

# Property Loss: The Correct Response

A Homeowner's Guide To Disaster Recovery



YOUR  
PROPERTY  
IS OUR  
PRIORITY



# Introduction

The FirstOnSite Homeowner's Guide is designed to help homeowners deal with property damage after a disaster and how to work effectively with all involved parties to minimize their losses.

The guide is divided into two parts with additional answers and resources to help you be better prepared for a disaster.

- **[Part 1](#)** provides a concise synopsis of what to do if you suffer a property loss and what to expect during the restoration and insurance claim process.
- **[Part 2](#)** explains how your home and property is restored to its pre-loss condition.
- **[Get Answers](#)** to frequently asked questions when dealing with a disaster and recovery.
- **[Other Resources](#)** are gathered here to help you be better prepared in case of an emergency.

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# PART 1

## What to Do



### What Now?

This is often the first question that pops to mind when you are confronted with unexpected damage to your home and/or property.

You need to make two phone calls:

- Your insurance agent/broker – to start the claim process.
- [FirstOnSite Restoration](#) – to start the recovery and restoration process.

Then:

- Read the [DOs and DON'Ts](#) section provided later in this booklet that relates to the type of loss you have experienced (i.e., fire damage, water damage, etc.), and follow the suggestions.

## Key Parties Assisting You During A Claim

- Insurance Broker/Agent – the person/company that helped you purchase your insurance policy.
- Insurer (Insurance Company) – the company that holds your insurance policy. Final decisions regarding coverage of your claim are made by your insurance company.
- Insurance Adjuster – this is an individual assigned by your insurance company to review your claim.
- Restoration Contractor – that's US! We work together with you and your insurance company to restore your property.

## What Happens Next?

There are essentially three phases to disaster recovery:

- The Emergency Phase: Emergency remediation and stabilization.
- The Estimate Phase: Listing of repairs and preparing an estimate.
- The Repair Phase: Repairing your home and restoring your belongings to their pre-loss state.

## 3-Phases to Disaster Recovery

### The Emergency Phase

The first 24 hours of most emergencies are CRITICAL. We need to act quickly to stabilize the situation and prevent further damage to your home and property, and to minimize dangers to your own health and safety.



FirstOnSite is available to respond to emergency calls 24 hours a day, 7 days a week.

In the event of a loss due to fire and or water, the first thing we will determine is the safety and habitability of your home or business. We consider:

- Structural damage which could make the building unsafe
- Presence of mould
- Sewer backup contamination
- Biohazards
- Smoke toxicity
- Immune compromised occupants

Once the safety issues have been assessed, the next priority is to preserve your:

- Dwelling
- Clothing
- Precious belongings
- Electronics
- Furnishings
- Artwork

It is important that individuals with the proper experience and expertise are brought in to evaluate the loss when it has just happened. Delayed action or the wrong action can unnecessarily delay restoration and can increase both damage and cost.

At this time we must determine whether you need to vacate your home, and if so, we'll help you to retrieve the things you need.

Most insurers will authorize us to perform emergency work before obtaining estimates, using predetermined unit prices and rates.

## **Your Privacy and Confidentiality**

FirstOnSite strictly adheres to our published privacy policy. As professionals we respect your privacy and you can rest assured that all documents or personal items handled by our firm are safe, secure, and protected from any other party. Please ask for a copy of our privacy policy.

## **The Estimate Phase**

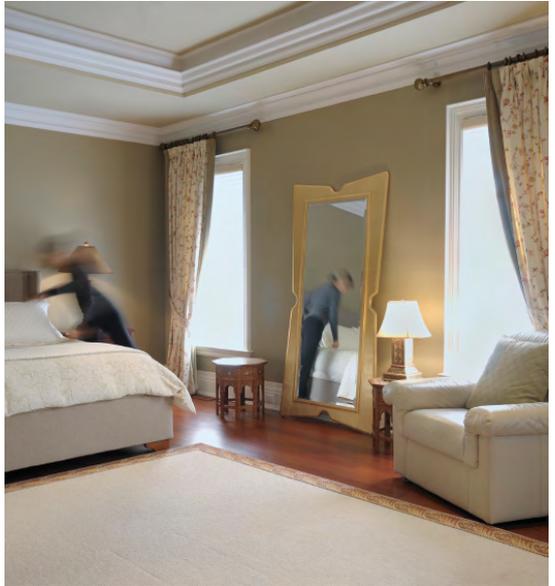
Once the situation has been stabilized, FirstOnSite Restoration begins the process of evaluating the damage to determine what repairs are needed. We prepare a detailed scope of the work that will be required to restore your home to its pre-loss state and determine the cost of the work.

