



RESIDENTIAL SERVICES



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STAY CALM

Disaster can strike anytime, anywhere, and in many different forms. How will you meet your customers' needs?

You can count on BELFOR, the leader in disaster recovery and restoration services, to provide innovative solutions to your restoration problems. With over 35 years of experience we understand the importance of customer satisfaction.

We're available 24 hours a day, 7 days a week – wherever and whenever your customer's need us, no matter how challenging the situation.



□ Recovery

□ Reinstatement

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Response is Everything–

Our People–

Our Culture–

Our Philosophy–

Our Environmental Responsibilities–

Consistent Service Delivery–

Our Accreditations–

Information Security and Fraud Prevention–

Our Capability–

Our Technical Competance–

Surge Planning–

Health and Safety–

Customer Satisfaction and Management Information–

Audit–



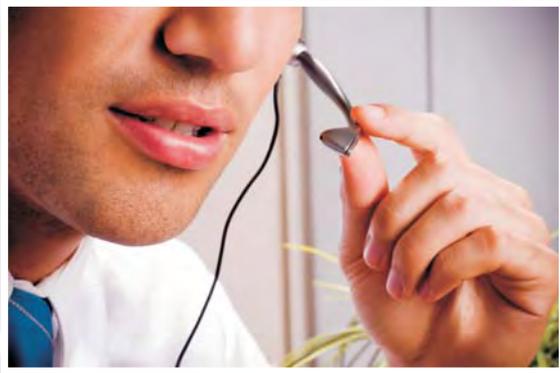
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RESPONSE IS EVERYTHING



□ Recovery

□ Reinstatement

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“Right first time...every time”

Always at your service

When disaster strikes, no-one's better equipped to respond than BELFOR – the world's leading fire and water damage restoration company. With 170 offices in 27 countries and over 4000 dedicated employees our ability to provide the right resources any time, day or night, is unrivalled. Furthermore, our many years of experience ensure we're able to manage projects of every size and complexity whatever the conditions.

BELFOR provides the highest quality and most comprehensive restoration services in response to both natural and man-made disasters. With 24-hour service, 365 days a year, we can immediately utilise our resources and draw from our diverse range of in-house expertise, capabilities and technologies to complete your recovery in as timely, safe and cost-effective manner as possible

Who are BELFOR?

For over 35 years, BELFOR has provided a complete recovery solution to restore your customers' possessions following damage caused by fire, flood, explosion or storm. Drawing from our invaluable experience and expertise in dozens of specialist fields, BELFOR works with loss adjusters to provide a rapid single source solution.

BELFOR is a wholly managed operation and as such we place great emphasis on the sustainability of our own resources. We believe that consistent motivation is the key to our continued success and this ensures that a dependable service is always offered to our customers. This business model also ensures we have directly employed and qualified staff who receive regular in-house training and development for the benefit of our customers.



OUR PEOPLE

Our culture and our people

At BELFOR we understand that our most important asset is our people. We firmly believe that it's their passion, innovation and drive that makes us stand out from our competitors. This is why we invest heavily in their training and development to ensure a consistent best practice approach throughout the business. Only by looking after our own people are we able to best look after our customers - a belief we've held true for over three decades.

As a company we have remained successful by concentrating on what we do best, adapting our skills and expertise accordingly to exceed every customers' needs and expectations. Our unwavering commitment to quality, excellence and service is what ensures our customers' satisfaction. However, we recognise that we must push the boundaries of our market-leading service by continually adapting and improving our services, which is why our approach is shaped by every one of our client's individual requirements.

Training

BELFOR is unique in being able to offer unparalleled technical capability with in-house facilities for research and development, technical training and industry innovation. We have adopted an approach that ensures we employ individuals who have people management and technical skills as well as vital experience, all of which are fundamental in delivering the service we provide. This enables us to offer our customers a true one-stop shop solution; a unique blend of knowledge, expertise and project management all under one roof. Of course, in order to maximise the potential of every one of our employees it's essential to have extensive development programmes in place, which is why we take great pride in providing industry-leading training for everyone at BELFOR.



