airborne smoke particulates

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Smoke remediation equipment

OZONE GENERATORS

Produces O3 gas that binds with particles, permanently neutralizing odors.

Requires air movement and space to be vacant of people, pets and plants while in use.

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Smoke remediation equipment

HYDROXLY GENERATOR

Produce hydroxyl radicals that break apart molecules that cause odors. Actually eliminates /neutralizes the particles, instead of masking the odor. Generally accepted as SAFEST way to remove air bourn by products of smoke. Dramatically reduces VOC’s in air. Generally covers 1,000 SF.
Hydroxyl and Ozone

**Ozone** generates and pushes O3 out, leaving clean air. Can cause respiratory irritation and discoloration.

**Hydroxyl** runs air through unit, pushing out clean air + hydroxyls. Generally considered safer.
5. Post cleaning testing
Questions:

• What does post-remediation testing entail?
• Who conducts the testing?
• Should insurer pay for the testing?
• How can homeowner know testing was thorough/read results?
• What happens if cleaning fails the test?
Deep breath
6. Resolving disputes with insurance adjusters/companies over remediation (pre-and post testing, vendor selection, cleaning scope and methods, costs)
Making your case

• If testing is warranted, explain why
• If remediation was insufficient, document
• **Make clear requests in writing** – use language from policy and statutes
• Go up the chain of command in writing
• File a formal complaint with the DOI / Insurance Com
• **Back up your requests with documentation** of your damage and/or that the inspectors were not qualified or were biased
• Get professional help when you hit a wall
Know your rights

What governs how your insurance company must handle your claim:

1. CO laws and regulations applicable to insurance companies and claims
2. Case law that courts have published
3. The language in your specific policy in force at the time of the loss
4. Logic, common sense, insurers’ good faith obligations (reasonableness)
“...In the event a fire damaged home suffers additional damage from frozen pipes, water or other weather-related damage, the Division directs insurers to consider this damage related to the fire and treat such losses as one claim, subject to one deductible...

“...When handling the smoke, soot, ash, or water damage claims, the Division directs insurers to consider the related long-lasting effects on electronics, furniture and other property when estimating the total damage. Merely cleaning the walls and property will not necessarily return the property to pre-loss condition. Companies must consider their policyholders’ concerns about faulty wiring, inoperable electronics, and soft material contamination. Health related issues, including respiratory difficulties, directly caused by exposure to smoke, soot, ash, or mold are damage and loss, and insurers shall consider reasonable substantiation to make appropriate coverage decisions...

“...Additionally, due to the housing shortage and other challenges, we anticipate that meeting the housing needs for the displaced policyholders will be difficult. The Division directs insurers to consider all available options for both short- and longer term housing, including Airbnb, VRBO and individual rooms for rent. The Division encourages insurers to allow agreed upon monthly housing allowances for those policyholders who move in with relatives or friends during the claim and rebuilding period...

可观

- B-5.43 Concerning Policyholder Benefits in the Immediate Aftermath of the Marshall and Middle Fork Fires.pdf - Google Drive [https://drive.google.com/file/d/116YN4rpLaPbx3tTgnarjIXWFvOaPX87/view](https://drive.google.com/file/d/116YN4rpLaPbx3tTgnarjIXWFvOaPX87/view)

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CO Fair Claims Settlement Practices Regulations

§10-3-1104(1)(h), C.R.S.

• (h) Unfair claim settlement practices: Committing or performing, either in willful violation of this part 11 or with such frequency as to indicate a tendency to engage in a general business practice, any of the following:
  • (I) Misrepresenting pertinent facts or insurance policy provisions relating to coverages at issue; or
  • (II) Failing to acknowledge and act reasonably promptly upon communications with respect to claims arising under insurance policies; or
  • (III) Failing to adopt and implement reasonable standards for the prompt investigation of claims arising under insurance policies; or
  • (IV) Refusing to pay claims without conducting a reasonable investigation based upon all available information; or
  • (V) Failing to affirm or deny coverage of claims within a reasonable time after proof of loss statements have been completed; or

Note: This is a partial list of relevant regulations....
§10-3-1104(1)(h), C.R.S.