In addition, we examine your home's contents. They are categorized into three groups:

- Unaffected
- Restorable
- Non-restorable

We use state-of-the-art equipment and processes to make your precious belongings like new. [See here for details.](#)

Items that are non-restorable are listed for you so that you can work with your insurance company for replacement.



## The Repair Phase

Once the insurance company has authorized the work, FirstOnSite gets busy fixing the damage to your home and property. Once complete, everything will be returned to its pre-loss state. The activities of this phase are described in detail in the chapter [Repairing Your Home](#).

## If You Must Vacate The Premises

During some jobs, it is necessary for you to vacate your premises until a time when it is safe for you to return. This usually happens when your loss is related to fire, smoke, mould and sewer backup and is often discussed between you and your Insurance Adjuster.

In the event that you are to be vacated from your home, please review the following list of suggestions so that you are not too inconvenienced during your time away.

- Pack necessary clothing. If required bag clothing items that are in need of laundering or dry-cleaning. We will clean them promptly and return them to you.
- Medications and prescriptions. If your prescriptions were contaminated in any way during the loss, please take them with you and call your pharmacist to advise them of the situation. Keep your receipts for your Insurance Adjuster.

- Personal hygiene and cosmetic items. As a general rule, if these items were in any way contaminated we recommend you replace them, keeping your receipts for your Insurance Adjuster.
- 
- Gather important items such as insurance policies, keys, passports, the deed to your home, stocks and bonds, birth certificates, credit cards, bank cards, vehicle registration, driver's license and any other forms of identification you may need.
- Notify the following of your temporary address and phone number: assigned project manager, your insurance agent and adjuster, family, friends, post office, bank, utility companies and newspaper delivery.
  - Make arrangements for pets.



## What You Can Do To Help The Process Along

Communication is key to getting the job done. When we are given multiple contact information options, our job is that much easier.

A key to your home will enable us to get the work done more quickly. If there are concerns regarding accessing your home, please let us know so that we can make alternative arrangements.

### ***NOTE: Drying or Air Scrubbing Equipment***

In order to properly dry or deodourize your home, it is important that all equipment is left running. If you have any concerns about equipment please [contact us](#).

When decisions are needed regarding items like paint colours, flooring, cabinetry, etc., make the decisions promptly. Once you've made your selections, let us know what you've chosen so that we can keep the ball rolling.

Complete paperwork as soon as possible and return it without delay to us or to your insurance company (as appropriate). Your prompt action will ensure that your home returns to normal as quickly as possible.

## The Paperwork

Not surprisingly, there is a lot of paperwork involved in dealing with damage or loss of property. Here is a summary of what to expect.

Note: Please remember to read all forms thoroughly before signing.

### FirstOnSite Forms and Documents

- **Work Authorization:** This form must be signed before we can start any work, including emergency clean-up and stabilization. It provides your legal authorization for our company to handle your emergency. It also contains other agreements such as full access to your premises, permission to use your utilities, washroom facilities and other amenities.

- **Pack-Out Control Sheets:** If contents need to be removed from your home, we will ask you to provide sign-off authorization indicating that you are aware of what has been removed.
- **Scope of Work:** This document will list in detail all the work that needs to be performed to repair your home and restore its contents. It will be submitted to the insurance company for authorization before the repair and restoration work begins.
- **Additional Work Variance:** You may want to have some additional work done beyond the scope that has been sent to your insurance company. Your signature will indicate your agreement to pay us these costs personally upon completion. A deposit will be required before any extra work will begin.
- **Certificate of Satisfaction:** Upon completion, your signature on this form indicates that you are satisfied, that all work has been completed and that the insurance company is authorized to issue payment.
- **Completion Certificate:** This document contains our warranty.
- **Survey:** You may be emailed a survey at the conclusion of the job to record your important comments and observations.

## Insurance Forms and Documents

**Schedule of Loss:** On this form you will list all items that are non-restorable and so identified for replacement. You will need to include, as far as possible, their make and model numbers, where they were purchased and their original cost. Although this process is time consuming, it may have a direct impact on how quickly your claim is finalized. In fact, replacement of your belongings may be delayed until these forms are completed. Planning to tackle this task early in the process will help it move along quickly.

**Proof of Loss:** When your claim is complete your insurance company will require you to sign this document showing your agreement with the settlement of the claim.

## Invoicing and Payment

Normally, all invoices for work performed are sent directly to the insurance adjuster who arranges payment through your insurance company. At times the insurance company will issue a co-payable cheque that will require a signature from you for us to receive payment. We will call and make arrangements to obtain your signature should the need arise.

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## Deductible

When you buy an insurance policy you agree to pay the first portion of any loss, called the deductible. This deductible applies only once per occurrence regardless of how many items are claimed, and typically ranges from \$500 – \$1,000.