Recovery

Reinstatement

“Our most valuable asset”



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Emergency Aid

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OUR CULTURE



Recovery

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“Customer satisfaction is key”

Customer satisfaction

Customers only really get to experience the true value of their insurance policy when they need to make a claim. This can be a very stressful experience for the individuals involved especially when it happens in their home. We believe that delivering a positive claims experience for the customer provides heightened confidence in their insurer, one of the most important factors in helping to maximise retention of policyholders.

Communication is key to BELFOR’s success. We believe that continual interaction with clients and customers is essential in order to provide a quality service that sets us apart from the competition. Managing customer expectation is crucial to the success of a claim; for BELFOR this begins at first contact. Only by providing well-trained, qualified and, most importantly, experienced technicians are we able to provide the customer with accurate and consistent information about what work needs to be carried out and the timescales involved throughout their claim.

Customer satisfaction is one of BELFOR’s key service values which is why every job has a customer satisfaction sign-off which has to be signed by the customer on completion of works. In addition to this we also carry out regular customer satisfaction surveys by telephone to fully understand our customers’ views.



OUR PHILOSOPHY

Our philosophy is built around 3 key drivers – Customer, Lifecycle and Cost

Customer

It may be a cliché, but the customer really is king. Which is why when they speak, we listen. When they have an idea, we take it onboard. It's through simply listening and understanding our clients that we've been able to embrace new ideas and best respond to their particular needs and strategic objectives.

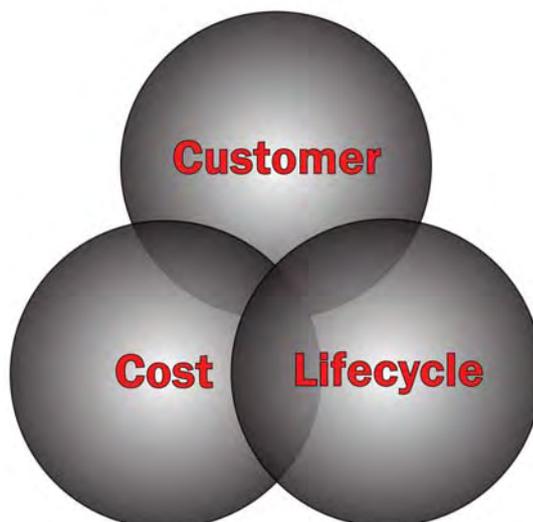
Lifecycle

BELFOR's approach is built on our IT and technology systems which help to provide increased efficiency in daily operations as well as improved overall communication throughout the claim.

We believe that a more efficient and streamlined approach to claims management with a single point of contact for the customer results in improved performance and ultimately drives significant reductions in claims lifecycles.

Cost

In an ever challenging economic climate BELFOR understands that our clients need to keep tight control of their finances. Through BELFOR's transparent charging mechanisms and processes designed to control costs, we're able to provide our clients with the most cost-effective solution at all times. BELFOR's programme of continuous system innovation and development delivers further cost efficiency and clarity of reporting.



Recovery

Reinstatement

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“Meeting your needs”



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Emergency Aid

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OUR ENVIRONMENTAL RESPONSIBILITIES



Recovery

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“Shaping our future”

Our policy

BELFOR's Environmental Policy acts as a foundation for all BELFOR staff to embrace and is an integral part of our everyday practices.

Waste and recycling is an ever increasing issue for companies such as BELFOR, as a result of the volume and often complex nature of the waste generated by our industry. We work closely with our supplier partners to ensure we continuously achieve increased levels of recycling and constantly develop innovative solutions for waste management.

