



WE ARE HERE TO HELP...



www.belfor.co.uk



RESTORING MORE THAN PROPERTY

**“Whatever the disaster
in your home...
our experts will help you recover
and get back to normal!”**

Alasdair Phillips
Managing Director
BELFOR UK



We are here to help you

Here when you need us

If you are reading this leaflet it is because you have unfortunately suffered an incident at your home. We understand how traumatic and disruptive incidents in the home can be, so our service has been specifically developed over the years to provide prompt and professional assistance. This leaflet aims to offer you basic advice and answer the most frequently asked questions about the service we provide and the process of restoring your home.

Who are BELFOR

BELFOR are the worlds largest Recovery & Restoration Company. With over 7000 employees and over 300 offices in 26 countries we manage thousands of recovery projects every year. BELFOR has been providing services for over 35 years and has a wealth of experience and expertise at its fingertips. Our technicians are specially trained and qualified to help you recovery quickly and effectively and get you back to normal when disaster has struck.





“A fire or water damage is not just a material issue, how it impacts people is really important. A listening ear, consultation and empathy: that is what you need.”

David Kilday
Technician
BELFOR UK

A rapid response

BELFOR have been appointed by your insurance company to carry out Restoration & Recovery works on your home. Once we have carried out the necessary Health & Safety checks, inspected and assessed the damage, we will undertake any necessary emergency works to prevent further damage and enable the restoration and recovery process. These works may include any of the following:

- Making your home safe & secure
- Installing temporary power supply
- Identifying and dealing with hazardous waste and materials
- Removing standing water & debris
- Removing un-restorable items for disposal
- Removing unaffected items to protect and prevent them from being damaged
- Undertake high level / initial cleaning works
- Installing equipment to stabilise the environmental conditions (e.g. temperature and humidity)
- Carry out moisture readings of affected areas
- Listing / creating inventories of affected items

It is important that these emergency mitigation works are carried out as quickly as possible following the incident to help prevent secondary damage to your home and contents. They will also aid the potential for and success of restoration works, keeping the length of time and cost to recover to a minimum.



Unfortunately some items may be deemed un-restorable as a result of the incident. Your BELFOR Technician will create an inventory of any such items and we will ask you to check this before arranging secure disposal. Please note we will not dispose of any items that you wish to keep. It is therefore very important that you review any disposal inventory provided before signing and discuss this aspect of the claim with your BELFOR Technician.

Any restorable items will either be decontaminated and restored at your home on site or carefully packed and taken to one of our locations to be restored. In some instances we may need to store your items whilst other works are being carried out at your home. Again, your BELFOR Technician will discuss this with you where appropriate.

We know how important your possessions are to you and your family. As well as understanding this deeply BELFOR staff are carefully trained in handling, packing and restoring items so we can ensure you that all your possessions will be treated with the upmost care and returned to you safely.

What happens next

We will try and complete all of the necessary works as quickly as possible, however depending upon the nature, severity and scale of the incident additional visits and further restoration works may be required. Your BELFOR Technician will take the time to explain what works are required to return your home back to normal and approximately how these will take.

Other parties such as a Loss Adjuster or Surveyor may also be appointed by your insurance company to help manage the claim. Other companies such as building contractors and contents replacement providers may also be appointed to help get your claim completed. BELFOR will work with all these parties to ensure that your claim is completed as quickly and as cost effectively as possible.

Please note that BELFOR may also appoint specialist partners to help carry out works on your claim. Where this is required we will communicate this with you and explain their role. Our specialist partners may include any of the following:

- Emergency Trades (Electrician / Plumber)
- Laundry & Dry Cleaning Specialists
- Waste Disposal & Removal
- Contents Removals
- Asbestos Removals
- Odour Control Specialists
- Building Contractors
- Decorators
- Specialist Equipment Providers
- Specialist Furniture Restorers
- Temporary Kitchen / Bathroom / Storage Providers

If you have any queries or concerns about the recovery and restoration process please talk to your BELFOR Technician, who will be happy to answer any questions or queries you may have. They will explain the works being carried out and advise of any equipment or cleaning products being used. Should you have any queries about the claims process in general or need an update from us at any time you can also contact our UK National Service Centre on 0345 050 2309 where one of our claims handlers will be happy to help you.