We require payment of the deductible prior to starting repair work. Payment can be made by credit card or personal cheque. If there is a problem with payment of your deductible, please contact your insurance adjuster or estimator/project manager right away.



# PART 2

## About Us

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## Who We Are

FirstOnSite Restoration is the largest national restoration company in Canada, and we have been offering Emergency Response services for many years. We bring state-of-the-art

technology, equipment and expertise to restore your property and assist you through your claim.

### ***What Is a Restoration Contractor?***

Restoration contractors are specially trained and certified technicians and tradespersons who specialize in restoring damaged homes and property. There are many good building contractors, and many good cleaning companies, but very few combine both of these trades. We do, and more!

We have trained and become certified in several technical fields under the guidance of the Institute of Inspection, Cleaning, and Restoration (IICRC) which is the North American authority on the kinds of services we provide. We are also members of the Certified Contents Restoration Network (CCRN). We are experts in losses or disasters of all types: water, sewer, wind, fire, smoke, mould, oil spills, trauma, vehicle impact and our divisions have the equipment, machinery, and solutions needed to handle the specialized processes you are about to undergo.

We use very specialized equipment to perform the services we provide. Using this equipment, we are able to restore items that many might consider irretrievably ruined. We maintain large climate controlled warehouses especially for contents cleaning and storage. All of this is required to properly handle and restore your valued belongings.



## **Our Relationship with Your Insurance Company**

We are an independent contracting company. We are not employees of (nor a branch of) your insurance company. Your insurance company has performed a thorough inspection of our capabilities, credentials, and our training certifications. In most cases, we have been designated a preferred contractor. You are our customer and your insurance company pays for repairs on your behalf. As the contractor, we are responsible to you for all of the work and scheduling of repairs. If there are problems or questions once the work commences, please give us a call.

## **Who Will Do the Work?**

At FirstOnSite Restoration, we maintain a crew of qualified professionals. We have specialized technicians on staff for water, mould, smoke and fire remediation. We also maintain crews of carpenters, drywallers, painters and cleaners. Depending on the nature of the task, we will make arrangements to have the correct staff member come to your home to get the job done.

## ***Sub-Trades***

We also use many local sub-trades including electricians, plumbers, flooring companies and appliance technicians. They are hired by us and therefore must perform to our standards. Over the years, we have established a group of the very highest quality sub-trades and we treat them as partners in our business. Consequently, they consistently provide us with quality workmanship and responsive service. Should you have any concerns about the people working on your job, please contact your FirstOnSite Project Manager immediately.



## **A Green Approach**

FirstOnSite is committed to a cleaner environment and so we use products and technology that have the least impact on the indoor and outdoor environment while being effective in

restoring buildings and contents. We take a responsible approach by selecting product manufacturers who have products tested and certified to be safe. We also may employ technology such as dry ice cleaning which is highly effective and safe.

- CO2 Cleaning: Advanced dry-ice cleaning is an environmentally safe way to remove contaminants from building surfaces.



- Hydroxyl: We use deodorizing equipment which cleans the air in your home and naturally deodorizes. This process is highly effective in removing odours associated with smoke and other contaminants.

## Quality Assurance Program

We understand that experiencing property damage can be stressful.

We have made a commitment to you through our Quality Assurance Program to:

- Be available 24/7 for emergency response.

- Contact you immediately after receiving the claim to determine a convenient time to meet with you.
- Provide trained technicians to perform necessary steps of restoration in a prompt manner.
- Clearly explain the process of the insurance claim and answer questions.
- Communicate with you throughout the claim.
- Keep your insurance provider informed at all times.

FirstOnSite values your opinion. Upon completion of our work you may be asked to complete an online survey or a Quality Questionnaire, and a Certificate of Completion will be provided to you. We encourage you to contact us anytime during or after your claim. Our FirstOnSite team understands and is here to help.

## Our Warranty

FirstOnSite Restoration warranties all labour on repairs for a minimum of two years from the completion of the project. We have agreements with some insurance companies that extend this warranty. Our commitment is to honour whichever warranty is longer.

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## Types of Losses

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### Fire Damage

After a fire your personal well-being is our top priority. Where repairs are required, contents are usually prioritized based on their fragility and your needs. We will identify affected contents and prioritize the cleaning and fast return of items that you require right away. Every attempt is made to return these to you within 24 hours of your loss or sooner, if possible. If your home is uninhabitable, your insurance representative will advise you on

whether your policy includes coverage for increased costs of temporary lodging until you are able to return.

We understand that your home is your own private haven and that the necessity of having strangers in your home at this time can be stressful. We want you to be comfortable with those who will be working with your belongings and in your home. Therefore, you will be introduced to our professionals who will be working for you.

