



# **BRITISH DAMAGE MANAGEMENT ASSOCIATION**

## **EXAMINATION SYLLABUS**

### **INSURANCE TECHNICIAN**

**APRIL 2020**

## BDMA INSURANCE TECHNICIAN

The objective of this certification is to enable the insurance professional to communicate effectively with damage management practitioners and contractors, especially on site, recognising appropriate recovery and restoration activity, and feeling confident about discussing potential courses of action or challenging work that appears inappropriate.

As an accredited BDMA Insurance Technician you will not be expected to be in a position to carry out damage management procedures, but you will need to have developed an in-depth understanding of the principles, standards and techniques that underpin good damage management practice.

In order to reach the standards you will require to pass the BDMA Insurance Technician Exam you will need to study the Insurer edition of the *BDMA Official Damage Management Training & Reference Module*, with particular attention to the information referenced in this Syllabus. You will also be required to attend an official BDMA Insurer Training course.

The key to becoming a BDMA Insurance Technician is to develop a good understanding of the subjects covered in the Insurer edition of the *BDMA Official Damage Management Training & Reference Module* and to be aware of how Damage Management can minimise losses, prevent risks and add value to the claims process.

The syllabus outlines the minimum information you will need in order to sit the Insurance Technician examination and should be used as a guide to the level of knowledge that will give you a basic understanding of Damage Management best practice.

The Syllabus consists of four sections:

HEALTH & SAFETY MODULE  
GENERAL MODULE  
FIRE MODULE  
WATER MODULE

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### NOTES:

<sup>1</sup> Some sections of the syllabus suggest you may wish to study additional relevant information in the *BDMA Official Construction Training & Reference Module*. You should be aware this Module is only available in conjunction with the BDMA Official Construction Training Course and is not a requirement for this accreditation.

## **TRAINING COURSES**

The BDMA offers official training programmes in both  
Damage Management and Construction

Individuals wishing to gain accreditation as a BDMA Insurance Technician are required to undergo a BDMA approved Insurer Training course prior to sitting the examination. Training in Construction is available through the BDMA but is not a requirement for accreditation.

### **DAMAGE MANAGEMENT (REQUIRED)**

BDMA Official Insurer Training Courses in Damage Management may, in some cases, be accessed through a bespoke corporate programme. Where this is not already available you should contact the BDMA to identify whether it would be appropriate to establish a corporate training programme for your organisation.

Alternatively, the BDMA can advise the availability of Official Insurer Training Courses at an independent venue.

Students will require a copy of the *BDMA Official Damage Management Training & Reference Module (Insurer Edition)* which is available from the BDMA e-Academy.

### **CONSTRUCTION (OPTIONAL)**

The BDMA Official Construction Training Course is delivered in conjunction with Wolverhampton University, School of Engineering and the Built Environment. Students are provided with the *BDMA Official Construction Training & Reference Module*, which acts as an ongoing resource.

## **INSURANCE TECHNICIAN HEALTH & SAFETY MODULE**

### **Health and Safety:**

A basic understanding of Health & Safety is recommended prior to attending the BDMA Insurer Training programme. In most cases this will have been covered in-house.

*Additional relevant information you may wish to study:*

*BDMA Official Damage Management Training & Reference Module (Insurer edition)*

## **INSURANCE TECHNICIAN GENERAL MODULE**

### **Buildings – Electrical Wiring:**

*The information to study is:*

*BDMA Official Damage Management Training & Reference Module*

*Other relevant information you may wish to study:*

*BDMA Construction Training & Reference Module<sup>1</sup>*

*The outcomes of the learning experience should be an understanding of:*

The basics of domestic electrical wiring circuits, what information is required for a temporary supply including extension cables, Health & Safety when dealing with electricity

*Additional courses you may find useful:*

*BDMA Construction Training Course*

### **Buildings – Heating & Ventilation, Air Conditioning & Plumbing Systems:**

*The information to study is:*

*BDMA Official Damage Management Training & Reference Module*

*Other relevant information you may wish to study:*

*BDMA Construction Training & Reference Module<sup>1</sup>*

*Additional courses you may find useful:*

*BDMA Construction Training Course*

*The outcomes of the learning experience should be an understanding of:*

The basics of domestic plumbing and sewage systems, the basic components of heating, ventilation and air-conditioning systems (HVAC)

