



HIGH SCHOOL FIRE

A group of vandals broke into a large high school during a semester break, stealing musical instruments and setting fire to contents of the rooms. The fire brigade were on the scene quickly, however the fire and smoke had already spread to many rooms causing furniture and carpets to be heavily affected and many of the students' instruments and computers were permanently damaged. As the affected class rooms were located within the music department of the school, along with the usual desks and chairs there were also numerous different instruments, such as guitars, amplifiers, trumpets, saxaphones and pianos that were affected to varying degrees.



A senior Loss Adjuster was appointed to the claim and quickly engaged ADR to attend to the disposal or Restoration of the affected contents. ADR's staff began by separating items that were beyond Restoration due to thermal or heavy soot damage from those items that were lightly affected and would potentially respond to Restoration. The non-Restorable items were photographed, manifested and disposed of immediately using on-site skip bins, whilst the Restorable items were either decontaminated on-site or wrapped and transported to the ADR facility for further inspection and decontamination. Furniture Items such as desks and chairs that were lightly affected by soot were able to be successfully decontaminated on-site and relocated to another part of the school to be put back in to use by the students. The items that potentially would respond to Restoration were examined by a senior operator to determine if Restoration was technically and economically feasible. Restorable items were processed by the ADR staff and returned to the school, effectively saving the Insurer a substantial amount of money by Restoring lightly affected contents rather than replacing the items.

Thermal damage or soot damage - what's the difference?

Fires can cause different types of damage to contents and structure. The first and most obvious type of damage is "Thermal" damage. This refers to any damage that has occurred as a result of direct heat on the object, e.g.: many common items contain different types of plastic. Plastic has a relatively low melting point so any direct contact with extreme heat will cause significant damage to the structural integrity of the item. Items that are thermally damaged are very rarely Restorable. Another type of damage is "Soot/Smoke" damage. This usually affects items that are not close enough to the flames of the fire to be thermally damaged but are affected by the airborne soot and smoke instead. Because soot is carried through the air during a fire, it can penetrate many areas that air also can, which means that most items in the near vicinity of a fire would be potentially contaminated both externally and internally following a fire. This may result in the presence of harmful contaminants which could possibly cause corrosion or other significant damage, particularly to electronics. Items affected by soot or smoke are sometimes Restorable, depending on the level of affectation following a technical and economic evaluation to determine if Restoration is feasible.

COMIC RECOVERY

"Sir did you say your wife deliberately threw all your bills into the fireplace? Is her name Bernadette?"