What you need to do

We recommend that you familiarise yourself with your insurance documentation and your policy cover so you are clear on what you are covered for. It may also be advisable to document the damage for your own records (e.g. inventories, photo's & video) and to assist your insurer with the claim.

For any items covered under our policy that are un-restorable, copies of receipts or purchase information may help to value them for settlement purposes. You should always check with your insurer or your insurers appointed Loss Adjuster or Claims Manager, who will provide any specific advice on what you need to do to make your claim run smoothly and to be completed as quickly as possible.



Security advice

Unless advised otherwise please ensure that your property is secured with all windows and doors shut and locked. If you are going to be leaving your property or staying in alternative accommodation whilst recovery, restoration, repair and refurbishment works are being carried out please discuss any specific access arrangements with your BELFOR Technician.

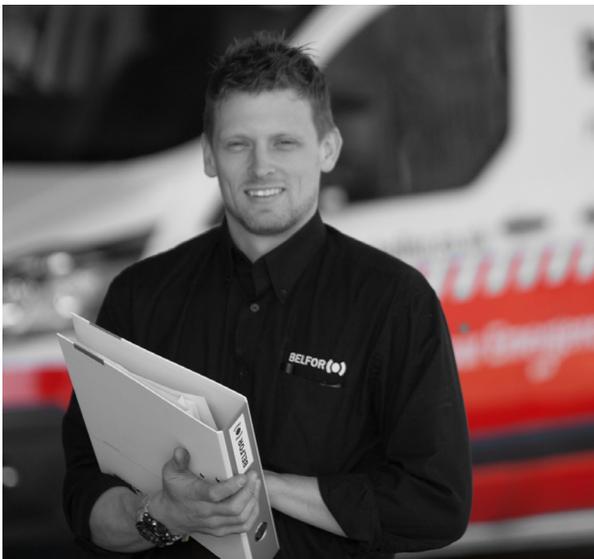
If you have any concerns about the security of your home please discuss these with your BELFOR Technician.

Along with any valuables, cash and sentimental items we would also advise you to keep all important and personal documents (e.g. Passports, Birth Certificates, Banking Details) as well as your insurance documentation with you.

How you can help

You can help us to complete your claim as quickly and as cost effectively as possible by doing the following:

- Gather together any personal items or documentation that you may need
- Make us aware if you are going to be away from your home during the recovery and restoration process
- Make parking available for our technicians wherever possible
- Unless otherwise advised, keep any drying equipment switched on at all times. Turning off equipment may make the recovery and restoration process longer
- If you have any items of a personal, sensitive, or sentimental nature which require restoration we would kindly ask you to identify these to your BELFOR Technician as soon as possible.



**“We will be
with you...
every step of the way!”**

Helen Dixon
National Service Centre Manager
BELFOR UK



Safe in our hands



Your safety is our priority

After an incident has occurred in your home it is very important that you take extra care and be aware of any risks that may cause danger to you and your family. Do not do anything that you think may place yourself or others at risk of harm or injury.

We will undertake detailed Risk Assessments of your property when we arrive for the first time and throughout your claim. We will do our best to ensure that any risks associated with the works we are carrying out are kept to a minimum and we will ensure that we make you aware of any risks.

Do's & Don'ts

Every incident and every home is different. Your BELFOR Technician will make you aware of any specific risks and provide you with general advice to keep you safe. Please however also adhere to the following guidelines to keep you and our family safe and secure:

DO...

- ... ensure that your home is secured if you are not there
- ... wear appropriate protective equipment (e.g. gloves) if handling contaminated items
- ... keep children and pets away from working equipment at all times

DON'T...

- ... if affected or damaged, switch back on your electrical supply or use electrical items, unless tested by a competent person and certified safe
- ... if affected or damaged, switch back on your gas supply, unless tested by a competent person and certified safe
- ... if affected or damaged, switch back on your water supply until any repairs have been completed

“My responsibilities don’t just apply to my team... they include you and your family.”

