



DISASTER RESTORATION SERVICES

Insurance Repair, Contents & Mitigation Contractor



Your Proven
24/7/365
Emergency Service
when Disasters Strike.
888.992.4404



DEAR PROPERTY OWNER,

M.J. White & Son would like to express our sincere sorrow for the loss at your property. We are committed to working hard to serve you, and to making sure that all of your questions are answered as you begin to recover from your loss.

We realize that when a tragedy occurs, your world is turned upside down, and it is difficult to know where to start. In an effort to lessen the burden and stress that follows, we have assembled this package to assist you with your recovery. We hope that it will serve as a valuable resource for you as you move forward.



With over 30 years of residential and commercial disaster restoration experience, M.J. White & Son has become a leading expert in the restoration industry throughout lower Michigan. The company was started in 1979 by Mike White Sr. and his wife Cindy. Mike worked hard to deliver a quality service, and create a company built on professionalism, honesty and integrity. In doing so, he developed a well respected reputation with numerous insurance companies, fire departments and municipalities. Today, this highly regarded family owned business has grown to new heights with three locations in Michigan, and employs several highly skilled departments with the most capable employees in the industry. The business is still managed today by the White family, who remain highly active in the day to day business at M.J. White & Son.

Customer service is of the utmost importance to us at M.J. White & Son. It is our goal to get your property back to its pre-loss condition as quickly as possible. Because we have such vast experience working with so many insurance companies, the amount of down time in coordinating with your agent and adjuster will be kept to a minimum, thereby reducing the time spent on your restoration overall. As a customer focused company, we will always provide you with a direct phone number to reach the people working on your property when you have questions.

Because M.J. White & Son is a true full service restoration company, we have the capability of completing the entire job from start to finish. This means that as a property owner, you will never have to worry about coordinating different companies to handle different services. In the event that your job requires specialty licensed professionals that are not available on staff at M.J. White, you can rest assured that these individuals are thoroughly screened and have an established working history with our company. All employees of M.J. White & Son will be recognizable to you because they will be professionally uniformed, and will always arrive in a M.J. White & Son logoed vehicle. Our company is licensed and insured, and all employees are drug tested and background checked.

On behalf of the entire staff of M. J. White and Son, I wish you all the best as you begin to move forward, and we sincerely appreciate any opportunity to assist you in this process.

Sincerely,

Michael J. White, Sr.

Michael J. White, Sr.
President
M.J. White & Son, Inc.



RESOURCES

AFTER THE LOSS: WHAT TO DO WHEN DISASTER STRIKES

DISASTER RESTORATION & CARPET CLEANING SERVICES

The information in this publication comes from the United States Fire Administration and is available at www.usfa.fema.gov. The original USFA publication was condensed and edited to provide you with the most pertinent information, as well as local resources and tips that we at M.J. White & Son have found most helpful. You will find a step by step guide to the restoration process in later sections of this package.

The following checklist serves as a quick reference and guide for you to follow after a fire strikes. Detailed information regarding each point is found in later sections in this package.

- Contact your local disaster relief service, such as The Red Cross, if you need temporary housing, food and medicines.
- If you are insured, contact your insurance company for detailed instructions on protecting the property, conducting inventory and contacting fire damage restoration companies. If you are not insured, try contacting private organizations for aid and assistance.
- You are required by your insurance policy to mitigate damages promptly to prevent further damage from occurring. This includes all of the services listed under the emergency services tab.
- Check with the fire department to make sure your residence is safe to enter. Be watchful of any structural damage caused by the fire.
- The area of cause and origin must be left undisturbed until the fire department and your insurance company have released the scene. This does not, however, prohibit you from performing the necessary mitigation to your property.
- The fire department should see that utilities are either safe to use or are disconnected before they leave the site. DO NOT attempt to reconnect utilities yourself.
- Conduct an inventory of damaged property and items. Do not throw away any damaged goods until after an inventory is made.
- Try to locate valuable documents and records. Refer to information on contacts and the replacement process inside this brochure.
- Remove all firearms, cash and jewelry from the property.
- If you leave your home, contact the local police department to let them know the site will be unoccupied, and how you can be reached.
- Begin saving receipts for any money you spend related to fire loss. The receipts may be needed later by the insurance company and for verifying losses claimed on income tax.
- Notify your mortgage company of the fire.
- Check with an accountant or the Internal Revenue Service about special benefits for people recovering from fire loss.