Following a fire, you often have to move out of your home while the repairs are taking place. [Here you will find a list of things to keep in mind when vacating your premises.](#)



Depending on the severity of your loss, fire restoration can be a very complicated procedure, which should only be handled by a qualified restoration contractor. It can include the tearing out of damaged materials, water extraction and drying, venting of the premises and addressing safety concerns. The Fire Marshall may be involved as well as building inspectors, and there are building codes and upgrades to consider. Often there must be smoke sealing and

deodourization, building codes and upgrades to consider, the trades and sub-trades to schedule, and all of this must be done in a step-by-step process. This complex job requires experience and special equipment.



## Fire Damage DOs and DON'Ts

While fast action is important; the wrong action can delay or impede recovery.

### **DO**

- ✓ Clean and protect chrome trim on taps and kitchen appliances with a light coating of petroleum jelly.
- ✓ Blow off or brush-vacuum loose smoke particles from upholstery, drapes and carpets before normal traffic.
- ✓ Open windows for ventilation.
- ✓ Change furnace filter if blower was operating.

- ✓ Empty freezer and refrigerator completely, ensure the electricity is off and prop open with a rolled newspaper.
- ✓ Wash off laminate counter tops and horizontal surfaces of appliances.
- ✓ Call a plumber to drain heating system if power is off.
- ✓ Turn off electronics, particularly computers in and around the damaged area.

### ***DON'T***

- ✗ Wipe or attempt to wash walls, ceilings or other absorbent surfaces.
- ✗ Use upholstered furniture if it can be avoided.
- ✗ Use food items or canned goods until advised by our technicians.
- ✗ Send smoked garments to a dry cleaner until properly deodourized.
- ✗ Consume any food from open packages in your cupboards.

## **Smoke Damage**

Even when a fire is confined to a small area, smoke damage can occur throughout the home. Smoke gets into every nook and cranny of your home, behind wall plugs, in the back of refrigerators, into fabrics and clothing and at times it is impossible to

remove. Smoke odour cannot be removed unless the source is removed or treated.

One of the more difficult treatments can be to wood products. If the heat is intense enough, the grain in the wood may open, permitting smoke to enter. When the area cools, the grain closes, trapping the smoke. We employ special products and deodourization techniques that restore cabinets and wood to pre-loss condition. More information on the cleaning of smoke damage is provided in the [section on cleaning](#).

## **Water Damage or Sewer Backup**

The first 24 hours of any water damage loss is critical. If left unattended or not dried properly, water can cause enormous amounts of damage to your home or business. However, if we are able to be on site within 24 hours we can often save most of the carpet, flooring, and contents.

We cannot stress enough the need for professional treatment of water and moisture problems!

### ***Fresh Water***

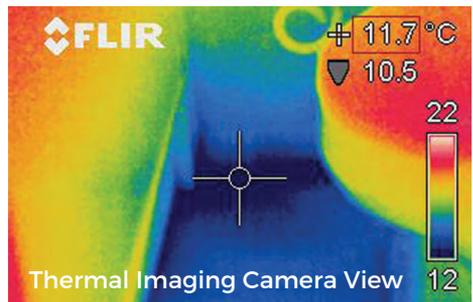
You may experience a fresh water flood that originated from a broken water pipe or other plumbing fixture in your home. The first step is to limit damage done to your belongings by either

removing them from the affected area or by safely protecting them so that extraction of water can get underway. The process of moisture removal involves the combination of air movement, heat and dehumidification. Our technicians test humidity and temperature to determine the best approach to drying your home safely and quickly. This science of drying is called Psychrometry.

Drying the building as quickly as possible will prevent or limit secondary damage such as paint peeling, drywall swelling and mould growth. Restoration after severe situations, though, may require cleaning and/or painting and even extensive repairs.

Work based on improper conclusions can cause delays and added costs. In the case of water damage, the use of thermography helps us to determine the location and extent of damage in order to strategically begin restorative drying.

### ***Use of Thermal Imaging Cameras Helps to Properly Diagnose Damage***



It is extremely important that the dehumidification equipment is left on until the drying process is complete. A technician will visit your home periodically to take moisture readings. Our objective is to reduce the relative humidity to safe levels within the first 24 hours.

## **Sewer**

When contaminated water is involved, all affected materials (such as carpets and building materials) may be removed and then discarded. Sewer backups pose a very real health risk if not handled properly. Immediate cleaning and disinfecting will be carried out by qualified technicians so that the area is safe and bacteria-free. We use biodegradable and environmentally safe broad spectrum disinfectants. In some cases air scrubbing equipment may be installed to clean the air in the home. In either case, the focus is on safety and the health of the occupants.

If mould is found, we are trained in the specialized remediation procedures. For information on mould damage, [see here](#).

