



PERSPECTIVES

Managing Contents Claims After a Wildfire: Restoration, Testing, and Insurance Strategies

Our perspectives feature the viewpoints of our subject matter experts on current topics and emerging trends.

UNDERSTANDING CONTENTS DAMAGE AND CONTAMINATION AFTER A WILDFIRE

When dealing with affected personal property (contents) after a wildfire, it is important to understand that each loss location is unique and that there is not always a one-size-fits-all approach to determine what can/should be cleaned or what should be deemed as a total loss (non-restorable). There are many factors that must be taken into consideration; for example, severity of the fire, weather conditions that affect fire behavior, what items were burned that may contribute to the contamination, as well as location and proximity to the affected areas. Therefore, it is important to understand the path of soot as it entered a home and what items were likely affected as a result. Understanding the difference between external fire behavior and internal fire behavior plays a key role in how contents are impacted.

In this article, we highlight some of the key components that come into play when dealing with potentially affected items in a wildfire situation. The following information may be of particular interest to insurers/insureds when navigating the general aftermath of wildfire events and related property damage as well as when considering seeking additional help from consulting experts.

KEY FACTORS DRIVING CONTENTS CONTAMINATION AFTER A WILDFIRE

When dealing with fire losses within a dwelling it is important to consider several factors. What burned in the fire can determine the type of soot that is present—did it leave a sticky residue or “slick,” which is commonly associated with staining, or did it leave more of an ash or powdery residue? Burn time and location of the fire will assist with oxygen displacement

and pressurization of the environment. This could create a situation where heated gas and soot would be forced into drawers, cabinets, and other components, including electronic items. This will also affect how deodorizing is approached. When a fire burns, superheated gas is emitted then rapidly cooled when extinguished. This causes the pores of contents to open, absorb odor, then close rapidly when cooled. When evaluating the content items, it is also important to consider their location at the time of the loss.

When a wildfire occurs, unless a dwelling is directly impacted by flame, the damage typically seen would be a type of secondary damage inside the residence, including soot and odor breaching the home from the outside. Weak areas that could breach and allow contaminants inside would include seals around windows (failing from heat), man doors, garage doors, roof vents, exhausts vents, and intakes. Other areas would be affected simply by human activity, such as entering and exiting the home, over the course of the event. The type of soot and ash in a wildfire setting is typically more of a powdery substance that enters through these breached areas then settles on the surfaces within the home. Dwellings are designed to breathe, and with this air exchange, it can be expected that soot can potentially find its way inside under the right conditions. The level of contamination present will vary depending on the circumstances outside the home. Typically, unless the dwelling is in the direct path of a fire, where the event creates its own weather pattern and energy, there will not be evidence of pressurization or super-heated gas within the dwelling as is expected when a fire event occurs inside. This will impact how contaminants behave once inside the dwelling and how (or whether) they are driven to various surfaces.

It should be noted that a wildfire event can be an incredibly traumatic event for any individual who has to live through it, and the repercussions of this trauma can at times be felt long after the fire is put out. It is not uncommon for an insured to experience symptoms of phantasmia, where the individual perceives a smell even when no odor is present, including on items that have been cleaned. This perception can be exacerbated by media reinforcement (coverage of the fire/damage), the experiences of other victims of the event, being persuaded to request total loss

replacement rather than relying on cleaning, and so on. It is important to understand cleaning protocol and request assistance from a professional consulting hygienist when necessary to properly and objectively identify actual contaminants and pass clearance testing.

WILDFIRE CONTENTS CLAIMS: EVALUATING RESTORATION VS. TOTAL LOSS FOR PERSONAL PROPERTY

Identifying and Managing Hazardous Contaminants

Contaminates from a fire can contain toxins depending on the materials that burned. While testing for all carcinogens in soot is practically impossible due to the sheer number and complexity of chemicals involved, it's possible to test for specific known carcinogens and analyze soot samples to identify and quantify them. Once asbestos and lead are ruled out, experts should refer to standard protocols for dealing with soot-related damage. This would be most important when dealing with porous items that cannot be sanitized effectively and consumables including items that may be ingested or applied to skin.

Why Blanket Total Loss Determinations Often Fall Short in Wildfire Content Evaluation

It is not suitable to suggest that every home with contents impacted from wildfire should be considered a total loss. Contents should be evaluated on a case-by-case basis as each dwelling behaves differently and is impacted based on the level of contamination. When levels are in question, it is recommended to rely on the services of a professional hygienist to substantiate the presence of soot, ash, and carbon. Testing should be done at the same time to determine whether asbestos

and lead are present. Once this has been completed, standard protocols to address the contents for restoration should be followed.

The amount of contamination present will assist in dictating how textiles, fine arts, electronics, and consumables are to be handled. It is common during a wildfire situation for the insured to hear of a neighbor or someone they know in a similar situation receiving a different opinion on items within their home, and they may question why their determination is not identical to others'. It is important to clarify with the insured that each case is unique, and that many factors come into play when determining what is restorable vs. non-restorable. To avoid conflicts and disputes, an expert in contents should be involved to address all party concerns upfront.