DISASTER RESTORATION & CARPET CLEANING SERVICES

THE FIRST 24 HOURS

SECURING YOURSELF AND THE SITE

- Contact your local disaster relief service, such as the American Red Cross or the Salvation Army, to help with your immediate needs, such as:
 - > temporary housing
 - > food
 - > medicine
 - > eyeglasses
 - > clothing
 - > other essential items
- Contact your insurance agent/company.

CAUTIONS

- Do not enter the damaged site. Fires can rekindle from hidden, smoldering remains.
- Normally, the fire department will see that utilities (water, electricity and natural gas) are either safe to use or are disconnected before they leave the site. Do not attempt to turn on utilities yourself.
- Be watchful for structural damage caused by the fire. Roofs and floors may be damaged and subject to collapse.
- Food, beverages and medicine exposed to heat, smoke, soot and water should not be consumed.

LEAVING YOUR HOME

- Contact your local police departments to let them know the site will be unoccupied.
- In some cases it may be necessary to board up openings to discourage trespassers.
- Beginning immediately, save receipts for any money you spend. These receipts are important in showing the insurance company what money you have spent related to your fire loss and also for verifying losses claimed on your income tax.
- If it is safe to do so, try to locate the following items:
 - > identification, such as driver's licenses and Social Security cards
 - > insurance information
 - > medication information
 - > eyeglasses, hearing aids or other prosthetic devices
 - > valuables, such as credit cards, bank books, cash and jewelry
- There are many people/entities that should be notified of your relocation, including:
 - > your insurance agent/company
 - > your mortgage company (also inform them of the fire)
 - > your family and friends
 - > your employer
 - > your child's school
 - > your post office
 - > any delivery services
 - > your fire and police departments
 - > your utility companies
- Do not throw away any damaged goods until after an inventory is made. All damages are taken into consideration in developing your insurance claim.
- If you are considering contracting for inventory or repair services discuss your plans with your insurance agent/company first.

DISASTER RESTORATION & CARPET CLEANING SERVICES

THE FIRST 24 HOURS

IF YOU ARE INSURED

- Give notice of the loss to the insurance company or the insurer's agent/company.
- Ask the insurance company what to do about the immediate needs of the dwelling, such as covering doors, windows, and other exposed areas, and pumping out water.
- Ask your insurance agent/company what actions are required of you. Some policyholders may be required to make an inventory of damaged personal property showing in detail the quantity, description and how much you paid for the items.

IF YOU ARE NOT INSURED

- Your recovery from a fire loss may be based upon your own resources and help from your community.
- Private organizations that may be sources of aid or information:
 - > American Red Cross
 - > Salvation Army
 - > Religious Organizations
 - > Department of Social Services
 - > Civic Organizations
 - > State or Municipal Emergency Services office
 - > Non-profit Crisis Counseling Centers
 - > your fire and police departments
 - > your utility companies

LOCAL RED CROSS CHAPTERS

- > American Red Cross of Greater Grand Rapids: 616.456.8661 or 800.482.2411
- > American Red Cross of Greater Kalamazoo Area: 269.353.6180 or 800.382.6382
- > Calhoun County Chapter, Battle Creek: 269.962.7528
- > Genesee Lapeer Chapter: 810.232.1401
- > Lenawee County Chapter: 517.263.1904
- > Livingston County Chapter: 517.546.0326
- > Mid-Michigan Chapter: 517.484.7461
- > Monroe County Chapter: 734.289.1481
- > Muskegon - Oceana Chapter: 231.726.3555
- > Saginaw County Chapter: 989.754.8181
- > South Central Michigan Chapter: 517.782.9486
- > Southeastern Michigan Chapter: 313.833.4440
- > St Clair County Chapter: 810.985.7117
- > Washtenaw County Chapter: 734.971.5300
- > Macomb County Chapter: 586.756.7600
- > Wayne County Chapter: 313.274.5450

SALVATION ARMY DISASTER RELIEF: 888.803. 8858

DISASTER RESTORATION & CARPET CLEANING SERVICES

REPLACEMENT OF VALUABLE DOCUMENTS AND RECORDS

Here's a check list of documents you will need to replace if they have been destroyed, and who to contact for information on the replacement process.