## **Water Damage DOs and DON'Ts**

Fast action is important; however, the wrong action can delay or impede recovery.

**DO**

- ✓ Identify the source of incoming water and if possible stop it or call a professional to handle it.
- ✓ Turn off all electrical appliances and electronics in and around the affected area.
- ✓ Remove excess water by mopping or blotting.
- ✓ Remove or elevate furniture off wet areas to prevent permanent stains.
- ✓ Prop-up wet cushions.
- ✓ Wipe water from wood furniture after removal of lamps and table top items.
- ✓ Place aluminium or glass saucers under furniture legs when on wet carpet to prevent possible bleeding of dyes into the carpet below.
- ✓ Move valuable oil paintings and art objects to a safe dry environment.
- ✓ Empty out closet floors, including shoes and cardboard boxes which could cause staining.
- ✓ Call our [24-hour help line](#) for assistance.



## ***DON'T***

- ✘ Turn on ceiling fixtures if the ceiling is wet and stay away from sagging ceilings.
- ✘ Pull up the carpet and pad. This could cause permanent damage.
- ✘ Leave books and other materials containing water soluble dyes on wet carpets.
- ✘ Attempt to dry carpeting with an electric heater.
- ✘ Turn up the heat above normal room temperature until our technicians have installed dehumidification equipment and evaluated the drying procedure.



## Mould Abatement

The growth of mould in a building has been linked to a wide range of health problems from minor to serious. Mould spores are everywhere in our environment, both indoors and outdoors. To multiply and form colonies, they need two things: MOISTURE and a FOOD SOURCE (such as drywall, wood or other building materials). Mould usually grows away from direct sunlight. Once established, mould colonies can grow quickly – in some cases they can double in volume every 24 hours.

Many things can provide the moisture that mould needs: external sources such as flooding, roof leaks, leaky windows, and sewer back-up, as well as sources such as the steam from showers, cooking, ruptured hot water tanks, leaky pipes, toilet overflow, broken dishwasher hoses, and even high humidity.

To remediate, the amount and source of mould is determined first. Remediation may mean removing affected wall material, fabric carpet and in some cases other building materials. This work is carried out under containment to protect the indoor

environment during remediation. Exposed building areas are then cleaned and disinfected. Attempting to take remedial action against mould without contacting a professional can have serious consequences.

As per the Mould Guidelines for the Canadian Construction Industry, once the visible mould area exceeds 10 sq. ft., the remediation will require that the area is contained, negative air set up and that our staff work in special personal protective equipment. Please stay out of the affected area until the remediation is complete. This will prevent the mould from spreading to non-affected areas of your house, and will protect your health.

When dealing with a moisture and/or mould problem you should deal only with an IICRC Certified contractor who has been trained in proper drying procedures, and in the safe use of anti-microbial treatments.

## **Mould Abatement DOs and DON'Ts**

### ***DO***

- ✓ Call a professional to handle it. Mould removal must be carried out under containment.

### ***DON'T***

- ✗ Try to clean it up yourself. In many cases this may cause it to spread.

## Oil Spills

Oil spills pose many unique problems. Not only are they foul-smelling and may make some people nauseous, the fumes can spread throughout your premises and permeate your clothing and fabrics. Very often the oil can seep under the concrete basement slab making it necessary to remove this concrete floor and the soil beneath, in order to remove the source of the fumes. Oil can contaminate a river, stream or a well. There is also the possibility of a lawsuit being started by a neighbour who has had their property damaged by the escaping oil from your property.

Oil spill clean-up is a slow process and it can take months to remediate a property.

PLEASE NOTE: FirstOnSite does not possess site control over the work that takes place at an oil spill site. We do not have the expertise to handle the required lab analysis of contaminated soil.

We provide the necessary labour and equipment to make the job run as smoothly as possible under the direction of an environmental engineer, often with the involvement of government as well as a qualified insurance adjuster.

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## Repairing Your Home

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### Scope of Work

Before beginning any repair or restoration work, your insurance representative will meet with you to assess damages, discuss your policy particulars and take a statement from you as to what occurred. Also, an estimator will prepare a Scope of Work document that describes in detail the work to be done as part of the insurance claim. We will take the time to discuss the scope of work and will ensure that both you and your insurance company are fully aware of the amount and type of work to be done, timelines, and the outcomes that are to be agreed upon. Your insurance company must also provide authorization for work to begin.

As a general rule, we are under very specific guidelines as to what is to be repaired as part of the insurance claim. Decisions regarding what is covered are made by your insurance adjuster, and are stated in the Scope of Work document.

It is very important that you understand that FirstOnSite does not determine what is, or is not, covered by your policy, and we NEVER attempt to interpret your coverage. Please review and understand exactly what is outlined in the Scope of Work. If we discover extra work which should be part of the claim we must get authorization from your adjuster.