### **Buildings – Various Structural Systems:**

*The information to study is:*

*BDMA Official Damage Management Training & Reference Module*

*Other relevant information you may wish to study:*

*BDMA Construction Training & Reference Module<sup>1</sup>*

*Additional courses you may find useful:*

*BDMA Construction Training Course*

*The outcomes of the learning experience should be an understanding of:*

The huge variety of building systems in the UK and how to recognise a timber frame building, how exterior walls affect the drying of a building, the potential problems of vertical leaks and use of plasterboard, how to recognise an insulated floating floor, the variations in drying techniques dependent on the structure of the property and the effects of differential drying, the arguments for and against strip out, the advantages and disadvantages of restoration as opposed to reinstatement

## **Permeance:**

*The information to study is:*

*BDMA Official Damage Management Training & Reference Module*

*Additional courses you may find useful:*

*BDMA Construction Training Course*

The outcomes of the learning experience should be an understanding of:  
What Permeance is and its effect on the drying of buildings

## **Historic and Listed Buildings:**

*The information to study is:*

*BDMA Official Damage Management Training & Reference Module*

*Other relevant information you may wish to study:*

*BDMA Construction Training & Reference Module<sup>1</sup>*

*Additional courses you may find useful:*

*BDMA Construction Training Course*

*The outcomes of the learning experience should be an understanding of:*

The different rules and regulations affecting the work on these types of buildings, when specialist knowledge may sometimes be required

## **Damage Limitation – Basic Principles:**

*The information to study is:*

*BDMA Official Damage Management Training & Reference Module*

*The outcomes of the learning experience should be an understanding of:*

The concept of primary and secondary damage, what a “triage” assessment is and how one is carried out, why some things take priority, what actions are taken to minimise secondary damage and how this affects the decisions made, how humidity control can minimise the effects of corrosion on the indoor environment, what can be done to reduce consequential loss

## **Cleaning and Restoration:**

*The information to study is:*

*BDMA Official Damage Management Training & Reference Module*

*The outcomes of the learning experience should be an understanding of:*

The different types of cleaning techniques for different surfaces and materials, dry methods, wet methods and abrasive methods, the benefits of test cleaning

## **Transportation, Moving and Packing:**

*The information to study is:*

*BDMA Official Damage Management Training & Reference Module*

*The outcomes of the learning experience should be an understanding of:*

The reasons for transporting goods away from site and how a triage assessment affect this, the correct packing techniques for damaged documents and books

## **Technical – Chemicals:**

*The information to study is:*

*BDMA Official Damage Management Training & Reference Module*

*The outcomes of the learning experience should be an understanding of:*

What pH is and how it affects the choice of cleaning products, what the Health & Safety requirements are when using chemicals, the importance of using the correct chemicals to the correct dilution rates

## **Odour Control:**

*The information to study is:*

*BDMA Official Damage Management Training & Reference Module*

*The outcomes of the learning experience should be an understanding of:*

The fact that odours are a subjective experience, the difference between masking and removal of odours and when and why removal is preferred, how to recognise odour sources and what a musty odour indicates, the fact that smoke odour elimination is not a precise science and it cannot be measured, which odour removal techniques work better than others in different environments and why this happens, the fact that a persistent odour indicates an odour source

## **INSURANCE TECHNICIAN FIRE MODULE**

### **Fire – Damage Limitation:**

*The information to study is:*

*BDMA Official Damage Management Training & Reference Module*

*The outcomes of the learning experience should be an understanding of:*

How a basic fire damage triage should be carried out, the principles of damage limitation by identifying the potential for secondary damage and what actions could be implemented to prevent it, the corrosive and conductive effects of some fire residues, how smoke can stain items and its conductive nature can damage electronics, the different type of fires and why test cleaning is important, a heat gradient and the ramifications of different types of fire

### **Risk Assessments after Fires:**

*The information to study is:*

*BDMA Official Damage Management Training & Reference Module*

*The outcomes of the learning experience should be an understanding of:*

How a risk assessment is carried out, the toxicity of fire residues, how airborne contaminants can be reduced, how and when ventilation should be used, air filtration and air scrubbing methods, how loose dry soot can be decontaminated

### **Contents – Furniture:**

*The information to study is:*

*BDMA Official Damage Management Training & Reference Module*

*The outcomes of the learning experience should be an understanding of:*

How smoke residues affect wood and the appropriate restoration techniques, how acidic smoke residues can stain plastic laminates, the importance of early floor cleaning methods, how a triage of fire damaged items affects decision making