ITEM	WHO TO CONTACT
Driver's license, Auto registration	Department of motor vehicles
Bank books (checking, savings, etc.)	Your bank, as soon as possible
Insurance policies	Your insurance agent
Military discharge papers	Department of Veterans Affairs
Passports	Passport service
Birth, death and marriage certificates	Bureau of Records in the appropriate state
Divorce papers	Circuit court where decree was issued
Social Security or Medicare cards	Local Social Security office
Credit cards	The issuing companies, as soon as possible
Titles to deeds	Records department of the locality in which the property is located
Stocks and bonds	Issuing company or your broker
Wills	Your lawyer
Medical records	Your doctor
Warranties	Issuing company
Income tax records	The IRS Center where filed or your accountant
Citizenship papers	U.S. Immigration and Naturalization Service
Prepaid burial contract	Issuing company
Animal registration papers	Humane Society
Mortgage papers	Lending institution

MONEY REPLACEMENT

Handle burned money as little as possible. Attempt to encase each bill or portion of a bill in plastic wrap for preservation. If money is only half-burned or less (if half or more is still in tact), you can take the remainder to your regional Federal Reserve Bank for replacement. Ask your bank for the nearest one. Or

You can mail the burned or torn money by "registered mail, return receipt requested" to:

Department of the Treasury
Bureau of Engraving and Printing
Office of Currency Standards
P.O. Box 37048
Washington, DC 20013

Mutilated or melted coins can be taken to your regional Federal Reserve Bank or mailed by "registered mail, return receipt requested" to:

Superintendent
U.S. Mint
P.O. Box 400
Philadelphia, PA 19105

If your U.S. Savings Bonds have been destroyed or mutilated, you must obtain Department of Treasury Form PD F 1048 (I) from your bank or www.ustreas.gov and mail to:

Department of the Treasury
Bureau of Public Debt
Saving Bonds Operations
P.O. Box 1328 Parkersburg, WV 26106-1328



EMERGENCY SERVICES

EMERGENCY SERVICES

DISASTER RESTORATION & CARPET CLEANING SERVICES

WHAT TO EXPECT AFTER AN EMERGENCY

Board-Up Service:

Depending upon the extent of the damage to your property, a board up may be necessary to secure your property in order to prevent further damage, theft, and unsafe entry by others.

Roof Tarp Installation:

If there is damage to your roof resulting from the loss, a temporary tarp will be installed.

Temporary Lighting:

The utilities to your residence may need to be shut off while emergency services are being performed. Temporary lighting will be installed so that the emergency personnel and the restoration contractor will have the visibility to assess damage and complete temporary emergency repairs.

Temporary Heating and Winterization:

It may be necessary to provide temporary heat to your residence and winterize your pipes with antifreeze to prevent your pipes from freezing and causing further damage.

Temporary Structural Repairs:

Temporary structural repairs may be necessary to prevent further damage to your property.



Water Extraction:

It will be necessary to remove excess water following your loss. The sooner that this can be accomplished will provide the best chance of salvaging your contents and minimizing the extent of the water damage.

Temporary Work Authorization:

You will be provided with a temporary work authorization to sign so that you can give written permission for the above services to be rendered.

Trauma & Crime Scene Decontamination:

Our courteous and compassionate personnel will respond immediately, provide up front estimates and work with the insurance company to relieve the stress and burden on the victim's family. Our professionals are very discrete in the handling of all trauma and crime scene situations. This type of cleanup is covered by most homeowner insurance policies. All bio-hazard debris is properly contained and disposed of according to state guidelines.