As the restoration process proceeds there are many decisions to be made including those relating to cost effectiveness. You will play a key role in this process along with your adjuster and restoration provider to ensure that valuable dollars are used where they will benefit you the most.

### *Changes and Upgrades*

**Code Upgrades:** Structural and electrical work are subject to current building codes. FirstOnSite's commitment is to always complete work according to these established codes to ensure the safety of you and our workers. If there are any code upgrades required, we will notify you immediately. Please note that some code upgrades may not be covered by your insurance policy. If we discover extra work which should be part of the claim, we will report it to your adjuster immediately for authorization to proceed.

**Additional Work:** In the event that you wish to use this time as an opportunity to get some additional work done, please let us know right away. We will provide you with a full estimate of the costs and will ask that you sign a contract agreeing to that price before any additional work is carried out. A deposit will also be required for any additional work agreed to.

## Scheduling and Delays

Our goal is to get your property back to normal as quickly as possible. However, delays are sometimes unavoidable due to availability of material, changes to scope requirements, and emergencies that require our crews to be pulled off to help someone else in dire need. We will do our best to avoid delays and to keep you apprised of schedule changes.

### *Regional Catastrophes That May Slow Response Time*

When an emergency occurs that affects many homes or businesses at once such as heavy rain, forest fires, snow or ice, the resources of all restoration companies and related services may be thinly spread. Should this occur, we will put forth every effort to stabilize crisis situations first, starting with extraction of water

and drying. Priorities will continue to be set as resources become available. Often work is staged as follows:

- Extraction to remove standing water and stabilize environment.
- Return to remove damaged materials. Determine needed repairs.
- Repairs begin, usually in coordination with several other jobs.

When confronted with emergencies on this scale, restoration companies are extremely challenged to accommodate all clients in their normal timely fashion. In these situations your FirstOnSite restoration contractor responds by:

- Regular, timely communication.
- Adherence to a Regional Disaster Plan.
- Coordination of nationally available resources through FirstOnSite Restoration.

## Considerations During Construction

### *Selection of Materials*

We will only use materials that equal or exceed the quality of those specified in the contract, and that meet or exceed the standard established in the local building codes and laws.

Some items will require your input, such as paint colours. By making your decisions without delay and keeping us informed, you will help us to keep things moving and finish as quickly as possible.

**Special Order Items:** In some cases materials must be special ordered, most commonly flooring and cabinetry. Again, your prompt decisions help the work progress. Please understand, however, the amount of time special order items take to arrive is beyond our control.

### ***Noise Control***

Construction is a noisy business. As such, we consistently strive to minimize the impact on your home. If you work shifts or have other issues, please let us know so that we can do our best to accommodate your needs.

### ***Drywall and Dust***



Many restoration projects involve the removal and reinstallation of drywall. Unfortunately, this is dusty work. While we will do everything we can to minimize this through the use of

drop sheets and air scrubbers, some dust will still occur. Please bear with us.

It is also important that you know that this work cannot be rushed.

Proper drying is important at each step, especially if water damage is involved.

When dry, the area has to be reinsulated, taped, bonded, skim coated, and then sanded, plus a paint primer applied. All of this requires proper drying time; because if it is not properly dried paint will not adhere correctly and will eventually bubble.

It is also very common for drywall nail pops to occur for the first few years and this is not defective workmanship, as the same problem occurs on new construction as well. We will repair the pops or cracks once within the first year but will not repaint the areas.

### ***Health and Safety***

FirstOnSite is committed to protecting our workers and the public. Therefore, we adhere to all Health and Safety laws and regulations. If you have any questions or concerns, please contact your Project Manager or the Health and Safety representative at your local [FirstOnSite branch](#).

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## Restoring Your Belongings

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In some cases, some of your belongings may need to be brought to a facility for effective restoration. Typically, this would include clothing, bedding, and electronics or delicate items susceptible to further deterioration. When we remove items from your home, we call it a “Pack-Out.”

### The Pack-Out

The restoration company will take a careful inventory of the contents to be removed from your home. You may decide to be on hand while items are being packed and listed.

We will ask you to identify items that are highly valuable or have sentimental value, so that careful attention can be paid to them. If you choose not to be present during the pack-out you may sign

a disclaimer which gives authorization to remove items and send inventory lists to you at a later time.

We understand that it can be difficult to see your personal belongings being handled by strangers. Please be assured that we will only handle and remove items with your permission, and will always treat your property with respect. We want you to be comfortable with those who will be working with your belongings and in your home. Therefore you will be introduced to our professionals who will be working for you.

### ***Expect An Initial Increase In Disruption***

When work starts, your home can look like you're preparing to move. But it gets better soon!

