

# THE STANDARD

Volume 3 – November 2018

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**EMBRACE OPPORTUNITIES TO  
IMPROVE EFFICIENCIES AND REDUCE  
ENVIRONMENTAL IMPACTS**

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The Standard is published quarterly by The British Damage Management Association.

The Standard is written in collaboration with our members, showcasing industry thought leaders and success stories to the wider community. We are delighted to present the opportunity for our members to broadcast their expertise to the broader insurance industry by submitting opinion pieces and case studies for inclusion in The Standard. Please feel free to submit your content for consideration.

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The British Damage Management Association (BDMA) facilitates technical and corporate training, technical support and advice on standards and represents its members' interests in the public, industry and commercial domains. Accreditation is at the heart of the BDMA's structure and sets the standard of how professionals in damage management and related sectors can prove their competence and commitment to delivering industry best practice.

**Accredited Membership** is achieved by examination and is open to all who work in this field.

**Associate Membership** is available to those with an interest in damage management who do not qualify for accreditation.

**Corporate Associate Membership** status is open to any organisation wishing to show support for the BDMA and the damage management industry.

**Corporate Accredited Membership** is available to organisations who meet strict criteria and have a specific percentage of staff who are Accredited Individual Members, in the relevant categories.

## ONLINE LEARNING

Our online learning resource, The BDMA e-Academy, can be accessed via the new BDMA Learning Management Portal. Members can download a Course Catalogue at: [www.bdma.org.uk/bdma-lmp](http://www.bdma.org.uk/bdma-lmp)

## UPCOMING TRAINING COURSES

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Core Damage Management – Technician

**22<sup>nd</sup> – 23<sup>rd</sup> January** –  
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Core Damage Management – Technician

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Through partnership working and involvement in industry wide initiatives, the BDMA executive is also informed by the Association's relationship with The Association of British Insurers (ABI) and the Chartered Institute of Loss Adjusters (CILA).

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# NOTES FROM THE CHAIRMAN



Welcome! This is the third edition of **The Standard**, the quarterly magazine from the British Damage Management Association (BDMA).

As we head into the tail-end of autumn, we reflect on how we as an industry fought Storm Ali, Bronagh and Callum earlier in the season. Whilst we also consider how far through the Storm alphabet we may get during the unpredictable winter months!

It has certainly been a challenging year for the damage management and associated industries, with the effects of climate change leading to storm outbreaks, flash flooding, and as a result, many damaged properties. Communities experienced devastation and insurers were faced with big payouts. It has been pleasing to see how our industry has dealt with both surges and business as usual.

We have also seen a more collaborative approach within the industry for improved customer service from our industry, and further support provided for vulnerable policyholders.

Flood Re and Pool Re have vowed to make premium reductions this year and support policyholders and insurance companies

more, moving forward in relation to claim costs and policy insights. This is a really positive move for the industry.

It is pleasing to see the growth of members from the commercial damage management community, with the adoption of the CDMF course being released on the BDMA e-Academy, please remember to drop in and take a look!

This November edition of **The Standard** focuses on the environment and how the wider insurance industry can make a positive difference by committing to sustainable claims management and business operations. We explore both the challenges and sustainable solutions. However, moving on, I'm looking forward to seeing some of our members at the ILC Home Claims Conference in November.

We hope you enjoy this issue. Please let us know your thoughts!

**Simon Ford**,  
Chairman, BDMA.

## Upcoming Industry Events

BCI World 2018  
Novotel London West  
6<sup>th</sup>-7<sup>th</sup> November 2018  
[www.thebci.org](http://www.thebci.org)

I Love Claims – Home Claims  
Conference 2018  
Ricoh Arena, Coventry  
14<sup>th</sup> November 2018  
[www.iloveclaims.com](http://www.iloveclaims.com)

ABI Annual Conference 2019  
155 Bishopsgate, London EC2  
26<sup>th</sup> February 2019  
[www.abi.org.uk/events/annual-conference-2019](http://www.abi.org.uk/events/annual-conference-2019)

FLOODDEX UK 2019  
Peterborough Arena  
27<sup>th</sup>-28<sup>th</sup> February 2019  
[www.floodex.co.uk](http://www.floodex.co.uk)

BIBA Conference 2019  
Manchester Central  
15<sup>th</sup>-16<sup>th</sup> May 2019  
[www.biba.org.uk](http://www.biba.org.uk)

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# JONATHAN DAVISON

(STRATEGIC DEVELOPMENT DIRECTOR  
OF THE BDMA)

## EMBRACE OPPORTUNITIES TO IMPROVE EFFICIENCIES AND REDUCE ENVIRONMENTAL IMPACTS



The message that we need to better our business efficiencies to reduce environmental impacts is not new. Businesses are aware of the need, whether it is being heard from a regulatory point of view, or from customers, suppliers and other stakeholders. Many companies have already adopted sustainability initiatives, whilst many are in the process. This is great to see for the damage management and wider industries. Those who haven't yet begun to reduce environmental impacts in the fulfilment of claims may not know where to start, or have limited resource to get the ball rolling, or maybe the real opportunities are not yet realised...

Reducing environmental impact can be approached in many ways. From sustainable material usage, on-site energy, travel, technology, to waste and water management – businesses can make a difference. Meanwhile, the damage management industry's vision of restoration over replacement should always be aimed for to reduce landfill waste and imported raw material usage.

Committing to a sustainable claims process requires companies to identify and prioritise the areas they would like to improve environmental efficiency. What are your stakeholders doing? What areas are important to them? You could look to set similar targets and align your environmental interests. Planning is critical for bringing your processes to the forefront. Review existing plans and policies and ensure your initiatives are well communicated between all internal and external stakeholders, and through your marketing communications.

We cannot underestimate the value of working with suppliers, contractors and clients to shape our initiatives.

For example, we can consider combined purchasing power to push change, improve resource efficiency, contemplate new technologies and in turn reduce carbon emissions.

As we all know, the satisfaction of the policyholder is our priority. Reductions in environmental impact, such as restoring over replacing damaged property or items, can lead to a decreased claim life cycle – shortening the claims fulfilment process and reducing policyholder disruption. Whilst for insurers, it can generate potential cost savings in indemnity spend and cycle time, and lead to quicker claim settlements.



Damage management companies can also add value by providing advice to stakeholders on initiatives and building materials which have a lower climate impact.

Collating and reviewing your environmental initiatives will aid your reports on progress.



Don't do the hard work to then not get the satisfaction of seeing how your business has performed with improving sustainability. Agree variables to be monitored and analysed, identify individuals to be responsible for the task and ensure there is a constant process of recording data throughout the year.

As an industry we have the power to make a real difference to the environment, and we should thrive from the opportunities for us to do so. Let's continue to pull together and reduce the climate impact in our fulfilment of claims.



# OPINIONS AND EXPERTISE FROM THE BDMA EXECUTIVE BOARD

## RESIDENTIAL LOSS



Mike Waterfield



James Parsons

### HOW IS THE WIDER INSURANCE INDUSTRY SUPPORTING SUSTAINABILITY?

#### Mike Waterfield:

- Damage practitioners by the very fact of the work they carry out support sustainability – we have long utilised energy efficient equipment, provided methods for reducing power usage during drying, environmentally friendly chemicals for decontamination and recycled waste materials through our waste removal suppliers. Still, we see excessive stripping out instead of restoration, cash settlement using IVP's and use of high excess figures are becoming the norm – the focus is more about cost reduction than sustainability.