DISASTER RESTORATION & CARPET CLEANING SERVICES

KEPPEN ELEMENTARY SCHOOL, LINCOLN PARK SCHOOL DISTRICT

Before



After



"Mr. Pete Anderson worked through M.J. White as a project manager for a multi-million dollar fire loss that occurred at the Lincoln Park School District. In my profession as Facilities and Construction Manager for the Lincoln Park School District, I found that Mr. Anderson was the most professional, honest and forthright of all of the project managers that I have worked with to date."

-Leo Consiglio, C.F.D.

DISASTER RESTORATION & CARPET CLEANING SERVICES

KEEPING UP APPEARANCES

In an attempt to help communities keep up the appearance of their neighborhoods, M.J. White & Son, Inc. has put a new procedure into place when we are called upon to do a structural board-up. To avoid having a home spoil the appearance of a neighborhood by sitting for extended periods of time with bare plywood covering the windows and doors, we are using a new silver corrugated vinyl masked in white to cover the plywood and give the appearance of a glass window.



Cities and Townships have lauded this effort to help maintain property values and appearances. Additionally, we will not place large signs on the structures. Rather, we are placing a very discreet 5" by 7" sticker on the door with information on how to contact us.

"From the day of the fire onward, we were treated with kindness and respect. First and foremost, was our Project Manager, who communicated with us often and addresses all of our concerns (no matter how small) in a timely fashion. He went out of his way to spend time with us, and made sure we were not inconvenienced in any way. The house looks gorgeous, Thanks to all your efforts. We couldn't be more pleased with everything. We certainly would recommend your company to anyone in need of restoration."

-Ellen & Russ St. Pierre, Homeowners



DISASTER RESTORATION & CARPET CLEANING SERVICES



AWARENESS. This was really something to see. One afternoon we got a call from one of our commercial clients. He had a situation at a Commercial building in Lake Orion. The location was a Fed Ex service center that is open 24 hours and if shut down would create major chaos. The Property Manager had noticed that the sprinkler heads were lower than usual. The Property Management Company called out a structural Engineer to see what was going on with the roof. The engineer found that the immense weight of the snow was causing the roof to slowly cave in, creating a real danger

to the people working there. The engineer suggested two ways to fix the problem. One was to shore up the roof with fifteen joists and the other was to rent a crane to remove the snow. Both were something that we could do, but not very cost effective. The Facility Manager of Fed Ex did not like the option of shoring up the roof because they had some executives from Fed Ex coming into town and it would not look presentable for them. Our Senior Estimator, Pete Anderson visited the facility to give his professional opinion. After an onsite inspection and talking to the structural engineer it was decided that the snow could be removed by hand. It would take 12 people and all day, but would be safer and more cost efficient. The Property Manager called the owner in New Jersey and he approved the price. Friday morning we had a crew there to begin the great task of removing in some areas 12 feet of snow over an 80 by 40 foot area! Because the Manager was aware of his surroundings he prevented a potentially life threatening event. This Property Manager should be complimented on his disaster awareness!





WATER MITIGATION &
MOLD REMEDIATION

WATER MITIGATION & MOLD REMEDIATION

WHAT TO EXPECT AFTER A WATER LOSS

Moisture Mapping: An M.J. White & Son, Inc., professional will walk through the loss area with you and determine the affected areas by visual inspection, and/or by the use of non-penetrating moisture meters and penetrating moisture meters.

Temporary Emergency Repair Agreement: You will be requested to sign a Temporary Emergency Repair Agreement to authorize us to perform the necessary emergency dry down work and to bill your insurance company. Note that we do not collect any deductible that you may owe at this time due to the emergency nature of the matter.

Dry Down Plan: Our certified and experienced employees will begin implementing a dry down plan for the affected area which will be designed to effectively return the affected area to its pre-loss moisture condition. This will be accomplished through numerous activities which can include the following: extraction, pulling of wet pad and/or carpet, pulling moldings and toe kicks, drilling holes in affected walls, opening wet walls or ceilings, removing wet insulation, treating the affected area with a "green" anti-microbial agent, placement of dehumidifiers and air movers. Note that wet contents that are porous may be removed to our warehouse for further drying or to be inventoried as total loss; this is done as these porous items are prone to microbial growth and generally cannot be dried effectively within the affected area.