• (VI) Not attempting in good faith to effectuate prompt, fair, and equitable settlements of claims in which liability has become reasonably clear; or

• (VII) Compelling insureds to institute litigation to recover amounts due under an insurance policy by offering substantially less than the amounts ultimately recovered in actions brought by such insureds; or

• (VIII) Attempting to settle a claim for less than the amount to which a reasonable man would have believed he was entitled by reference to written or printed advertising material accompanying or made part of an application; or

• (IX) Attempting to settle claims on the basis of an application which was altered without notice to, or knowledge or consent of, the insured; or

• (X) Making claims payments to insureds or beneficiaries not accompanied by statement setting forth the coverage under which the payments are being made; or

Note: This is a partial list of relevant regulations….
What does the CO law require?

**Bulletin B-5.4 Summary of § 10-4-120, Colorado Revised Statutes**

The law requires an insurance company or its agent to:

- Inform the beneficiary or claimant that **they may select any repair business of their choosing**
- Supply the beneficiary or claimant with a copy of the estimate upon which a settlement is based, when partial losses are settled based on an estimate prepared by or for the insurance company.
- Confirm that any estimate prepared by or for the insurer to repair damages that are visible or evident at the time of inspection is adequate to restore the real or personal **property within a reasonable time to its condition before the loss**, in accordance with applicable policy provisions.
- Promptly pay the cost of the real or personal property repair less the deductible according to the terms of the insurance **policy at no less that the prevailing competitive market price in the same geographic area**. Disclose any ownership interest in, or affiliation with, a recommended repair business.

Common Insurer Issues

• We do not cover “air quality” – the air inside is still better than outside just after the fire
• Preexisting wear and tear vs direct damage
• Downplaying health impacts
• Pushing “captive” experts and giving narrow guidance to those experts
• Denying “matching” of different elevations
• Lowballing and refusing to pay “overhead/profit”
Free insurance claim help from the Colorado Division of Insurance at 303-894-7490 or email DORA_Insurance@state.co.us
Qualified Professional Help for Resolving Insurance Claim Disputes

- A licensed public adjuster with experience in partial loss/smoke and extreme heat claims
- A policyholder attorney who works on contingency and has experience with partial wildfire loss claims

Resources:
- UP Find Help Directory: https://uphelp.org/sponsor-location/colorado/
- Members of RMAPIA: https://rmapia.com/
Register for upcoming events. View recordings of past events and related resources.
Upcoming Roadmap to Recovery® Events

Survivor to Survivor Forum for Partial Losses
Tuesday, May 24, 5:00 p.m. PT / 6:00 p.m. MT (www.uphelp.org/may24)
A special Survivor to Survivor event focused on partial losses/smoke damage. Please note early start time.

Q&A on Smoke Issues for Marshall Fire Partial Loss Survivors
Wednesday, May 25, 6:00 p.m. MT (www.uphelp.org/may25)

Pro Bono Insurance Legal Help Clinic
Thursday, June 23, 1:00-4:00 p.m. MT (www.uphelp.org/juneclinic)

Wildfire-Prepared Resilient Rebuilding
(for CA 2020 and CA 2021 wildfire survivors)
Wednesday, June 29, 5:00 p.m. PT / 6:00 p.m. MT (www.uphelp.org/jun29)
Stay informed – Sign UP

To be added to our mailing list for notices of future events and updated guidance:

➢ Encourage friends to sign up:  
  www.uphelp.org/signup

➢ Today’s slides and the recording of today’s event will be on our website:  
  https://uphelp.org/events/remediation-and-insurance-claim-best-practices/
Thank you to our Donors and Funders

COMMUNITY FOUNDATION
BOULDER COUNTY
INSPIRING IDEAS. IGNITING ACTION.

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