#### James Parsons:

- There feels like a greater interest and momentum in reducing hard strip-out, and more consideration of the carbon footprint taken when it comes to disposing over restoration. I have recently been to a BDMA Specialist Masterclass which showcased the various contents restoration initiatives that members offer, and I have come away with a renewed determination to try and support and promote contents restoration opportunities. Changing the mindset of the customer is now the greater barrier to finding sustainable and environmentally responsible solutions to claims.

### HOW DO YOU SEE THE INDUSTRY ADAPTING FURTHER TO ENVIRONMENTAL CHANGES AND UNPREDICTABLE CLIMATE CHANGE IN THE NEXT FIVE YEARS?

#### Mike Waterfield:

- It is clear that the two largest economies, USA and China, could do more to facilitate change. It is unlikely that the 1.5-degree target will be achieved.

- There are lots of questions of which scientific-based evidence has not been established. We will all therefore continue to see unpredictable weather events – Will insurers continue to cover residential property for such flood events? How will Flood Re develop as our climate changes?



- As day-to-day claim volumes continue to be driven ever lower how will damage management companies maintain the capacity to respond to major events? It has been clearly demonstrated that certain companies within the wider supply chain cannot respond in times of surge. How will the government respond now that austerity is officially over and how will funds be generated to pay for the improvement in infrastructure to cope with flood events? Predicted growth in the economy continues to be below 2% so this will not generate

income to cover the increased costs even if the government prioritised flood protection over the likes of the Health Service or Policing.

- Governments will have to respond to a mounting pressure from unhappy homeowners and insurers unwilling to see profits fall. The damage management world is certainly going to be interesting during the next five years.

#### James Parsons:

- In 1987, Weather Reporter Michael Fish responded on the BBC to a caller who had heard a hurricane was on its way, with "Well I can assure people watching, don't worry, there isn't". The UK was then battered by the worst weather for centuries with winds of up to 115 mph and 15 million trees were flattened. In July 2017, the Met Office's super computer predicted "10 years of record rain in the UK". In recent years we have had record-breaking global temperatures recorded, driven partially by the influence of an El Niño reaccelerating the warming trend. What does this tell us as an industry that has to respond to weather-related events?
- I think a prudent underwriter must understand future climate predictions, by having a detailed understanding of the current climate and how it affects the weather experienced in the UK. With the UK lying in the Northern Hemisphere mid-latitudes, it gets highly variable weather, bringing different claim-related challenges.
- The current record-breaking summer of 2018 now brings a surge in subsidence claims as the pay back.
- The challenge is working out the predictable trends and then considering how to mitigate the risks.



# OPINIONS AND EXPERTISE FROM THE BDMA EXECUTIVE BOARD



Greg French

### HOW IS THE WIDER INSURANCE INDUSTRY SUPPORTING SUSTAINABILITY?

**Greg French:**

- In commercial claims there is a big focus on reducing costs. With this in mind, not only is it theoretically cheaper to clean and restore a building over replacing materials, it is in turn more sustainable. On the other hand, speed is the primary objective to get businesses back up and running sooner. Claim cycle time is critical, and in some cases, it can be cheaper to buy replacements, as a longer time frame of restoration can cost more. This doesn't always seem sustainable, but the reality is that if the company is back up and running quicker, there are more sustainable and economic benefits in the long run.

### HOW DO YOU SEE THE INDUSTRY ADAPTING FURTHER TO ENVIRONMENTAL CHANGES AND UNPREDICTABLE CLIMATE CHANGE IN THE NEXT FIVE YEARS?

**Greg French:**

- Climate change is unpredictable, and unfortunately this makes it difficult to assess future work load. Many companies in the insurance industry find themselves struggling to balance recouping and retaining staff for business as usual, and also surge events such as storms or floods. The ultimate dilemma is how can damage management companies and associated sectors, cope in these scenarios without the preparation and

employees with the right knowledge and expertise. It is not feasible to simply 'hope to cope'. With recent floods, some commercial companies were overwhelmed with work, by no fault of

In conclusion, we work in a response-based industry, and have to be ready for all scenarios. Planning to have the right people at the right time can be a guessing game, but we have to manage



their own, but with the demand required of them. With recruitment an issue for some in the industry, it is likely that more project managers from external industries have to be called in, and without prior expert knowledge it takes time to get them up to speed. This is difficult when the main need to bring new people in is to react with quick responses to surge.

the process somehow. If more is done to train people within organisations to have more versatile skills this would help. Equipment and technology can only evolve so far, to help with labour demand, but we will still always need professionals on-site to communicate and reassure policyholders and those involved in incidents.

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# OPINIONS AND EXPERTISE FROM THE BDMA EXECUTIVE BOARD



Kathryn Rodgers

## HOW IS THE WIDER INSURANCE INDUSTRY SUPPORTING SUSTAINABILITY?

Kathryn Rodgers:

- The damage restoration industry actively advocates sustainability with its reinstatement over replacement mantra. Yet this approach can be taken much further with specialist contents restoration, which is often overlooked. If we think about the environmental impact and carbon footprint of replacing the contents of a house, it is mostly not as environmentally friendly as restoration. If there are cost-effective opportunities to successfully restore contents, then insurers and core damage management practitioners should certainly consider the available options rather than replace or cash settle.



## HOW DO YOU SEE THE INDUSTRY ADAPTING FURTHER TO ENVIRONMENTAL CHANGES AND UNPREDICTABLE CLIMATE CHANGE IN THE NEXT FIVE YEARS?

Kathryn Rodgers:

- It is not easy to judge how the next five years will be for the industry, but we must pull together to ensure we are prepared for both surges and business as usual. If damage management practitioners,

loss adjusters and insurers have strong established relationships built with specialist restorers before claims arise, quicker action can be taken when it comes to involving them in the claims process. There is no time like the present to cement these partnerships and adapt for more sustainability and cost-effectiveness in the supply chain. This may well have a positive effect on the specialist restoration supply chain in the next five years.



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# WHY MAXIMISING THE BENEFITS OF RESILIENCE DURING FLOODS REQUIRES EDUCATION AND CO-OPERATION

GUEST FEATURE

BY IAN GIBBS, NATIONAL TECHNICAL MANAGER, SEDGWICK

One of the greatest challenges facing all parties involved in flood insurance claims today, particularly in regards to domestic cases, is how to get policyholders back home as quickly as possible, whilst taking the opportunity of making the buildings more resilient to future floods. If as an industry we can effectively dry and repair properties, whilst at the same time making them more resilient, there is the opportunity to reduce the number and cost of claims in the future.

The ABI estimated that its members will have paid out about £1.3 billion for claims following the last significant flood event. It has become such a major issue that it has led the government to initiate studies and research looking into all aspects of flooding and resilience, in order to change how the UK might better cope with the impacts of flooding. Government also initiated the DEFRA Resilience Round Table, a group set up to drive the uptake of resilience, made up of charities, government agencies, insurers, the Royal Institute of Chartered Surveyors (RICS) and other stakeholders in flooding.

According to the end-of-year report 2017 of the round table, there is an opportunity to increase the widespread uptake of resilience and building surveyors, who really understand resilience, have the opportunity to adapt homes to be more resilient and undertake resilient repairs after a flood. However, surveyors can only deliver effective resilience in a flood situation, if each member of the 'flood claim supply chain' understands what we are trying to achieve. This means that all elements of the claims process apply a holistic approach to the building, understanding its current resilience and how to improve resilience to achieve an optimal result.

To help achieve this, the RICS Flooding and Insurance working group is closely involved in creating standards. This includes being part of the team delivering the Resilience code of practice (which is due to be published early in Spring 2019).