Transportation is the other key environmental challenge BELFOR faces. We are constantly innovating and implementing new initiatives around work allocation and transport efficiencies to help reduce our carbon footprint. For example, BELFOR's fleet and company car policy carefully selects vehicles where emissions form an important part of the criteria and we utilise GPS tracking technology in all our response vehicles to ensure optimum efficiency.



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CONSISTENT SERVICE DELIVERY

BELFOR's call centre

BELFOR has a UK based, 24/7/365 call handling facility which manages all inbound and outbound calls. Within our call centre we have deployed software applications that allow the relevant people to see real-time call traffic through an administrative console. Furthermore, the call centre's friendly team of customer care experts are trained to deal with all aspects of the claim.

It's essential to our reputation, and the brands we represent, to provide prompt and efficient assistance to all callers, from answering calls in a timely manner to ensuring call backs are made at the agreed time. Regular communication with the customer via their preferred method (including e-mail and SMS messaging) is essential in managing their expectations during the lifecycle of their claim.

Reporting and estimating

As our market moves into an ever more competitive phase, it is important to measure and understand every aspect of the work we do. In this way to are able to ensure we deliver a cost-effective and efficient service as part of our ongoing commitment to improvement. We also recognise the importance of providing accurate and informative reports and estimates. These can be tailored to suit individual requirements, however our key focus is on transparency of scope, full breakdown of costs and timescale estimates, all of which are vital to excellent service delivery.



Recovery

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“Meeting our customers’ challenges”



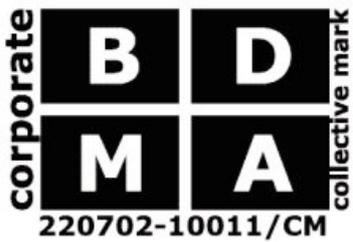
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OUR ACCREDITATIONS



INVESTOR IN PEOPLE

□ Recovery

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“Endorsing our professionalism”

BELFOR’s accreditations help to underpin our quality and strengthen our service delivery. BELFOR actively promote and have contributed to industry-leading practice, notably PAS 64 – a standard for Water Damage Restoration - and also BS25999, the British standard for Business Continuity Planning.

BDMA

BELFOR is proud to have held corporate membership of the British Damage Management Association since 2002, which now can only be achieved by having over 60% of staff BDMA qualified.

ISO 9001:2008

BELFOR are ISO 9001:2008 accredited, thanks in part to the robust quality management system we have developed which defines ‘best practice’ for the business, whilst setting out targets for continual improvement by measurement and performance.

Investors In People

In formal recognition of BELFOR's commitment to the training and development of its staff, the Investors In People accreditation covers all of BELFOR’s UK operations and was first achieved in 2004 and has been successfully retained since.

UK Oil Spill Contractors Association

Where a customer has experienced a spill or leak of heating oil from the associated pipes or tank, BELFOR are accredited by the UK Oil Spill Contractors Scheme to remediate this problem from land and groundwater.

SAFE Contractor

BELFOR is an approved SAFEcontractor member. The SAFEcontractor certificate demonstrates BELFOR's high levels of Health and Safety compliance as well as our ability to conform to current Health and Safety standards.

Constructionline and CHAS

Constructionline and Contractors Health and Safety Assessment Scheme (CHAS) are nationally recognised standards which reinforce BELFOR’s commitment to Health and Safety. BELFOR proactively promotes its specifically developed Health and Safety management procedures and policies across the company.

CSCS

The Construction Skills Certification Scheme (CSCS) provides a benchmark for which to strive for operational competence within Health and Safety. All BELFOR operational staff undergo the CITB Health and Safety test which examines knowledge across a wide range of Health and Safety topics in order to improve safety on site.

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INFORMATION SECURITY AND FRAUD PREVENTION

Our commitment

With modern technology advancing at breakneck speeds we understand the importance of protecting our customers' data and information, which is why in recent years BELFOR has invested in additional security methods to provide customers with added peace of mind.