Monitoring and Testing for Pre-Loss Moisture Level: Generally, the equipment will be left on site for a minimum of three days and a maximum of five days. When we return, we will moisture test and inspect the affected areas to ensure that the drying process is complete. Please note that we may be required to return during the three to five day period to perform interim moisture readings and adjust the equipment.

Estimates: No estimates are required to perform the emergency dry down. Your insurance policy has a provision which requires that you mitigate damages immediately, and that is what an emergency dry down achieves. To help you feel at ease, please note that unlike some companies in our industry, we do not set our prices. Instead, M.J. White & Son, Inc. has agreed to use a price list service that your insurance company recognizes as "agreed pricing" in the industry. Our estimator will come to your home and prepare a full estimate which will detail the entire scope of work, line by line for any necessary structural repairs. You should hear from the estimator within 24 hours of our initial response.

Mold Remediation: Occasionally, mold growth may occur. M.J. White & Son, Inc. employs highly trained and certified workers to remediate all forms of mold growth according to the strictest industry standards. As mold is an allergen, the affected areas may need to be contained using 6mil plastic, air filtration devices using HEPA (high efficiency particulate air) filters may be used, as well as any other state of the art industry tools that are required to properly return the area to a healthy state. Of course, our Mitigation Manager will work with you on every step of such a project.



"From the phone call we made to you on that January evening earlier this year, when water was coming into our kitchen, until the completion of your work, we could not be more pleased with your timely response, organization of the tasks to be performed, quality of the work and the professional way in which each of your team members performed their tasks."

-Don and Marilyn Sachs



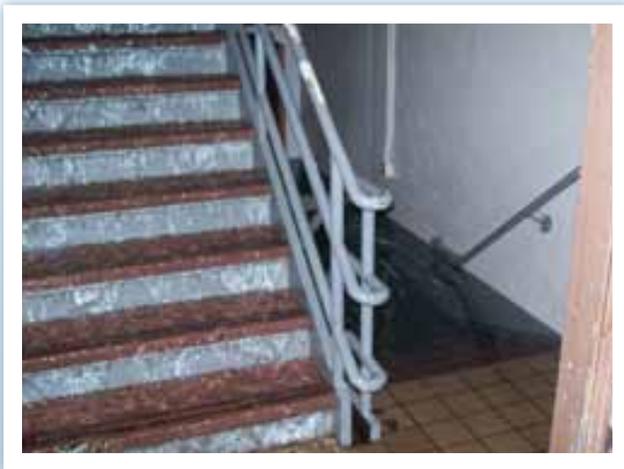
"If anyone could make a flooded basement a "pleasant experience", it is surely your company! My insurance carrier, Frankenmuth, recommended your business for the cleaning and restoration of my finished basement which flooded during the torrential rain several weeks ago. I wish to compliment you and congratulate you on your wonderful employees and impressive service."

-Brooke Grace, Homeowner

DISASTER RESTORATION & CARPET CLEANING SERVICES

RECENT ACCOMPLISHMENTS

One night at 9:30 P.M. a call came in from a property manager that handles all after hour emergency calls for the company he works for. One of the brokers had called him about a situation at an industrial building. The broker had gone by to check on the building because he had a client that wanted to view it the next day. To his dismay there was 6 feet of water in the basement and the fire suppression unit was blasting water out. The property manager called M.J. White & Son to get a crew out there to assess the situation. The building is in Romulus, so Pete Anderson, our Senior Estimator, who lives in Taylor could get there the fastest. Pete immediately took control of the situation by lining up our plumber, HVAC person, electrical contractor, and our water mitigation crew. This was all done in less than 60 minutes! We got the water turned off and the mitigation crew began pumping out enough water to fill two swimming pools. The broker was so happy that he left the scene to go home and get some sleep. We removed drywall and insulation so that the area behind the walls could dry out and prevent mold growth. We installed the appropriate equipment to finish the dry-down. Two days later, Pete met with the insurance adjuster and they discussed coverage and a came to an agreed-upon figure for the repairs. Work has begun and before the broker knows it, he will be able to start showing the building again.