### ***Here Are The Steps Involved:***

- Itemize and take pictures of any items deemed non-restorable on-site.
- Pack items in boxes, noting location.
- Transport to our cleaning facility or to a designated storage facility.
- Unpack, clean, repack.
- Itemize any items that did not respond to the cleaning process for further review by your adjuster.
- Move to storage facility until they can be returned to you.

PLEASE NOTE: Due to insurance and legal considerations, our staff will not transport guns, ammunition, or pollutants, and we will ask you to take all jewelry, money, expensive artwork, and other items of specific value into your possession. We can coordinate with you to have our experts assess them.

## What Happens To My Things?



Contents that are removed from site are carefully stored in our secure contents facility. There, contents are processed using various in-plant systems specifically designed to handle soft contents, hard surface items, documents, electronics and clothing. At FirstOnSite, we have state-of-the-art cleaning facilities, and we can now restore many items previously deemed unsalvageable following a loss. If you have any questions about our storage and cleaning facilities, ask to come and view them.

Contents that are cleaned and restored in our facility are safely packaged and stored until the repairs in your home are complete or until such time that you are ready to have them returned.

## The Cleaning Process

Our cleaning technicians have received extensive training in all aspects of the restoration industry. This training includes proper drying procedures, the proper treatment for the different sources of smoke damage (there are five different sources), proper sanitizing procedures, training on packing and moving as well as training in a variety of other processes. Our staff are certified in all areas of restorative expertise through the IICRC.



## *Soft Contents*

The Esporta system is a process originally designed for the cleaning of sports equipment that has now been reengineered for the recovery of soft contents. These may include shoes,

boots, leathers, stuffed animals, sporting goods, sleeping bags, tents, comforters, clothing including delicates and almost any soft item that can be wet cleaned. The process is gentle but thorough, removing odours and bacteria. The results are amazing.

### ***Hard Surface Contents***

For hard contents, such as china, crystal and metals, we use an advanced ultra-sonic cleaning system that is effective in restoring everything from electronics to your delicate crystal and china.

### ***Sanitizing, Disinfecting and Cleaning Solutions***

We use the most effective and the safest restoration solutions found in the marketplace and with our society becoming green, we do utilize some environmentally friendly products and those with and without scent.

Safety is paramount with our company so the proper selection and quality of our products will ensure that you and your loved ones are never at risk. Please let us know if you or yours suffer from asthma or chemical sensitivities. If you are at all concerned about the products we will be using during your restoration, please ask for copies of the M.S.D.S. sheets for these products.

## *Odour Control*

We treat odour problems in a number of ways, and often in a combination of ways.

- 1 Venting:** FirstOnSite uses large industrial fans capable of moving huge volumes of contaminated air, and replacing it with fresh air.
- 2 Ozone Treatment:** Ozone machines attack and explode air borne odour-causing molecules, which reduces odour.
- 3 Anti-Microbial and Disinfectant Treatment:** This treatment kills both bacteria and fungi, which often cause odours.
- 4 Vaportek:** This is by far our most common treatment and when used in conjunction with some of the above, it does a near perfect job, and Vaportek is a 100% safe product. This product is so safe that our staff can continue working during its application, thereby speeding up the work process. In addition, this product emits a dry vapor, which is harmless to fabrics and electronics.
- 5 Hydroxyl Generators:** This new environmentally friendly treatment eliminates not only odours but fire and organic vapours, bacteria, viruses, chemical fumes and gases. It is completely safe for people, pets, plants, rubbers, plastics and other organic materials.

## Missing Items

While it is a rarity, we have faced instances where customers' goods have gone missing, and as our staff was handling their contents, these customers looked to us for reimbursement. Permit us to fully explain our company policy on such situations.

First, all of our staff is bondable. On the rare occasion when allegations have been made that something has gone missing, our policy is to report the theft to the police department immediately. Our bonding insurance does not respond to allegations, and in the majority of cases the item has simply been misplaced. In a few cases another family member has removed items without telling anyone.

We strongly encourage customers to be on hand during the recording of inventory and packing of their contents. Some customers choose not to do so and trust us to be accurate. We take all allegations of missing items very seriously as our reputation is paramount to us, but please be fully aware that allegations alone will not be considered.

## Pre-planning Tips



After a loss, it can be difficult to recall all the items that you owned, let alone make and model, cost, and place of purchase. We highly recommend that you make a record of what you own. This can be as simple as periodically taking photographs of every room of

your home. If you want to be more thorough, there are a number of home inventory software programs that are useful tools for making an inventory of items in your home with all the pertinent details you will need in the event of an emergency. Don't forget copies of important documents such as passports, driver's licenses, birth certificates, etc.