One of the RICS' principal aims is to address the lack of suitably trained surveyors to meet the challenge of providing effective advice within a flood scenario and to ensure there is a wider pool of surveyors with the adequate skills. This shortage is acute in a flood event, where a lack of trained surveyors slows the claims process and reduces the uptake of resilient adaptation. However, through a better understanding of the resilient options, trained surveyors will be able to educate insurers and others in the claims cycle, building a greater acceptance of the long-term benefits of 'resilience' as an integral part of the process of reinstating flooded properties.

Here at Sedgwick, our BRE (Building Research Establishment) qualified resilience surveyors utilise their extensive experience of flood claims and understanding of the effect of water on building materials to minimise strip-out and build in resilience. It is really important to use this knowledge to better understand customers and their needs, whether those be practical, aesthetic, or financial, to deliver the right outcome.

It is also important for surveyors to form close working relationships with the insurers to ensure that everyone in the process has the same aim and understanding of resilience and can provide the right advice at the right time to benefit customers.

This 'resilient mindset' throughout the supply chain is essential to delivering effective resilience in a claim situation. Given the positive impact of resilience in reducing the cost of future claims, there is real need across the flood sector for better training and education on the importance and benefit of resilience.

By linking reliable, consistent standards to education it will also become much easier for all parties to understand why they need to adopt and trust resilience as an important tool in the armoury of those involved in the claims process.



Image courtesy of BRE

Future research into how materials behave in flood situations, and our understanding of the impact of such will have significant implications for the approach and cost of future flooding.



Image courtesy of BRE

1 [www.insurancetimes.co.uk/abi-uk-floods-to-cost-insurers-13bn/1416942.article](http://www.insurancetimes.co.uk/abi-uk-floods-to-cost-insurers-13bn/1416942.article)

2 [www.cila.co.uk/cila/download-link/sig-downloads/property/331-2017-pfr-end-of-year-report/file](http://www.cila.co.uk/cila/download-link/sig-downloads/property/331-2017-pfr-end-of-year-report/file)



# THE MOVEMENT TOWARDS A FURTHER SUSTAINABLE INDUSTRY

Talks of pressures to improve sustainability across the world is being increasingly highlighted in the news in 2018. With the caution that governments and world leaders need to act faster to deter further climate change, every industry is experiencing challenges. Whilst legislation is playing the part of urging compulsory actions, we explore the ways in which those in the wider insurance industry can support environmental change for the better.

### Carbon emissions

Carbon emissions are a key area which we can reduce as an industry. Newer, energy efficient equipment is regularly being introduced to the market. What is particularly encouraging is the current increased application of energy efficient equipment and remote monitoring systems which have the ability to improve drying times, the efficiency of drying regimes and more importantly in terms of the environment, are enabling significant reductions in carbon emissions. With low carbon technology we are able to make a big difference. Whilst not all businesses have access to such equipment, we should at least be thinking more consciously about the technology we are using, and how we could perhaps reduce the reliance or consider different restoration processes for projects.

A big carbon footprint problem is vehicle transportation. Whilst attending sites is an essential role for the supply chain involved in a claim or project, is there a way your company can reduce the need to clock up high miles? Live video technology is becoming increasingly popular for technicians and project managers to share on-site footage and liaise with colleagues and others in the wider supply chain who are not present on site. Meanwhile, drones are further being utilised to assess property damage from a physical point of view, without site visitation. Although you cannot contend with the importance of on-site professionals, particularly for the comfort of policyholders and expertise, we need to think about the efficiency of those who do attend the site. Could lift-sharing perhaps become

a critical part of your business efficiency? Are your technicians effectively utilised for projects nearest to their bases so there are shorter commutes?

### Reducing wastage

The damage management industry's ambitions of restoration over replacement are clear. Whilst anything other than a hard strip-out may not be possible in all property damage claims, any kind of demolition debris is waste that we need to contemplate carefully. Could we do more to recycle elements of the debris? Considering recycling initiatives within your business operation can make everyone more conscious of their actions towards waste reduction. This matter should be at the forefront of all day-to-day activity. Damage management professionals have the ability to significantly reduce waste, and therefore carbon footprint, by adopting a soft strip-out approach and the introduction of innovative drying. The environmental benefit of such an approach should never be discounted and the wider impact on the consumer, business and the insurer is of substantial worth.

### Pollution

As an industry we should be working effectively to reduce the pollution caused when carrying out the cleaning, decontamination and restoration processes. With restoration more environmentally friendly than importing raw building materials, air and water pollution are still both rife and our actions can change the ways in which we contribute to this. During decontamination processes how is your company working to

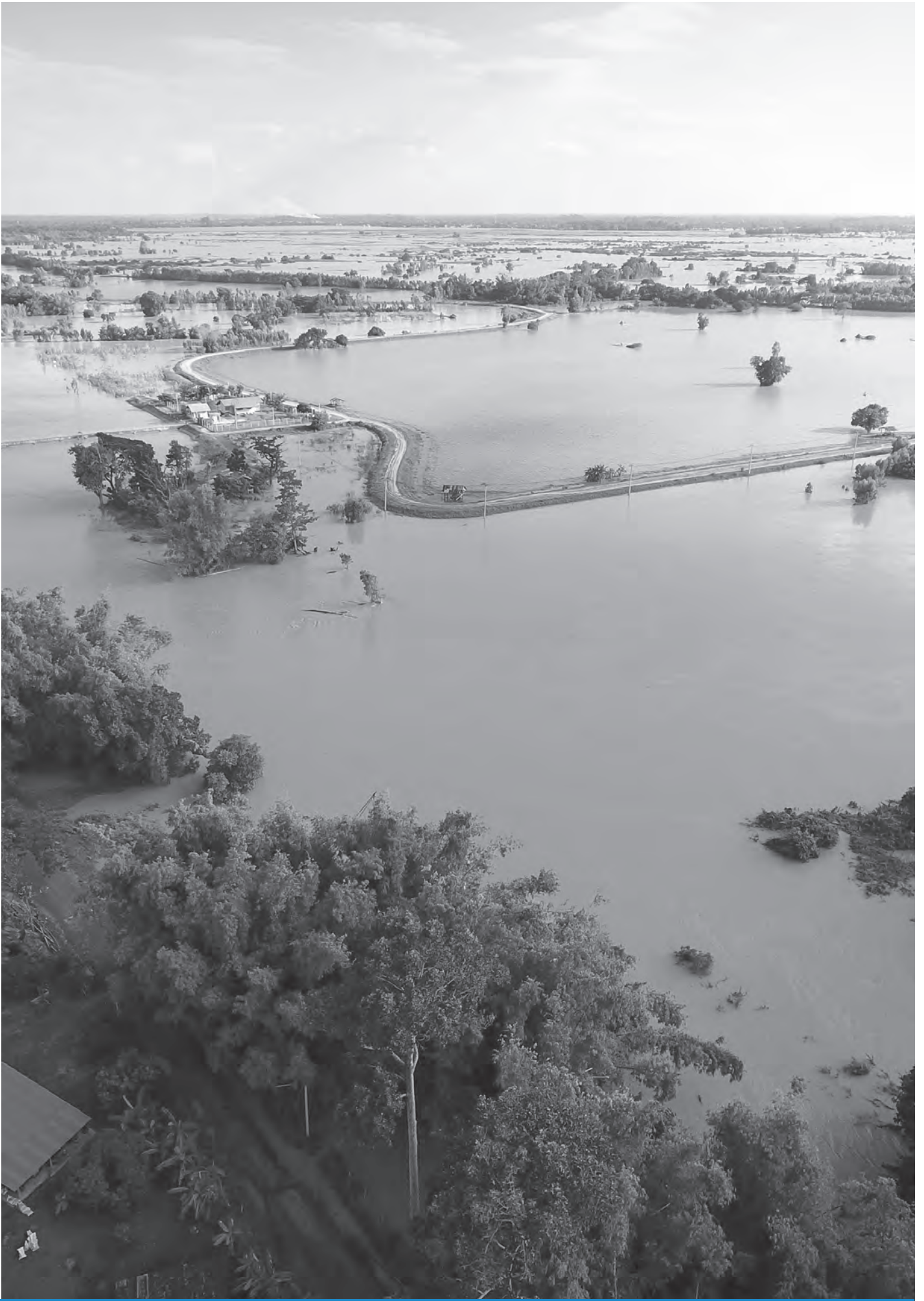
control wastewater? How are you keeping air pollution to a minimal with equipment and machinery? Are there any initiatives that your business has adopted which you could share amongst the supply chain and your partners to ensure project teams work more efficiently together to mitigate pollution? These factors are all food for thought.

