Tell us about your company.

Bezick: SERVPRO of Freehold specializes in the cleanup and restoration of residential and commercial property after fire, smoke or water damage. We also can mitigate mold and mildew from a home or business.

Little: Smart Vent Products Inc. is a manufacturer of foundation flood-venting systems and has a Federal Emergency Management Agency-accepted and ICC Evaluation Service-certified flood-vent product line. We can protect homes from the destruction that floods can cause.

Walker: Crystal Restoration Services of CT Inc. has been around for more than 40 years. The three owners, Ralph Conlon, Marc Angiletta and I, bought the company 12 years ago and together we have more than 90 years of experience in the insurance and restoration industry.

How did you get to where you are today?

Bezick: I have a background in marketing and sales and I came to SERVPRO of Freehold as a marketing representative. While working closely with owner, John Maughan, I learned about the business and decided I wanted to know more about the restoration and mitigation business.

Little: For 16 years, we have focused on producing quality flood-mitigation products and backing it up with industry-leading customer service. If you call our customer service team, we have the answers about protecting structures in the floodplain.

Walker: Our company philosophy is: Prompt, professional service. Taking care of the customer is our No. 1 priority. We strive every day to ensure our entire team exceeds our customers’ expectations—24 hours a day, seven days a week, 365 days a year.

How can agents provide better service to their clients?

Bezick: We want to build partnerships with insurance agents. We pride ourselves in providing excellent customer service and make ourselves available around the clock for you and the clients. We’re a team!

Little: Our technical staff includes certified floodplain managers, which understand the FEMA construction requirements and how these regulations influence flood insurance rates for your clients. We have a Flood Risk Evaluator division that uses proprietary software to generate mitigation reports to explain what steps a homeowner can take to lower his or her flood risk.

Walker: Regardless of the type of loss (e.g., fire, water or mold event), it is the one of the worst experiences for a homeowner. When an agent can tell a client, “Don’t worry, I’ll get someone to help you” it is reassuring to the client. Most homeowners do
not know where to turn when an emergency occurs. They trust their agent.

**How can agents help you during a claim?**

**Bezick:** Agents can help during a claim by making sure the client is fully aware of what is covered by an insurance policy. You also can give them confidence that you are working closely with us to ensure that they are in great hands with SERVPRO.

**Little:** When it comes to claims, our job is to reduce them. We focus on protecting the structure by decreasing the likelihood that an owner will have a claim associated with it. One thing an agent can do—prior to a flood—is to send us a copy of their customer’s Elevation Certificate for an evaluation and mitigation report. Don’t wait for a flood to protect a property, act now to implement preventive measures.

**Walker:** Quick service is essential. Agents should have a restoration company go out to the site of the claim as soon as possible. This not only lowers the chances of increased damage, but most restoration companies will go out to a site free of charge and let the agent know the extent of damage. It may not be necessary to file a claim, depending on the damage and deductible. If there is a claim, policy information (e.g., carrier, policy, claim number, adjuster, as well as any special limits of coverage), is helpful to us, but not necessary.

**Is there a ‘hidden’ situation people don’t consider?**

**Bezick:** When going through the process of mitigating a loss, the damages often seem obvious (e.g., wet furniture and carpet; and buckling floors). Without professional help things like wet sheetrock, moisture inside the walls maybe overlooked.

**Little:** Every day we review structures that have air vents installed as flood openings. Usually, there is not enough of this style of openings for the square footage of enclosed area below the Base Flood Elevation. In addition, we see that the air vents are closed. If a home or building does not have adequate flood openings in the enclosed areas (below the Base Flood Elevation), it is susceptible to the buildup of pressure during a flood, which can cause structural damage, and in some cases foundation collapse. From a National Flood Insurance Program-rating standpoint, it also means the space cannot be exempt from rating, which can mean thousands of dollars in additional premium costs for your clients.

**Walker:** For losses that involve water damage, most people do not know that water will find equilibrium. A leak can occur on one side of the room and the damage can present on the opposite side. Restoration companies can use thermal imaging devices and moisture meters to determine the areas and extent of the damage. With regard to smoke/fire losses, older homes with balloon framing can increase the spread of smoke within the wall and ceiling cavities.

**What’s the most bizarre situation you had to address?**

**Bezick:** While mitigating a water damage claim after a storm, we started to clear out a closet and discovered it was full of snakes. Once you step into a person’s home, you don’t know what you will see. The key is: Think on your feet and know the right professionals to call.

**Little:** We had a case in which a homeowner tried to paint “flood vents” onto his house’s foundation wall to fake out the inspector. We got a call from the town to ask us to reach out to the homeowner to help him install actual FEMA-compliant flood vents in his house’s foundation. When it comes to protecting a building’s foundation from flooding, don’t cut corners. Use performance tested and certified products, it pays off when there is a flood and you know the products are going to do their job.

**Walker:** During a domestic violence dispute, a house was tear-gassed. So much tear gas was lobbed into the house that it was dripping down the walls. After cleaning the house, our company needed to bring in special equipment to remove the residual effects of the tear gas, which helped to avoid the total demolition of the home’s interior.

**Anything else?**

**Bezick:** The interest of the customer comes first—we are available 24/7. Our practices ensure that the client can receive a 100-percent guarantee on our work.

**Little:** Be proactive with your clients and encourage them to incorporate flood mitigation products into their homes and buildings before a flood. There can be some up-front costs; however, the average return on investment (due to insurance savings) is seen in less than two years. And, the peace of mind a homeowner can receive is priceless.

**Walker:** Build a trusting relationship with reliable restoration companies. Your clients rely on and trust you to assist them in their time of need. We find that when a homeowner’s agent takes care of him or her after a loss, the homeowner is satisfied and appreciative of the extra service, which leads to renewals.

*Check out PIA’s Agency Preparedness and Recovery Plan and Storm Info Central on the PIA website.*