

4 tips for packing the right tools for a claim

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Being prepared for a claim means bringing a combination of traditional tools and the latest technology. (Photo: iStock)

Claims pros can't afford to pack lightly, since the tools needed at a job site go well beyond the standard lunch pail and hardhat.

If we wrote down the unexpected things that crop up during a property inspection over the course of a career, the stories would fill several books.

First, there is wildlife. Discovering skunks, snakes and raccoons is commonplace, but there are more extreme situations too — like a brown bear walking into the kitchen. (Yes, we've seen this happen!)

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Then there are things that are downright bizarre. One of our field pros was responding to a winter flood claim when he opened a bedroom closet only to find everything inside — shoes, shirts, pants, belts — encased in a single block of ice.

In flood situations, cows and other livestock can be left standing on rooftops. You could even encounter a house with two dozen cats, which brings us to another common problem: biohazards.

Whether fire or flood, frozen pipes or fallen roofs, artificial or natural disasters, it's fair to say there are plenty of ways for claims pros to be surprised, which is why we're big advocates of being prepared. It's

something Boy Scouts and claims pros have in common. Being prepared means thinking things through ahead of time and putting together the best toolbox for the claim.

Here are some suggestions to help make sure you are prepared for just about anything.



(Photo: iStock)

1. Pack the basics

Apart from clipboard and paper, pens and markers, there are several items to have on hand or as wearables.

On your person these may include tear-resistant gloves, dust mask, goggles, headlamp, camera and ID card.

In your pockets: measuring tape, smartphone and a voice recorder.

Ready at your side: a pry bar, extra batteries and First Aid kit.

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Policyholders can provide important information to keep adjusters safe. (Photo: iStock)

2. Get the facts and consider the context

Do you know what you are getting into when you're called for a claim or are you entering blindly? The second step to being well prepared is to do your homework. Are the floors, ceilings and walls intact? Are there any other hazards onsite?

Try to speak to someone who has been there in person, whether it's the homeowner, the insurer, a building inspector, contractor or even the fire department.

Also consider the geographical setting. If you're working in the Southeast during the summer, never go onsite without a snake bite kit and long-arm grabbing pole.

If you're responding to claims in the Midwest in midwinter, hand warmers should be among your must-haves. Region and time of year can play a major role in how you approach a claim. Don't just consider what type of claim you're responding to, but where and when you'll be working as well.



(Photo: iStock)

3. Pack the particulars

When you know the facts of the case and the context of the claim, consider what else you might need to maximize your onsite productivity. What particular items would enhance your claims adjusting experience in this situation? A few additional items you might want to take along include:

- **NIOSH-approved respirator.** This is one of the most important tools to bring into a flooded house. Standing water quickly turns toxic, and mold grows quickly. Be sure to choose a respirator that's appropriate to the environment you're going into (e.g., N-95, N-100).
- **Slip-resistant, puncture-resistant, waterproof boots.** If the home is a fire loss, you never know how much water the fire department may have dispensed. In winter, flood waters may turn to ice. If the roof is damaged, snow may have blown in. You may also be moving across exposed nails or glass.
- **Tyvek suit.** It protects your arms, legs and personal clothes.
- **Roof inspection equipment.** This could include a ladder, harness, special boots, a pitch finder and a shingle gauge.

- **Navigation and/or satellite communication equipment.** If you're visiting a remote area with no cellphone access, be prepared to find an alternate means of communication in case of an emergency.
- **Emergency warning triangles or flares.** If the property is near heavy traffic or roadways, be prepared to warn drivers of your presence and protect yourself.

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4. Proceed with caution

Every site has its hazards and safety should be the first rule. Before documenting the loss, walk around the loss site to make sure the structure is sound. If it doesn't look safe to enter, then don't go into the space. Even if you feel it's safe to proceed inside, go gingerly. If you see signs of wildlife about, call animal control.

If another company has already visited the home and boarded it up, call the restoration contractor to see if access can be provided. If fire or flood damage prevents you from getting down to the basement, or up to a second floor, you may need the contractor to provide access.

In many ways, claims professionals are like grown-up Boy Scouts and Girl Scouts. They specialize in helping others during times of need. They always do the right thing. And, they're prepared for whatever they may encounter.

As Abraham Lincoln once said, "Give me six hours to chop down a tree and I will spend the first four sharpening the axe."

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