We have developed our own ISMS (Information Security Management System) which provides robust procedures and systems, as well as important control measures to ensure all of the information we deal with is secure in every aspect, from electronic data transfer to the manual processing of paper based documents.

We continually re-enforce the importance of information security both within the business and also for individual's personal use outside of work to embed these practices. Our policies surpass current industry guidelines and are strengthened further by our Business Continuity Management System, which ensures that in the event of an incident at our own premises we are well-equipped to continue normal business practice as quickly as possible.



Recovery

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“A commitment to resilience”



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OUR CAPABILITY

Coverage and resources

BELFOR has strategically located operational branches which are equipped for off-site restoration as well as providing safe and secure storage space for materials, equipment and customer contents where required.

BELFOR has a flexible, mobile network of fully equipped, operational technicians, providing national coverage, who are ready to respond to any incident at any time. BELFOR knows that the productivity of its workforce can be optimised by efficient labour allocation. By combining real-time GPS data from BELFOR's operational vehicles with ERP (Enterprise Resource Planning) application we're able to ensure that the right person attends site at the right time. This increases operational efficiency by reducing our travel time between claims.

Accommodating office administration and operational facilities, BELFOR's centrally based head office also houses extensive training facilities and a contingency call centre to provide additional support during emergency situations.

Services and solutions

After a disaster in the home the damage can seem extensive enough that the only option is costly building repair or throwing away personal possessions. At BELFOR however, we believe that in nearly all cases we can identify the potential for restoration and furthermore have the expertise to make it happen.

BELFOR has a long tradition of embracing technology, always seeking out exciting new innovations. Through investment, research and development we're continually delivering new processes to bring cost and efficiency benefits to both ourselves and, more importantly, all our clients.

The cost benefits of restoration rather than replacement are obvious, but where our services become invaluable is in the recovery of treasured possessions and irreplaceable items. Drawing from our skilled workforce we can often rescue that which seemed lost, adding true value to a customer's insurance policy.

BELFOR are experts in property restoration, using the latest techniques for drying, decontamination, deodorisation and other restorative processes. This ensures we can return the customer back to normality as quickly as possible, keeping the disruption to a minimum whilst reducing the overall cost to the insurer.

Recovery

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“Always at your service”



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Emergency Aid

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OUR TECHNICAL COMPETENCE



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Recovery

Reinstatement

“Call in the experts”

Specialist restoration

Following a series of fires in the UK in 1972, BELFOR introduced the concept of appropriate decontamination. Up until this time insurers had relied upon straight rebuild and replacement in settling claims, however since introducing this restorative method the market has grown to appreciate the potential for saving assets while insurers have benefited from the resulting savings in claims costs. To this day, BELFOR continue to develop new restoration techniques, introducing innovative decontamination, drying and deodorisation methods and numerous new investigation and assessment protocols.

BELFOR is the only restoration company in the world that has its own in-house research and development department for restoration techniques and chemicals. These are manufactured by our group company, Brandchemie, and are only available to the BELFOR group. Thanks to the continued efforts of our team of German based PhD research chemists we're assured of having the most up-to-date and cutting-edge chemical products at our disposal. Furthermore, regulatory compliance is assured due to continuing safety and environmental demands.

Advanced Drying

BELFOR's drying expertise is among the best in the world. In addition to standard drying techniques BELFOR uses several different 'advanced' drying techniques to 'target' the moisture within a building, deploying the appropriate type of equipment in the right numbers, as required in each individual case, thereby achieving the best results.

BELFOR adopts a technique which works on the principle of isolating the trapped moisture within the property by applying drying equipment in as small an area as possible, while keeping the area outside of the drying area as cool as possible, which increases the evaporation potential of the area being dried. This helps to increase the equipment's performance, thereby reducing overall drying times.

This methodology means the level of equipment is greatly reduced and in turn the level of noise is minimised, therefore creating less disturbance for our customers. In addition, the amount of power it takes to dry the building is also reduced, further mitigating costs to both the client and the customer. All of this allows the customer to maintain control of their home environment, whilst also reducing the overall economic impact on our client.