### Adapting with the construction industry

In one of the construction industry's bids to improve sustainability there has been a focus in recent years to use more energy efficient building materials. Consequently, the ways in which the damage management industry develops to meet the standards and requirements of the wider supply chain needs continuous improvement. Knowledge and skill building of construction techniques will enhance technicians' abilities to understand and deliver the appropriate damage management solutions required. The wider insurance industry must develop alongside the construction industry in order to effectively restore properties which have been built with these materials.

Collaboration between the insurance, construction and damage management industries can ensure understanding is aligned when it comes to energy efficient building materials and the restoration processes. We can then work in partnership to fuel a more sustainable future for property restoration.







# TO BECOME MORE SUSTAINABLE, THE INDUSTRY NEEDS BETTER KNOWLEDGE



Chris Edwards

BY CHRIS EDWARDS, HEAD OF INSURANCE, PLASTIC SURGEON

With the cost of insurance premiums continually rising and the cost of escape of water (EOW) and fire damage claims spiralling, the impact on the environment is huge and cannot be underestimated. There is however, a possible solution which leading repair company to the insurance industry, Plastic Surgeon, believes can have a huge impact. However, first we need to educate the industry and its supply chain. Here, Head of Insurance at Plastic Surgeon, Chris Edwards explains.

## Escape of water

2017 was a year the insurance industry will not forget in a hurry. Floods like the one caused by Hurricane Harvey are supposed to happen once every 500 years. Houston saw three in three years, and Irma – which wrought devastation – is one of the strongest storms ever recorded.

Then, in early 2018 'The Beast from the East' wreaked havoc across the UK, creating some of the most testing weather experienced in the UK for years. Insurers reported an increase in claims of 290%, and the aftermath cost the industry a whopping £600 million, with claim costs quadrupling.

Fast forward to the summer heatwave, you'd be forgiven for forgetting the impact that weather can have on insurance claims, and our poor cousins in America are reaping the after effects of the devastation that Florence caused in September.

The government's official advisers, the Committee on Climate Change, warned in 2016 that the UK is poorly prepared for the inevitable impacts of global warming, including floods, deadly annual heatwaves and water shortages.

Flooding is the most high-profile impact of climate change on the UK. Many are calling on the insurance industry to play an active role in reducing the impacts, not only to save itself from future losses, but to enable them to reduce risk rather than merely responding to natural disasters.

## Repair-first approach

At Plastic Surgeon, we work with many of the UK's leading insurers and have noted that, the industry is still adopting a replacement-first approach to EOW claims, resulting in millions of tonnes of needless landfill every year.

We strongly believe that changing the approach to a 'repair-first approach' would have a huge influence on lessening our impact on the environment, helping to reduce landfill waste and carbon emissions, thus reducing our effect on climate change.

But a repair approach also has other benefits to insurers including huge reductions in claim life cycle costs and an increase in customer satisfaction ratings.

In 2015, following the devastating floods in Carlisle, the streets were full of skips filled with items which possibly could have been restored.

We, and many in the industry were shocked at the number of repairable items that were and are consistently thrown away following major incidents, resulting in millions of tonnes of unnecessary landfill, increasing our impact on the environment, and escalating costs.

In a recent report for a leading insurer we reported that only 16% of items that we see damaged by water are beyond restoration.

A report via the ABI (5<sup>th</sup> June 2018) stated that during the first quarter of 2018, insurance claims were up by 290%. However, what is interesting to note is that at this unprecedented busy time for the insurance industry, claim numbers at Plastic Surgeon did not follow that trend.

The industry still adopts old-fashioned, expensive and somewhat unreliable processes when it comes to handling claims during large scale weather and flooding events. Clauses within policy documents state that insurers have the option to repair, replace, or cash settle. Many insurers do not understand just how many items are completely repairable, and during incredibly busy times they, and their supply chain revert straight to a replacement-first approach.



## Fire damage

We cannot discount the increase in fire claims which remain a significant concern. In 2016, insurers paid out £1.25 billion in fire claims. The industry has also reported that the average cost of a claim involving a fire or explosion has increased by a third in two years.

There is a great deal of press coverage surrounding insurers and how they assess damage and what is a suitable payout. Similar to EOW claims the option to repair rather than replace is rarely considered.



## Working with loss adjusters

We estimate that over 75% of fire damaged elements in the home are repairable.

In a recent trial – working alongside an insurer and loss adjuster – we attended an initial visit alongside the loss adjuster to provide specialist advice, before the scope of reinstatement work was put together or any destructive strip-out took place.

By working with the loss adjuster, we are able to provide advice there and then, in terms of what can be repaired before any strip-out works take place. This not only ensures we save any items that are repairable but, in turn we are educating the loss adjuster on our processes and what we are able to achieve.

Our insurance team recently assessed a property, damaged by a house fire in a neighbouring home. Every room had some kind of damage, whether it be soot or more heavily damaged burns. Other areas of the house were damaged by water used to put out the blaze by the fire service. We reported that 100% of the damage could be completely repaired in a matter of days.

In many cases, a repair option is overlooked due to a lack of knowledge. By attending sites with a loss adjuster, specialist restoration companies can educate and explain directly what can and can't be replaced.

Many claims handlers will automatically suggest a new kitchen be installed as it may be deemed unrepairable – this may be mainly down to the fact that the kitchen is particularly dated, and new parts may be unavailable. However, with today's technology and market-leading products, repairs can be made which completely take items back to their former glory, quicker and more cost-effectively with a hugely lessened impact on the environment.

This approach is so much less disruptive to the customer. Take brick and stone work for instance. In a fire damaged home, to replace brick or stone can result in a customer being out of their home for a great deal of time, whilst the builder sources the correct stone which may come from a particular region or have a historic purpose. However, most brick and stone damaged in a fire can be repaired, which is a more customer-friendly approach.

## Time for the industry to work together

It's clear to see that many of the issues in the industry are as result of a lack of knowledge, resulting in numerous repairable items in the home being sent to landfill.

In 2017, Plastic Surgeon saved 3,474 tonnes of landfill over the course of the year. This was up 9% on 2016 figures, and early indications show that 2018 numbers will have increased again.

In addition to the overall reductions in terms of landfill, carbon emissions are greatly reduced through the lessened need of manufacturing, transport, and the energy required. With the industry under more and more pressure to reduce its carbon footprint and visibly show its commitment to the environment, a 'replacement-first approach' is a quick win.

It's interesting to note that the construction industry – of which a large proportion of our work takes place – has grasped restoration fully and wholeheartedly.

They understand the cost benefits and environmental benefits that the approach brings.



