

SETTING A SCOPE FOR A FIRE LOSS

7 minute read

You've been marketing to insurance agents for some time, and today is your big day. You just received a call from one of your contacts. They have a client that just called them, reporting a fire in their home. They want you to go out and take care of their client.



Congratulations! You just hit a home run. For everyone who markets to agents, this is the ultimate goal - to get a call for a large mitigation job after a flood or fire.

Here's the only catch: you've never done a fire job before!

Now is NOT the time for "fake it 'til you make it." This is a different game than water mitigation. [It's got its own set of rules](#) and guidelines to follow, and the players are quick to spot someone who doesn't know how to play the game. Think of it this way: professional basketball and professional hockey are played in the same arenas in most cities, but it would look foolish for LeBron James to show up in his shorts, sweat bands and sneakers for a Los Angeles Kings game.

Here are a few tips to help you fit in when setting scope for a fire loss. Before you arrive, please make sure that you have everything you need for the client: proper paperwork is vitally important. The larger the project, the more important the documentation. Have your work authorization and direction of payment forms, along with your authorizations for discussing the loss with the adjuster and their mortgage company, prepared and ready to be filled out. Upon your arrival, avoid shoving the paperwork under your client's nose right away. Remember, other than the loss of a loved one, they have just experienced the most traumatic time in their lives. Take time to comfort them; listen to them, hear their sorrow, share their pain, and show empathy.



REALITY CHECK: Everything moves slowly on a fire loss. Accept this and tread slowly. If you try to speed up the process, you will create issues for your client - and yourself - that may result in terrible consequences. This is **NOT** like water damage - there is no need to rush in to avoid further damage. Yes, with smaller losses you can extract water, secure the property, and set stabilization equipment. Resist the urge to get in there and start demolishing everything you see. That's a recipe for disaster!



If you're able to enter the structure, let the client walk you around and get a feeling for the extent of the damage. **If it looks severe, understand that there may be a possibility that the home will have to be demolished, leaving little mitigation work for you. Accept that upfront and you will proceed with a clear head.** Keep in mind that you **MUST NOT** disturb the source of the fire until after the fire investigator has cleared the building. Stay out until you are allowed in.



While walking, always look to gather information. Identify the source of the fire, the severity of the smell and soot, and locate some aspects of the loss that seem a little odd. Document everything that you see - take photos or video of every room. Months from now, you will be asked why you removed insulation from the attic, and you will have to show proof that, at the time of the loss, the insulation was covered

with soot and had to be replaced. As you can see, setting scope for a fire loss can be incredibly involved and affect many people and decisions.

It's important to understand how a fire can result in major mitigation work, even if it is a small, contained event. During a fire, there is an incredible amount of pressure created by the flames and the temperature that result in air being pushed in all directions. Within the house, there are numerous voids and spaces for the air to be pushed, and along with the air goes the soot being released into the environment of



the home. HVAC systems, joist systems and wall cavities all transfer the soot throughout the house. Even if the fire is contained to a single upper room on the far side of the house, many times soot and smoke odor can be found throughout the home, even in the basement. Setting a proper scope for a fire loss would include addressing all these issues. What may look like a simple demo in one corner of a room may actually be a full demo of the entire house - drywall, insulation and all- followed by a structural cleaning and odor control of the reaming framework.

Finally, don't attempt to be the hero and set the scope for this loss alone. The adjuster will have a large say in what gets approved and paid for. Include him in your process. [Collaborate with him](#), pointing out everything that you are discovering. They don't want you to miss anything and have the client come back six months later, demanding to have everything done over again. They want it done right the first time. They will simply be cautious in jumping from a small loss to a full gut, so take them from Point A to Point Z methodically and with tons of proof.

When setting a scope for a fire loss, you want to set your client up for a good outcome, and you want to set yourself up - for success!



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