How Restoration May Impact the Longevity and Value of Personal Items

A common concern that arises regarding restoration is how/whether the cleaning and sanitizing process will reduce the longevity and/or value of the items being restored. There will be cases where this process may indeed affect items such as collectables, certain fine arts, and/or antiques. It is good practice to consult an expert on such properties prior to commencing any work that could jeopardize value or integrity.

In most cases, stabilizing items by Hepa vacuuming to reduce further damage is recommended until such time the item(s) can be reviewed by a qualified expert. For general household contents, test cleaning should be performed by a qualified professional. Most household contents are designed to be cleaned in general. Where restoration can be successful and cost effective, it should be performed.

Evaluating the Restorability of Textiles After Wildfire Exposure

Textiles are a broad category and should not automatically be considered as a blanket loss when impacted by a wildfire. Textiles such as clothing, shoes, and handbags can be cleaned as per their manufacturer's recommendations. Outcomes will

depend on the level of contamination and the duration of impact or time spent in the contaminated environment. When in question, test cleaning a sample batch would be recommended to determine if restoration will yield a positive outcome.

The success of restoring items after they have been impacted by contaminants varies by type and level of contaminant involved as well as how strongly the contaminants have intruded into the impacted material. For example, mattresses can be cleaned depending on how they were covered at the time of the occurrence and the level of contaminants present, and soft, upholstered furniture is often meant to be cleaned as needed by design. Hepa vacuuming prior to cleaning increases chances of success by removing surface contaminants that tend to mash into fabrics and cause staining. Test cleaning an area is recommended to determine if restoration can be successful prior to deeming a loss.

Viability of Electronics Restoration After Wildfire Exposure

Electronics do not automatically qualify as a loss when impacted by wildfire contamination. Contaminants that have not pressurized into the dwelling tend not to push into tight spaces like openings in electronic components. Although each dwelling needs to be addressed on a case-by-case basis, items of concern should be reviewed by a qualified electronics technician when high value items are up for consideration and contamination is at a low level. Restoring electronics can be done when possible and is a cost-effective option when handled by a qualified restorer.

The Effects of Smoke and Fire Damage on Artwork

Paintings on canvas have a porous surface that can absorb smoke and soot, which may not always be visible but can still pose a hazard. Burnt organic material produces protein smoke, which is hard to see and often has a pungent odor. Soot contains byproducts like manganese and benzene that can discolor paints and varnishes and over-dry the material, causing cracking and flaking.

Artwork affected by soot and smoke is often salvageable if cleaned properly by a professional art conservator. Surface cleaning to remove debris, soot, dust, grime, and other accretions, deodorizing the painting, and adding a new varnish layer can significantly improve the quality and longevity of the artwork. Framed works under glass should be inspected by a qualified restorer or conservator depending on their value and should be inspected for damage inside the frame and matting. Framed pieces may need to be dismantled to properly address concerns.

Because art conservators are trained to address all issues with a painting, not just issues related to smoke and soot, their estimates may include treatment not related to the recent fire loss. It is important that conservation focuses on the loss incident and not inherit vice.

Restoration Considerations for High Value Rugs After Fire Damage

It is common to assume that prized rugs are a total loss following a fire. However, high value textiles are routinely and successfully cleaned after disasters like floods or fires using specialized restorative processes. Due to the typical value of these items, the cost for performing these cleaning procedures is often justified over the cost of replacement. The cleaning process that has been demonstrated to provide the best results for removal of fire-related contaminants involves submersion with specialized cleaning agents. The specific cleaning procedure used should be based on the construction, fiber content, and the dyes used in the manufacture of the rug(s).

It is extremely important to rely on a rug cleaning company that is trained and experienced in cleaning high value rugs, as their experts should be able to determine the best cleaning procedure to prevent damage to face yarns and the release of dyes.

Sampling may be used to verify a cleaning procedure if there is concern about the restorability of impacted rugs. A sampling protocol will be provided if it is determined that it would be beneficial in the verification of the cleaning procedure.

Restoring Books Affected by Smoke and Soot

Before cleaning, books should be inspected for secondary water damage and mold. If the value of the books is low, it may be more economical to simply replace them rather than pay for restoration services. If there is no water and mold damage, fine and collectible books affected by smoke and soot can most often be cleaned to pre-loss condition.

BALANCING COST- EFFECTIVE OUTCOMES WITH SPECIALIZED SUPPORT AFTER A WILDFIRE LOSS

There are several potential discussions to be had and recommendations to be made depending on the types of contents at stake after a wildfire loss. It is important to recognize that, regardless of the type of category in question, involved parties should always be thinking about what option is the most cost-effective outcome, e.g., whether an item is worth cleaning or whether it would make more sense to have it replaced. In a scenario where sentimental items become a top priority for the insured, it is important to know at the beginning of the loss what those items are so that they can be handled correctly, helping to ensure a positive experience and satisfactory results for the insured. For complex losses involving high-value or irreplaceable items, it may be beneficial to consult specialists experienced in [valuating and restoring high-value assets](#) to ensure accurate assessment and informed claim decisions.

Knowing when to consult with other experts in the field is beneficial throughout a contents claim. Specialized teams such as environmental hygienists, art appraisers, conservators, and restorers are valuable assets on complex losses and can be brought in on an as-needed basis to help close claims professionally and in a timely manner.

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