We are working closely with the BDMA and its members to educate and inform the damage management industry on the repair options available to raise this awareness further. A collaborative approach to repair is essential. We all have to be on the same page to be completely effective and to change the industry approach.

In addition to the huge environmental savings a repair approach has, the costs saved and the reduction in the claim life cycles are one of the biggest plus points to this approach. We recently reported that a repair approach saves over £850 per claim – a quarter of the cost of replacement – and it reduces the claim life cycle by a tenth, thus increasing customer satisfaction ratings.

It was particularly interesting to read Lee Sadowski's piece in the August edition regarding Crawford's Contractor Connection repair network. It's essential to ensure that the insurer, policyholder, and supply chain work together.

There is a big education piece here to get everyone following suit, but we're definitely getting there.



# INSIDE THE BDMA E-ACADEMY: CONSTRUCTION TECHNIQUES

Working in property damage management you are faced with many different building materials and construction types daily. These of course are ever evolving with technology continuously developing. In turn, the construction techniques used to build a property can have a later impact on the restoration process adopted following a property damage claim.

There is a lot to consider when approaching a claim on-site, and damage management professionals are aware they can do more harm than good if they go straight into the restoration process without clarifying the construction type, the building materials and the age of the building. Without identifying this key information, the practitioner risks further damage, higher claim costs and a longer claim life cycle, or even a more complicated process than necessary.

So, how does the BDMA's Construction Techniques course available through the BDMA e-Academy further support professionals' understanding?

The Construction Techniques course provides delegates with a basic knowledge of building construction in the United Kingdom.

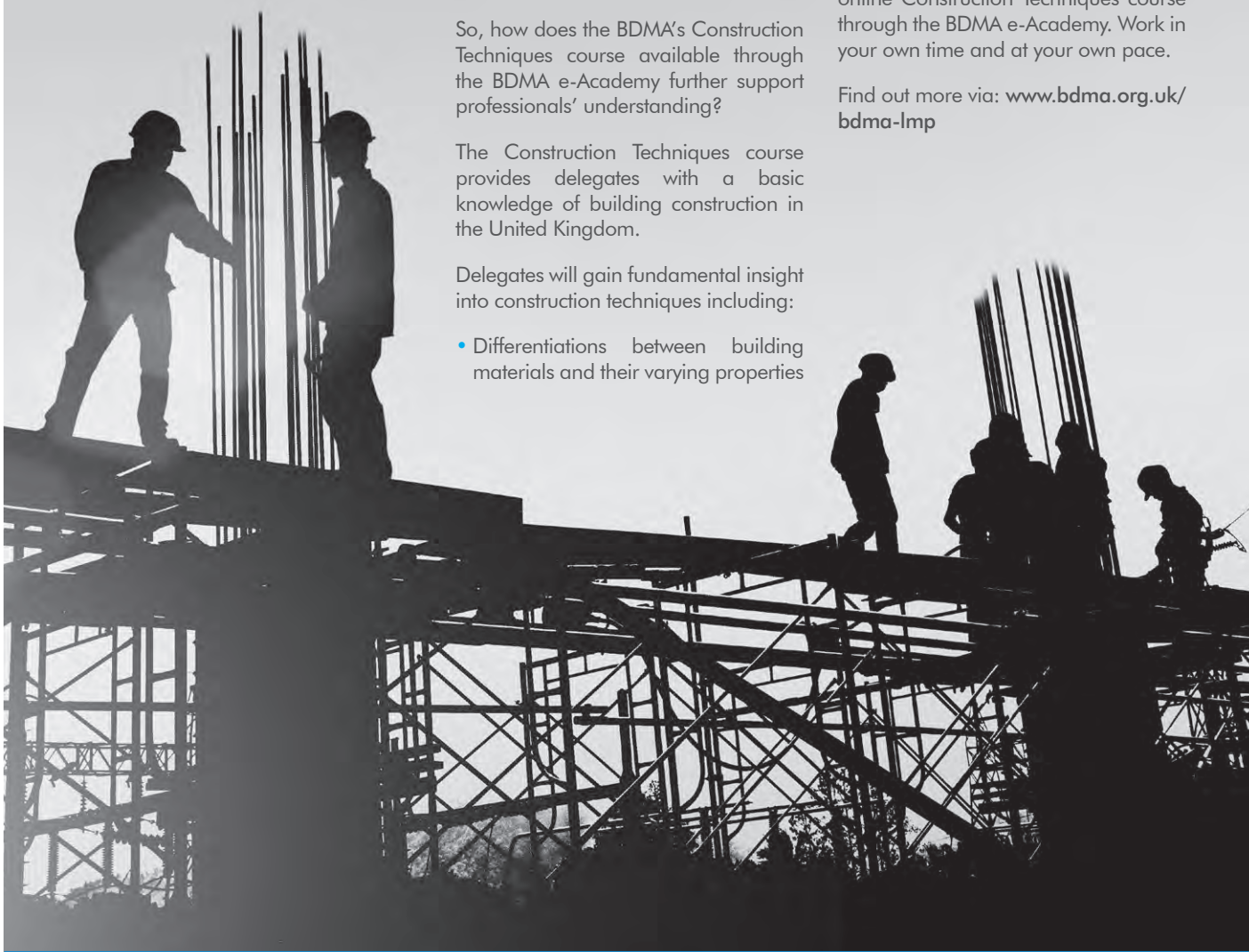
Delegates will gain fundamental insight into construction techniques including:

- Differentiations between building materials and their varying properties

- Essential building regulations in the UK, for example, regarding listed buildings
- How different building materials react with elements and affect restoration processes

The course aims to reinforce delegates' existing skills and enhance their abilities to deliver superior professional damage management solutions. Gain more expertise and sign up for the online Construction Techniques course through the BDMA e-Academy. Work in your own time and at your own pace.

Find out more via: [www.bdma.org.uk/bdma-lmp](http://www.bdma.org.uk/bdma-lmp)





# CONTINUOUS IMPROVEMENT WITH A BDMA MEMBERSHIP

BDMA MEMBERSHIP

A career in the wider insurance industry requires continuous growth and education. In the ever-competitive market of today, it is vital that practitioners keep up-to-date with new trends and progression within the industry.

A BDMA membership offers you educational materials in the form of technical and research papers, self-help sheets and publications, with information segmented for specific roles and interests. This flexible and targeted style of learning allows you to develop both knowledge and technical skill that is required within the damage management and wider industry, at your own pace. This helps you to continuously improve throughout every step of your career.

Once you receive a BDMA accreditation, it is widely recognised and respected across the industry. The accreditation builds further trust and confidence across the entire supply chain, including both policyholders and service users.