Of course, for these records to be available after an emergency, they should be stored off-site (for example in a relative's home, or a safe-deposit box).

# Frequently Asked Questions

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## How long will the restoration process take?

We can usually establish a time frame in the first 24 hours, considering:

- Need for structural repairs
- Type and degree of loss
- Emergency situation

## Can some items be saved?

An initial survey and testing procedure will help us make recommendations as to whether cleaning and/or restoration efforts will yield the best value. Technology is always improving and enabling us to restore a wide variety of contents. We take into consideration the sentimental value of an item as well as its replacement cost when making recommendations.

## Can you remove the odour?

Our job is to accurately identify and restore items to their pre-loss condition or recommend replacement. Advanced technology enables us to safely restore a wide variety of different types of contents – from upholstered furniture to electronics. We use “True Deodourization”, a process that means removing the source of the odour as opposed to just masking it. In some cases

restorative cleaning techniques are followed by refinishing or repairs.

## **Will the environment be safe for my family after restoration?**

Returning your home or business to a safe environment is our main objective. Organizations like the IICRC (The International Institute for Cleaning and Restoration Certification) have published standards for cleaning and restoration.

One of these criteria requires that we provide testing and documentation throughout the restoration process. For example, when we remediate mould conditions, our post-remediation clearance testing is carried out by an indoor environmental professional. Your restoration representative will be happy to explain our methods to you at any time.

## **What will this cost?**

We have established time and materials rates for carrying out emergency services. As emergencies may involve many hidden factors, costs may vary according to the severity of the loss. Before any structural repairs begin however, a detailed estimate is provided.

## Can my electronic items be restored?

Yes! With prompt decisive actions your electronics can be restored to their pre-fire or pre-flood state. We guarantee it. If your business depends on it, we can complete data recovery and fast track restoration of your computers to have you up and running within a very short time.

There are, however, two exceptions that can cause fatal damage to equipment: exposure to high levels of moisture when powered up and excessive heat as evidenced by a deforming of the plastic cases and internal components. Your restoration contractor will provide you with a risk free analysis.

## Where do items removed from my home go?

All contents are safely packaged and stored in our secure plant facility. After cleaning, they are held in clean moving containers awaiting their return. During the initial restoration survey items are prioritized and certain items are identified for immediate service and return.

## Do I leave equipment running?

Air movers and dehumidifiers are not heaters and have been designed and maintained to run 24 hours a day while they are in use. The amount of dehumidification equipment and its place-

ment is determined by testing the humidity levels at various points within the building. We highly recommended that you do not attempt to turn off or move equipment unless pre-arranged with one of our technicians.

We conduct frequent inspections of the drying process and relocate equipment as necessary to dry your home and business safely. An interruption in the drying process due to shutting off equipment results in increased costs and delays. If there is a power problem please contact a representative immediately.

### **Who are the restoration representatives who will be working in my home?**

Our technicians are professionals who have been carefully screened in the hiring process to ensure that our team is comprised of intelligent and caring individuals. We take pride in the fact that our team members are multi-certified and highly trained in all areas of their work.

### **Do you do repairs and restoration for businesses?**

Yes! To assist businesses in planning for emergencies, please [ask FirstOnSite](#) for a copy of the Business Commercial Property Loss Handbook which addresses the specific needs of businesses.



# Conclusion

Suffering a loss caused by fire, water, or wind is a terrible thing. It can throw your life into chaos, and evoke a storm of emotions. In a difficult time such as this, you need assistance and support.

Because FirstOnSite Restoration has helped thousands of others recover from similar disasters, we understand, and we can help. We're here to support you — to reduce the impact of a loss and to restore you to the position you were in prior to the loss.

We respond to emergencies 24 hours a day, seven days a week. FirstOnSite Restoration is the nation's leading restoration contractor. We are the most experienced in the business and demonstrate the highest standard of professionalism.

This informative guide is designed to help you work effectively with your insurance company and all those involved in the restoration process. If you are reviewing it as a preparatory measure, please take a moment to review our [Other Resources](#).

Hopefully you will never need to use this guide. But if you do, we hope you'll find it helpful and comforting to know what to expect in the event of an emergency.

For more information, visit us online at [www.firstonsite.ca](http://www.firstonsite.ca)  
or email us at [info@firstonsite.ca](mailto:info@firstonsite.ca)

# Other Resources

## FirstOnSite Branch Location Near You

With 35+ locations, FirstOnSite is the largest independent restoration company in Canada.

[Find Your Nearest FirstOnSite Branch](#)

## Keep Updated

FirstOnSite provides ongoing tips to protect, preserve and restore your property.

Visit us online at [www.firstonsite.ca](http://www.firstonsite.ca) or

[Sign-up for our latest Blog updates](#)

## Follow Us





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