### **Contents – Miscellaneous Household Items:**

*The information to study is:*

*BDMA Official Damage Management Training & Reference Module*

*The outcomes of the learning experience should be an understanding of:*

How a triage should be carried out on smoke affected contents and the decisions to make from it, the effects of smoke residue and possible restoration techniques for electrical and electronic items, textiles, ceramics, artwork, photographs, kitchenware, documents and books, and recorded media, how items can also be affected by water damage, the potential value of collectables, the problems with smoke contamination of LPs, CDs, DVDs and audio/video cassettes, the potential effects of cleaning on items already suffering from wear and tear, the options for freeze/vacuum drying techniques for documents, books and photographs, when to involve specialist restorers



## **Surveying – Chloride Testing:**

*The information to study is:*

*BDMA Official Damage Management Training & Reference Module*

*The outcomes of the learning experience should be an understanding of:*

Where chlorides come from, the benefits of chloride testing and its limitations, what is affected by chlorides and what actions could be taken if chlorines are detected

## **Technical – Fires, Smoke and Soot:**

*The information to study is:*

*BDMA Official Damage Management Training & Reference Module*

*The outcomes of the learning experience should be an understanding of:*

Fire types and how they predict the type of contamination, the significance of oxygen starved and oxygen rich fires, what a protein fire is and its effects on the buildings and contents, the behaviour of smoke and what points in a building it will contaminate, how high and low pressure affects the behaviour of smoke, the effects of water when involved with smoke residues

## **INSURANCE TECHNICIAN WATER MODULE**

### **Water Damage Limitation:**

*The information to study is:*

*BDMA Official Damage Management Training & Reference Module*

*The outcomes of the learning experience should be an understanding of:*

Applying a triage to water damage assessment and the classifications of the water source/s, why it is important to identify a vertical flood and the age of the incident, the effects on materials of the different types of water ingress, water damage limitation and decontamination methods, what a water damage risk assessment is and how the Health & Safety issues around foul water affect the decisions made about restoration, how water vapour moves through the air and the ways in which this can be controlled, when stripping out may be appropriate, what damage limitation services are available

### **Drying Equipment and Usage:**

*The information to study is:*

*BDMA Official Damage Management Training & Reference Module*

*The outcomes of the learning experience should be an understanding of:*

The different types of equipment available to the damage management industry and how they are used, the limitations and benefits of different types of equipment

### **Moisture Measuring:**

*The information to study is:*

*BDMA Official Damage Management Training & Reference Module*

*The outcomes of the learning experience should be an understanding of:*

How moisture measurements in most water damage materials are taken, what type of readings come from a resistance meter, radio wave meter and a digital thermo-hygrometer and what they mean, what other moisture measuring methods are available, how moisture in concrete and dense material is measured, how and why moisture meters must be calibrated, the importance of Relative Humidity (RH%)

### **Drying Buildings and Contents:**

*The information to study is:*

*BDMA Official Damage Management Training & Reference Module*

*The outcomes of the learning experience should be an understanding of:*

What 'dry' means in normal occupation of a building, why it is important to remove 'liquid' water from a building and what equipment is used to do this, what energy is required to create evaporation in a building, the importance of creating a "balanced drying system", how desiccant, refrigerant dehumidifiers and high capacity heating systems are installed, what a humidistat can do, the effects of water and humidity on wood, the restoration possibilities for water damaged furniture, documents and photographs, when to involve specialist restorers

## **Microbiological Surveying after Black Water Contamination:**

*The information to study is:*

*BDMA Official Damage Management Training & Reference Module*

*The outcomes of the learning experience should be an understanding of:*

What bacterial swabbing is and what type of laboratory analysis is available

## **Technical – Microbiology and Water Damage:**

*The information to study is:*

*BDMA Official Damage Management Training & Reference Module*

*The outcomes of the learning experience should be an understanding of:*

How changes in the equilibrium moisture content in buildings effects mould growth, some typical methods of controlling mould

## **Technical – Psychrometry:**

*The information to study is:*

*BDMA Official Damage Management Training & Reference Module*

*The outcomes of the learning experience should be an understanding of:*

The effects of temperature on Relative Humidity (RH%) and how hygroscopic material is in turn affected by RH%, what Equilibrium Relative Humidity (ERH) is and the significance of an ERH above 80%, what Specific Humidity is and what effects air movement has on evaporation

## **Technical – Moisture Mechanics:**

**The information to study is:**

*BDMA Official Damage Management Training & Reference Module*

*The outcomes of the learning experience should be an understanding of:*

How water vapour transmits through air; how vapour pressure differential is calculated