You can find out more about our BDMA memberships by going to [www.bdma.org.uk/membership-and-accreditation](http://www.bdma.org.uk/membership-and-accreditation)

## Upcoming BDMA examinations in 2018/19

30<sup>th</sup> November 2018  
Market Harborough

30<sup>th</sup> November 2018  
Bolton

22<sup>nd</sup> February 2019  
Market Harborough

17<sup>th</sup> May 2019  
Market Harborough

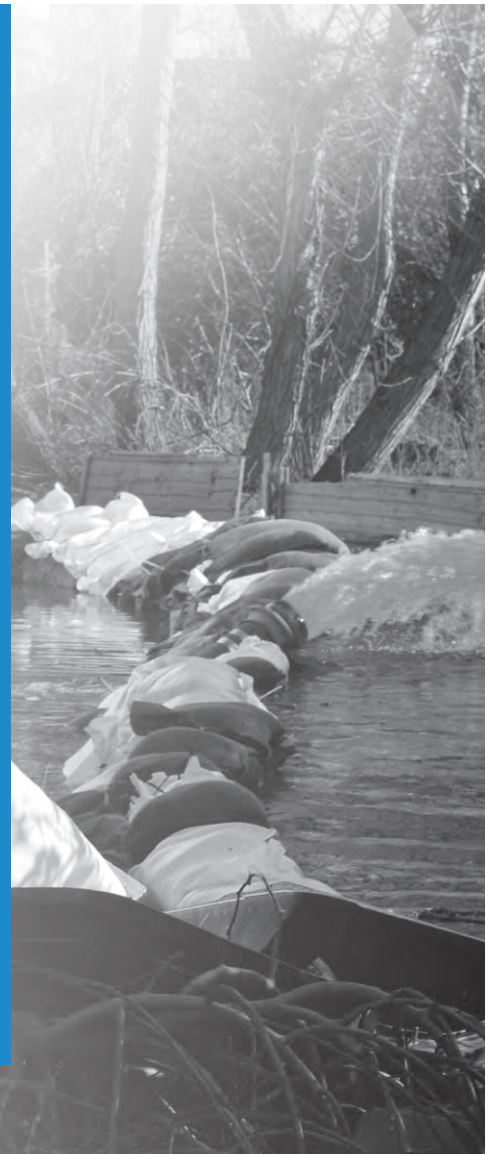
26<sup>th</sup> July 2019  
Market Harborough

**Note:** Dates may be added to accommodate the increasing demand for accreditation. All dates, venues and booking information are posted on the BDMA website. Details may be subject to change.

Candidates are advised to book as early as possible using the BDMA website. Except from mitigating circumstances, a cancellation fee of £15.00 plus VAT is payable if less than 10 days' notice is given.

Full details of all Categories & Criteria and the Route to Accreditation can be found in the Membership and Accreditation section on the website.

All individual BDMA members and associates are required to own a copy of the BDMA Standards, which are provided free of charge.



## THE BDMA E-ACADEMY

The BDMA e-Academy allows individuals to access carefully selected course content from market leading training providers, that has been specially developed by the BDMA. The online courses accompany the BDMA's existing instructor-led training to provide a full blended learning experience.

Learn in your own time, at your own pace with 24/7 access.  
Find out more here: [www.bdma.org.uk/bdma-lmp](http://www.bdma.org.uk/bdma-lmp)





# HRH THE PRINCESS ROYAL VISITS BDMA MEMBER

**JONATHAN DAVISON – SOPHIE BENNETT – BDMA**

The Forshaw Group, who is a BDMA Corporate Associate member, and has a number of accredited BDMA members, was privileged to have Royalty visit and acknowledge their 70<sup>th</sup> Anniversary on Tuesday 16<sup>th</sup> October. We congratulate them.

The day was without question unique, professionally applied and the BDMA was honoured to be invited and subsequently involved. It was

a marvellous moment to highlight our worth (and that of our members) and we very much appreciated the opportunity afforded by Liam Hanlon and his colleagues.

## Excellent Support

There were many exhibitors, attendees and supporters. These ranged from insurers, adjusters, an eclectic mix of contractors, others such as the BDMA,

charitable organisations, local officials and politicians, the military and more.

In conclusion, the BDMA, and far more so its members, offer substantial value to individuals, families, communities, business, local economies, UKPLC and our country as a whole.



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# DRIVING A CHANGE FOR SUSTAINABLE CLAIM FOOTPRINTS

BY DES O'CONNOR,  
REVIVAL



Des O'Connor

As many in our industry know, the most effective and efficient way to dry a property is to increase the temperature, which in turn will increase the efficiency of conventional drying equipment. However, the skill and knowledge of a trained technician also impacts the claim's proficiency. Significant amounts of machinery are used, and power is expended to raise the temperature of the wetted materials' target surfaces (for example, with concrete and brick).

Technicians know that refrigerant dehumidifiers work best at optimal temperatures, but this is a huge strain on the power supply and is not considerate to our environment. The use of heat to supplement a conventional drying system enables the equipment to work at maximum efficiency, thus reducing the power usage on the claim.

In some cases, an open (natural) drying system should be considered within a drying regime as this can be monitored the same way as a conventional drying programme. Yet, it is inherently difficult to determine the finish time of the drying programme.

Obvious concerns around the great British weather and the lack of security by leaving windows and doors open, need to be considered.

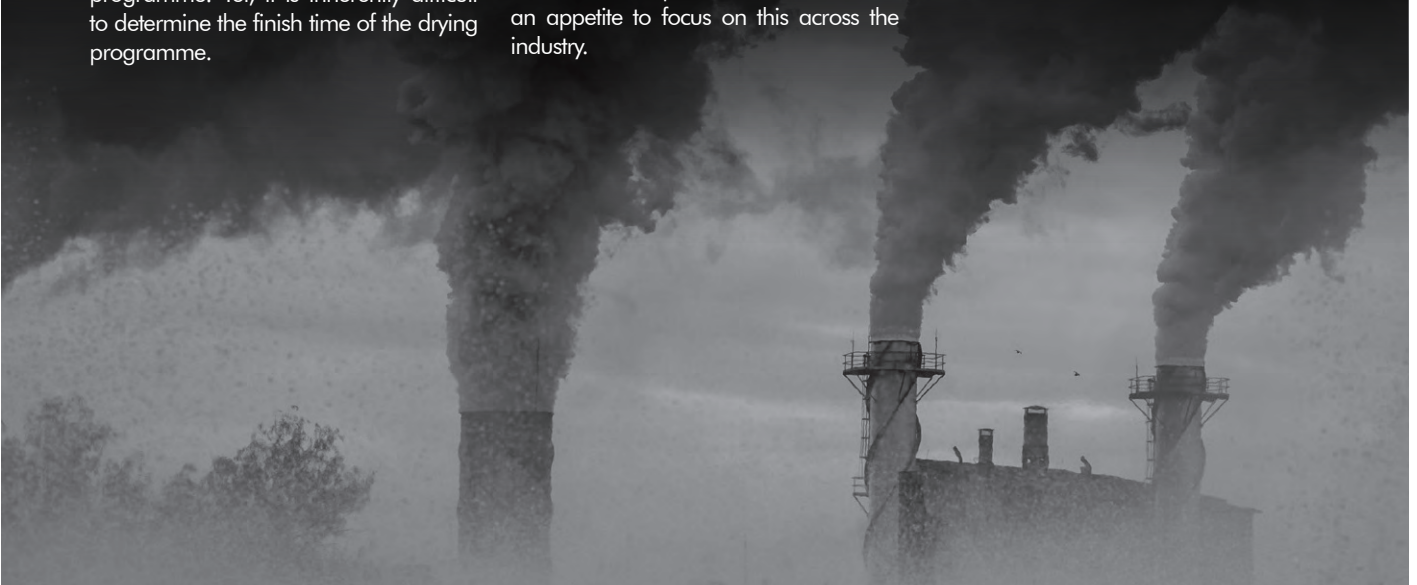
Target and injection systems are extremely efficient drying programmes that are becoming increasingly prevalent in use. This approach can massively reduce the environmental impact of the drying process and is very effective.

Competently trained technicians, correctly specifying a drying solution including strip-out works and equipment installation, will maximise the efficiency of the drying process and minimise the quantity of materials being sent to landfill.

Reducing the number of monitoring visits by 1 can save 20-50 litres of fuel. This delivers a cost and environmental saving, as well as convenience for the customer. If the restoration industry's main goal within the next year was to install remote monitoring on 50% of water damage claims, this would immediately impact the carbon footprint. Yet, there must be an appetite to focus on this across the industry.