Billy Anderson
Regional Manager
BELFOR UK



Water damage

Unfortunately water can cause enormous damage to homes and possessions. Buildings can also take many days, even weeks to dry depending upon the severity of the incident (e.g. the amount of water involved and how long it was in the property). Other factors such as the type of water damage, building construction, other works and the outside environmental conditions can also influence the recovery and restoration programme.



Water can travel to many different areas in a home and moisture may penetrate deep into building fabric or be trapped in wall and floor cavities. It may also be necessary to carry out some strip out of your homes fixtures and fittings (e.g. skirting boards) to aid the drying programme. Certain types of water damage such as river flooding can also bring contamination into your home which will need to be treated accordingly. We may therefore need to carry out detailed decontamination and cleaning of affected areas and items as well as sanitising to remove contaminants.

Your BELFOR Technician will carry out a detailed assessment of the damage to determine what's needed required to return you back to normal as quickly as possible. After water damage has occurred it is likely that we will need to dry your home to its pre-incident condition. In order to do this we may need install a range and combination of drying systems and equipment (e.g. Fans/ Airmovers, Dehumidifiers and Heaters). Where equipment is installed it is important to follow any instructions provided by your BELFOR Technician and unless otherwise instructed, leave equipment turned on at all times. This will help to ensure the drying process is completed as quickly as possible.

Throughout the drying process we will carefully monitor the drying progress to determine when your home has been dried to its pre-incident condition. At the end of the drying programme we will issue specific documentation to yourself and the relevant parties to certify that the drying process has been completed. If you have any questions about the drying process or the equipment and cleaning products being used in your home please talk to your BELFOR Technician who will be happy to answer your queries and provide more information if needed.



Fire damage

Fire and smoke can cause extensive damage to your home and your possessions. Depending upon the type of fire and the materials burnt, smoke can also after vary in its make up (e.g. dry or greasy). Heat pressures from the fire can force smoke debris to travel throughout your home contaminating surfaces and items causing visible damage as well as strong odours.

If not treated correctly smoke can cause secondary damage such as corrosion, staining and long term odours. There may also be water damage caused by extinguishing materials which will need to be factored into your recovery and restoration programme (please refer to our Water Damage Section for more information).

Your BELFOR Technician will carry out a detailed assessment of the damage to determine what is needed to return you to normal as quickly as possible. Part of the initial recovery process may include 'Triage & Salvage', where we will identify and categorise areas and items which are restorable / un-restorable.



An important part of this process is to remove and dispose of un-restorable items and also to protect both affected and unaffected items from further secondary damage. This process may involve carrying out immediate measures such as initial cleaning or removing items away from the damage area or into safe storage. We may also carry out test cleaning or certain areas or items to determine if they can be restored successfully.



Fire and smoke damage often requires specialist decontamination, cleaning and odour control and BELFOR uses a range of different methods and bespoke cleaning products to achieve this. If you have any questions about the cleaning and decontamination process or the equipment or cleaning products being used in your home please talk to your BELFOR Technician who will be happy to answer your queries and provide more information if needed.





Appointment Schedule

Please use the appointment schedule below to record or plan any visits relating to your claim:

Date	Name / Company	Actions / Comments



Meter Readings

Please use this page to keep a record of your electricity meter readings:

Date	Meter Reading	Comments





CONTACTS & USEFUL INFORMATION

Always at your service

If you have any questions or queries about the works being carried out by BELFOR or the claims process in general, please feel free to discuss these with your BELFOR Technician. For more information please also visit our website www.belfor.co.uk or contact our UK National Service Centre on 0345 050 2309.

BELFOR Project No. _____

Technician Name _____

Technician Contact _____

UK National Service Centre Admin Team – Direct Dial _____

UK National Service Centre Admin Team – email _____

Insurance Company Contact No. _____

Claim / Policy No. _____

Loss Adjuster Contact _____ Loss Adjuster Company _____

Loss Adjuster Name _____ Loss Adjuster Contact No. _____



RESTORING MORE THAN PROPERTY

BELFOR UK Ltd.

Kingsbury Link

Trinity Road

Tamworth

Staffordshire

B78 2EX

E: info@uk.belfor.com

www.belfor.co.uk

24/7 Emergency Number 0345 0502309