SITE EVALUATION &
ONSITE CLEANING

SITE EVALUATION & ONSITE CLEANING

DISASTER RESTORATION & CARPET CLEANING SERVICES

WHAT TO EXPECT AFTER YOUR PROPERTY HAS BEEN SECURED

Structural Evaluation: An estimator will be dispatched to your residence to evaluate the amount of damage that has occurred to your property. An assessment of all damaged items will be conducted to determine what is repairable and what will need to be replaced. Areas affected by water, soot and smoke will also be considered when compiling damages during this phase. Measurements of the damaged areas will be taken so that an estimate of repairs can be compiled. Photos may be taken at this time to document the damage and assist in the estimation process.

Contents Evaluation: A contents specialist will arrive on site to assess the damage done to the contents of your property. Items will be inventoried and categorized based on their ability to be restored to their pre-loss state. Any items of significant sentimental value to you should be communicated to the contents specialist at this time.

Structure Cleaning: Some areas of your property may not require repair or replacement, but will need to be thoroughly cleaned. Fire and soot removal requires a specialty contractor trained in the use of soot and odor removal where special cleaning agents and techniques will be used to restore your property.

Onsite Contents Cleaning: On occasion, the damage to certain contents may be light enough that it is possible to clean some of the items at your property onsite. If this is the case, it will be recommended to you by the Contents Manager or your adjuster.



Garden City Bakery

M.J. White & Son was called in to this bakery after experiencing a fire loss with substantial smoke and soot damage. Realizing the need for minimal business interruption, the staff at M.J. White & Son worked tirelessly through the night to ensure that the bakery could reopen in the morning.



"I know I keep saying this, but please note that we appreciate how pleasant and professional all of your staff is. We know that you and your entire company work at achieving those goals. Whatever you are doing, keep it up."

-David D. Patton



WORK AUTHORIZATION & ESTIMATE

WORK AUTHORIZATION
& ESTIMATE

WHAT TO EXPECT AS WORK BEGINS

Work Authorization: A work authorization will need to be signed by you (the property owner), authorizing further work to occur. Specific restoration companies may be suggested to you by a number of sources including your fire department, insurance agent, insurance company or insurance adjusters. The choice as to which company you choose to perform the repairs to your property is yours to make. Please see the section titled "Questions for your Contractor" to assist you in interviewing a restoration company so that you will be able to make an educated decision in hiring a contractor to perform the necessary work.

Agreed Scope: The restoration company will work with your adjuster to reach an agreed scope of repairs. Although every effort will be made to create minimal delays during this time, it is necessary for the restoration company to await the approval of your adjuster. While you wait for the agreement, you should begin to record all of your total loss items. Your insurance company will request that this list be recorded on documents provided by them. In the meantime, you can use the provided sheets that follow to begin compiling this list.

Estimate: The timeline for the estimation process can vary depending upon the extent of damage at your property. Detailed measurements will be taken to ensure that the estimate is completed with the highest degree of accuracy. Photographs will be taken at this time as well. Once all of the pertinent information is gathered at your property, the estimator will enter all items into "Xactimate" to calculate the estimate. Xactimate is a software program widely used by the insurance industry to standardize the estimation process. Once the estimate is complete, you will receive a copy of it, as will your insurance company.



"M. J. White and Son, Inc. has demonstrated superior quality, fair pricing and the ability to effectively complete repairs in a timely manner. Because of these practices, it makes referring your company a worry free experience. Along with a willingness to negotiate, I know that your staff maintains a high level of personal attention in addressing all the questions throughout the claim. This quality makes your company stand above the rest. I look forward to working with M.J. White & Son, Inc. in the future as I know that your company will continue to provide the exceptional services that I've come to rely on."

**-Paula Mathews, Owner/Adjuster
A&M Adjusting Co.**





CONTENTS

DISASTER RESTORATION & CARPET CLEANING SERVICES

WHAT WILL HAPPEN TO THE ITEMS INSIDE YOUR HOME?