The newest equipment on the market has remote capability which can be used to control, monitor and measure the drying process from your computer, phone, or tablet. This means that many more tasks can be handled simultaneously without the need to spend a lot of time on the site or in the car. Additionally, the drying process is terminated at exactly the right time rather than at a time determined by the customer, contractor or when the technician is free, and the equipment can be turned off at that point.

The disaster restoration industry can drive real change and improve awareness of our ecological footprint during a claim. Restoration and building companies need to work collaboratively to create a cultural change when it comes to our environment. Investment in technology, training and awareness is needed to truly make a difference.





# TOP MARKS FOR PRIMARY SCHOOL'S FIRE DAMAGE RESTORATION

### Overview

When a fire broke out in a primary school, significant fire damage to the building structure was caused. Critical action was needed to control and mitigate the effects of the fire damage. Property restoration specialist, The Forshaw Group, was called upon to provide a solution for the school.

### Problem

The fire had led to widespread damage to the school's kitchen area, prep rooms, lift shaft and staff welfare facilities in the same block. These areas could not be used until decontamination, cleaning, restoration and reinstatements took place.



### Solution

The Forshaw Group was approached to provide a comprehensive solution for the fire damaged building. The process for this project was to complete strip-out works, provide a full fire clean-up and completely restore all damaged areas.

Many challenges were faced and solved throughout the completion of the project. Technicians were challenged with odour control in areas, but they effectively dealt with this. Meanwhile, the team experienced access issues, as all staff, machinery, plant, skips and other equipment, could only arrive, be set up or be removed within strict time frames each day before the school holidays. The Forshaw Group worked closely with its suppliers to ensure that all required supplies and machinery were delivered in line with the strict timescale.

Dust and noise control also had to be considered, as technicians had to keep this to a minimum without causing inconvenience to the occupants of all adjoining premises. Lastly, care had to be taken to ensure that no damage was caused to existing structures or near the boundaries of the site or adjoining work. All demolition work and roof repairs were completed in the school holidays to minimise any disruption in school time.

The Forshaw Group managed all aspects of this claim to ensure any sub-contract elements worked to the programme and clear communication throughout the whole process kept everyone involved up to date with all works carried out. The customer was very happy with the project management.



The project was successfully completed three weeks earlier than anticipated. The school kitchen had been out of use for four months prior to The Forshaw Group's involvement, and the restoration had been estimated as sixteen weeks' worth of work. The school was using external catering for this duration. The end result was a purpose designed kitchen and lift for the school.







Company: [Humidity Response Ltd](#)

Humidity Response Ltd is a family owned and run company, which provides fire damage restoration, water damage repair, mould removal, damp repair, upholstery and carpet cleaning and professional domestic and commercial cleaning services.

BDMA Sponsorship type: [Bronze Sponsor](#)

Name: [Jason Head, Director of Humidity Response Ltd](#)



As Humidity Response is a family business working alongside some of the largest organisations in the industry, it can be quite difficult to build up a reputation and name in the open market. We wanted to demonstrate our value to the industry. This was a key factor in Humidity Response becoming a BDMA Sponsor, as it helps our organisation build trust and a positive reputation within the industry.

By being associated with the BDMA, it means potential customers are likely to give us a chance as they can see that we operate in a professional way, which is accredited by the BDMA and its standards. Humidity Response is a 'family run business who cares for you', and we are proud to be a BDMA sponsor.



## THE STANDARD MARCH 2019 EDITION

Our next edition will focus on: Treating Customers Fairly.

- How is the industry treating customers?
- What more can be done to improve the customer experience?
- What does the future hold for customer service?

We will be exploring all the above.

**Do you want to be involved or contribute?**

Contact Paul Williamson at [paul.williamson@realia.co](mailto:paul.williamson@realia.co) for advertising opportunities.  
Contact Olivia Miller at [olivia.miller@realia.co](mailto:olivia.miller@realia.co) for editorial opportunities.





# THINK BEFORE YOU DRY!



Andrew Bussey

BY ANDREW BUSSEY, DIRECTOR, SMITHERS PURSLOW

Working on water damaged losses, Smithers Purslow Consulting Engineers and Surveyors are regularly partnered with Disaster Management companies. In this article, Director Andrew Bussey, asks parties recommending drying to take a step back at the outset of a project to see if a more environmentally considerate approach might be possible?

There is no doubt, in many situations, the need for drying equipment is absolute to restore buildings to pre-incident condition and enable repairs to be correctly carried out.

In some of these circumstances, drying may need to be carried out rapidly and this would typically occur if the building is domestic and there are substantial alternative accommodation costs or if in a commercial building where business interruption outlay is high.

However, we have seen from the preceding report prepared by Revival that energy consumption and carbon dioxide omissions associated with drying can often be abnormally high and harmful to the environment and this is likely to be even more so in situations where rapid drying for re-occupation is employed.

As specialists involved in assessing water damage to buildings and advising over drying, it is important to consider by-products of recommendations in terms of energy consumption and the impact on the environment.

To enable sustainable recommendations to be reliably made it is necessary to consider several factors.

An opening question with a policyholder would be understanding the source of water and its passage through the building and volumes and duration.

If this is understood and used in conjunction with moisture content readings to 'map' the affected areas, the impact on the building can be better evaluated.

It is then equally important to understand the nature of construction and how the materials involved might have been affected by the water source.

Understanding the foregoing will enable the optimum strip-out to be carried out. In examining strip-out, it is important to ensure all wet areas are accessed so they do dry out but where robust construction materials have been used, we should all look to retain these wherever possible.

As a practice involved in repairing buildings following water damage, we often see extensive strip-out works that could have been avoided with a better understanding of the water damage and materials used in construction.

We also see situations where drying equipment has been installed at huge expense and energy consumption, and nothing has been done to actually identify and eliminate the cause. It is accepted that equipment can be useful in mitigating the extent of water damage, but recommending vast amounts of gear when there's been no attempt to establish the cause and prevent it is irresponsible behaviour. Smithers Purslow refer to one example where a £30k drying programme of a huge basement had to be halted as water ingress was still occurring and there had been no attempt to investigate this, by the parties involved.

Furthermore, professionals need to gain an understanding of the policyholder's circumstances and overall claim position.

In many claim situations there will be time pressures to ensure rapid or accelerated drying to enable repairs to go ahead with speed.

However, occasionally losses will take time to resolve due to complications over liability, personal circumstances and bespoke schedules of work taking time to produce and tender, and even statutory consents.

In situations such as this, it may be possible for drying firms to promote the unaided drying of the building if weather and atmospheric conditions allow and affected areas can be naturally ventilated, or basic air movers introduced.

This approach may also be most suitable for historic building materials where rapid drying could result in shrinkage cracking and consequential damage.

With reduced but optimal strip-out and the prospect of reduced drying equipment, pre-loss condition can be restored on some properties without affecting claim duration and a side benefit is a green and more environmentally aware approach.

In reviewing water damage, all parties should be encouraged to consider their approach and fully understand all of the factors before making recommendations.







# RECRUITMENT

The BDMA can help you find your ideal candidate and achieve your hiring goals across the wider insurance industry.

The recruitment section of the BDMA website is designed to support those in the damage management and associated industries by showcasing available job opportunities.

Contact [info@bdma.org.uk](mailto:info@bdma.org.uk) to find out how you can advertise via the BDMA website.