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SURGE PLANNING

Ready to scale up

In recent years we have experienced more regular and severe weather events, such as widespread flooding, escape of water and pipe bursts from freezing conditions. This has resulted in a need for BELFOR to address its ability to upscale its operation at times of surge to ensure customers can be effectively serviced. With this in mind, our surge event plan has been structured to provide simplicity and flexibility both operationally and administratively.

In the UK we are capable of rapidly scaling up our operation, whilst also being able to call upon skilled in-house operational resources for technical assistance during times of surge from BELFOR International. Over the years BELFOR UK has successfully utilised resources from our European, American and South East Asian sister companies to ensure our customers are delivered a quality and consistent service.

For BELFOR, surge situations do not represent different technical challenges, they are very much our everyday business only on a more intensive scale. For us the real challenge is how we deal with them at the human level, as this is what we are invariably judged on by our customers and clients after the disaster has passed.



Recovery

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“Ready when you need us!”



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Emergency Aid

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HEALTH AND SAFETY

Safety



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“Safe in our hands”

Our policy

The safety and wellbeing of our customers and staff is paramount. Our dedicated Health and Safety team are responsible for developing and maintaining an effective management system within BELFOR and ensuring it complies with all relevant Health and Safety legislation.

Our Health and Safety policy is the foundation of all of our working processes and procedures and forms the basis for training and development. All operational staff undergo thorough Health and Safety training before going out on-site.

BELFOR also has memberships of the following associations and organisations:

- The British Safety Council
- The Fire Protection Association
- The Institute of Risk Management



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CUSTOMER SATISFACTION

Key service value

Customer satisfaction is one of BELFOR's key service values. We are extremely proud of our performance and have won awards from some of our key clients for our services. We measure customer satisfaction in a number of ways to continually identify areas for improvement. However we recognise that we will occasionally have dissatisfied customers when dealing with disasters in the home. What is important is how we deal with these issues when they happen.

All complaints are investigated and dealt with through our 'management of complaints procedure'. Our complaints resolution and escalation procedures ensure that BELFOR's clients are fully FSA compliant. We maintain our compliance by ensuring that BELFOR personnel receive complaints handling training on a regular basis.

MANAGEMENT INFORMATION SERVICES

Measuring performance

BELFOR has developed a bespoke claims handling system which is supported by a team of dedicated IT Developers. For the purposes of Management Information production this affords us a great deal of flexibility in terms of the data we can provide and the way in which it's provided. We can also supply Management Information down to an individual claim level providing the level of transparency our clients demand.

At BELFOR we make a cost-control commitment to all our clients. The Management Information reports we're able to produce allow us to analyse every aspect of the work we undertake and identify areas that can be improved to ultimately deliver improved performance, whilst reducing overall spend.

Recovery

Reinstatement

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“Confident in any comparison”



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Emergency Aid

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AUDIT

Continuous process

BELFOR is committed to internal auditing and continually invests in this important function by employing a dedicated and experienced internal audit team.

Our internal audit team operate control checks that are designed to ensure that risks are contained within the specified tolerances set by the business. Working closely with the training, quality and Health and Safety department, the audit team operates a multi-functional approach that has developed over time to provide BELFOR with a better planned and more coordinated approach to corporate governance.

This dedicated function ensures consistent adherence and compliance to the scoping of claims and specifications for works. Audit is a continual process feeding back into our training and development programmes, identifying areas that require improvement.



Recovery

Reinstatement

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“Improving our standards”



IT CHECKLIST

- Audit Satisfactory
- Non-conformances found
- Observations made

“With our industry moving into an ever more competitive phase, it’s essential to measure and understand every aspect of the work we do.

Only by doing so, will we be able to ensure we deliver cost-effective services as part of the ongoing improvement commitment BELFOR makes to its clients.”



**FOR FURTHER INFORMATION
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