Take a look at current vacancies by visiting:  
[www.bdma.org.uk/recruitment](http://www.bdma.org.uk/recruitment)



## DISASTERCARE PLATINUM CELEBRATED FOR INNOVATIVE RESTORATION SOLUTIONS WITH AWARD RECOGNITIONS

In summer 2018, Disastercare Platinum was honoured to be awarded the Claims Initiative of the Year – Outsourced Partner accolade at The British Insurance Awards. The specialist restoration company advocates the damage management industry with its 'Restore don't Replace' mantra and demonstrates how restoration positively reduces the environmental impact of landfill and the manufacturing of replacement products. Utilising its innovative in-house restoration system for soft contents, offering a 95% restoration rate for items, Disastercare has left consumers overjoyed with restored sentimental items, and insurers with significant savings.

**Disastercare has gone on to become a Finalist in the Insurance Times Claims Innovation of the Year category, and we wish them all the best!**





## MEMBER SHOWCASE



Company: **ChemDry Excel Limited**

BDMA Membership type: **Technician & Associate**

Name: **Dawn Tucker, Finance and Business Support Manager**

- How does having a BDMA membership benefit your organisation?

Being a BDMA Member is a great benefit for ChemDry Excel for many reasons. It enables our fire and flood technicians to demonstrate the expert knowledge that they have gained from online resources, the BDMA e-Academy and the face-to-face training provided.

The BDMA is known for its high standards and this is well respected within the industry. So when insurance companies see that we have a BDMA membership, they recognise that we are a trustworthy and professional company to work with.

- Has expertise within your organisation improved with the BDMA membership training?

Yes, definitely. All of our technicians work to the BDMA standards.

- What attracted your team to pursue a BDMA accreditation?

The BDMA offers such a well-recognised and respected qualification in the wider industry and this is what originally attracted us to become a member. The BDMA Academy training also compliments the training that the ChemDry Master Franchise offers.

## Specialist Restoration Solutions



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Books



Photos



Artwork



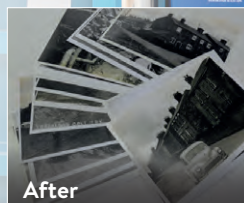
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Before



After





# NEW BDMA MEMBERS

**Congratulations to those who have achieved BDMA accreditation since our last issue!**

## **Technician**

**Ryan Cooper**  
T&H Cox Limited T/A Rainbow  
International

**Martin Davis**  
Rainbow International Herefordshire

**Paul Dewar**  
Rainbow International Airdrie

## **Insurance Technician**

**Ibrar Akhtar**  
Legal and General

**Louise Alder**  
Cunningham Lindsey – Sedgwick

**Aliya Alyas**  
Cunningham Lindsey – Sedgwick

**Julie Bailey**  
Legal and General

**Juliet Bailey**  
Hiscox Insurance

**Charlotte Beswick**  
Cunningham Lindsey – Sedgwick

**Alaur Choudhury**  
Legal and General

**Vicky Deller**  
Hiscox Insurance

**Ryan Edmead-McKie**  
Legal and General

**Suzanne Florance**  
Legal and General

**Emma Gabbitas**  
Hiscox Insurance

**Ceri George**  
Cunningham Lindsey – Sedgwick

**Richard Griffiths**  
Hiscox Insurance

**Rhiannon Haikney**  
Cunningham Lindsey – Sedgwick

**James Halls**  
Davies Group

**Laura Hammond**  
Hiscox Insurance

**Katie Hopkins**  
Legal and General

**Lisa Howes**  
Cunningham Lindsey – Sedgwick

**David James**  
Hiscox Insurance

**Kelly Johnson**  
Hiscox Insurance

**Jade Jones**  
Hiscox Insurance

**Karel Krikava**  
Legal and General

**Liam Laprell**  
Lloyds Banking Group

**Simon Loerns**  
Hiscox Insurance

**Stuart Logan**  
Hiscox Insurance

**Charleigh-Jo Mills**  
Hiscox Insurance

**Michael Melchizedek**  
Cunningham Lindsey – Sedgwick

**Diana Pearson**  
Legal and General

**Linda Roberts**  
Legal and General

**Kadhum Shanshol**  
Crawford & Co

**Baljit Sidhu**  
Legal and General

**Angus Sinclair**  
Legal and General

**Scot Vettors**  
Legal and General

## **Claims Practitioner**

**Gary Atkins**  
Certus PS Limited (Invisio)

**Matthew Blackman**  
Building Validation Solutions

**Richard Brooks**  
Invisio – Cunningham Lindsey

**Daniel Buswell**  
Cunningham Lindsey – Sedgwick

**Adrian Caperton**  
Invisio – Cunningham Lindsey

**Patrick Conlon**  
Peril Validations Limited (Invisio)

**Mary Cotterill**  
Cunningham Lindsey – Sedgwick

**Alexander Degg**  
Invisio – Cunningham Lindsey

**Darren Fox**  
Cunningham Lindsey – Sedgwick

**Zaire Hussain**  
Cunningham Lindsey – Sedgwick

**Stephen Johnson**  
Invisio – Cunningham Lindsey

**Michael McCarron**  
Building Validation Solutions

**Scott Pancholi**  
Building Validation Solutions

**Michael Procter**  
MP Investigations

**Marc Robinson**  
Building Validation Solutions

**William Sibley**  
Building Validation Solutions

**Craig Smith**  
Cunningham Lindsey – Sedgwick

**Mark Thomas**  
Thomas & Thomas Management  
Services (Invisio)

**Michael Thomas**  
Oriel Services Limited

**James Urquhart**  
Invisio – Cunningham Lindsey

**Richard Wainwright**  
REW Surveyors (Invisio)

**Martin Westwood**  
Cunningham Lindsey – Sedgwick

**Robert Wheeler**  
Building Validation Solutions

**Robert Whittle**  
Robert Whittle

## **Corporate Associates**

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**London Basement Pumps Ltd**

**Plastic Surgeon Ltd**

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**Training:** [training@theforshawgroup.com](mailto:training@theforshawgroup.com)

**Website:** [theforshawgroup.com](http://theforshawgroup.com)

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## About TFG

TFG are property restoration specialists, working closely with insurance companies and loss adjusters to provide a 'one stop shop' solution for commercial and residential property damaged by fire or flood.

Our roots are in building and construction, our knowledge of building surveying allows us to manage costs and reduce margins. We have first-hand experience of the complex issues encountered when dealing with policy-holders, and pride ourselves on our excellent customer service.

Based in the North-West and delivering nationally TFG have been providing a quality service for 70 years.



### Award Winning Service

TFG are proud to have won the LV= Claims Partner Award.



# LV=Gi

## Claims Partner Awards '18

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FROM THE RESTORATION **LEADER**

# **COMPACT**

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- Stackable for compact storage - also transport more on each truck

MODEL	F571 -230V CUBE DEHUMIDIFIER
WATER REMOVAL CAPACITY 30°C / 80% RH	43 L / DAY
20°C / 60% RH	21.8 L / DAY
PROCESS AIR MOVEMENT	130 CFM
DIMENSIONS (W x H x D)	28.7 x 38.9 x 40.1 CM
UNIT WEIGHT	22.7 KG
AMPS	2.4A

Specifications are subject to change without notice.  
Some values may be approximate.

### **CFM1000 AIRMOVER**

- 5 positions to dry floors, walls and ceilings
- Fits anywhere and stacks and stores compactly
- Lightweight and easy to carry – just 7.5 kg
- Quiet, high-velocity focused airflow

MODEL	CFM1000-230V AIRMOVER
AIRFLOW	1157 M <sup>3</sup> / HOUR
AMP DRAW	0.54A
DIMENSIONS (W x H x D)	44.4 x 21.8 x 49.5 CM
USE WEIGHT	7.5 KG

Specifications are subject to change without notice.  
Some values may be approximate.