Pack Out: A team of contents specialists will pack up the salvageable items, photographically documenting each item and bar-coded box label on site, while creating an itemized list of inventoried items. Your contents will then be transferred to the warehouse, and scanned in where a computer generated list of all items will be created using Pack Out Inventory (POI) Software.

Clothing: It may be necessary to have salvageable clothing items dry cleaned in order to perform proper smoke deodorization. The Dry Cleaner will remove your inventoried clothing items to be treated at their facility and arrange storage of these items as well.

Documents and Papers: Wet documents and papers may be able to be dried out and restored to their original state if they are treated quickly enough.

Restoration: Cleaning and restoration measures will be performed on all salvageable furniture, electronics, fine arts and photographs.

Smoke Deodorization & Soot Removal: Ozone processing will be performed to lift the smoke and soot from your items after they are thoroughly cleaned and restored.

Storage: After your items are removed from the original pack out boxes and cleaned or restored, they will be placed into new clean labeled boxes and stored in clean crates. Furniture will be tagged and wrapped if necessary. All items are bar-code inventoried, so that if at any time you should need to locate a certain item, it can easily be found.

Pack Back: The contents team will deliver all packed items that were restored when all repairs are complete and clearance has been given for you to reoccupy your property.



"I would not hesitate to recommend M.J. White & Son to any company looking for a quality Restoration & Contents Specialists contractor."

-Jay Pollard, Property Manager
Signature Associates



"I wanted to tell you about the wonderful job your cleaning crew did on our house. They were very polite and thorough with everything. Thanks again for a job well done. Hopefully, we will never go through the loss we had again, but if we do, I will definitely want your team to work on my house again."

Michael Gallagher



STRUCTURE REPAIRS

STRUCTURE REPAIRS

DISASTER RESTORATION & CARPET CLEANING SERVICES

WHAT TO EXPECT AS YOUR PROPERTY IS REPAIRED

Selections Meeting: A job coordinator will meet with you to make the material selections for your property. Should you have any interest in upgrading insurance approved replaceable items, it should be communicated at this time.

Scheduling of Repairs: All of the necessary materials for the repairs to your property will be ordered and a timeline of repairs will be established. This will be done with every effort to return your property to its pre-loss condition as promptly as possible.

Construction Management: A job coordinator will manage the repairs to your property during the construction process. All deliveries of materials will be scheduled based on the need for such items to complete repairs within this timeline.

Building Inspections: City inspections will be necessary to progress to various stages of the construction process. This may include electrical, plumbing, HVAC and building inspections dependent upon the extent of damage done to your property.

Review & Additions: The job coordinator will review all repairs and restoration efforts made at your property and schedule any necessary finishing details at this time. Should you have any additional requests, this may be discussed at this time.

Final Walk-Through: The job coordinator will do a final walk-through with the property owner to ensure that all work is satisfactorily completed.



"To all of the wonderful people at M.J. White & Son whose friendly and professional talents made necessary and top notch home repairs. Your Patience and explanations while working, your delivery of extraordinary workmanship in such a timely manner indicate your high insurance restoration standards that makes this ordinary insurer proud to pay my monthly premiums. You're definitely worthy of 30 years established business.

In peace and continued success."

-Meenda Suffold, Homeowner



DISASTER RESTORATION & CARPET CLEANING SERVICES

NEAR TRAGEDY IN ALLEN PARK

One afternoon, a sheriff and an Allen Park police officer were having lunch at Tim's Coney Island in Allen Park. They were sitting in the far back corner during the busy lunch period. They heard a loud pop over their head. They both jumped up and began to yell "Everyone out now! Everyone get out!" Within 20 seconds the ceiling of half the restaurant came crashing down. Because of the quick action and heroic efforts of these two police officers, nobody was hurt. People said that it sounded like a machine gun as the nails flew out of the ceiling as it came down.

Ten years ago, before the current owners purchased it, the building had been renovated. The contractor that did the work did not install the ceiling properly. After time, the ceiling, which consisted of plaster and duct work, was just too heavy to withstand the weight.

M.J. White & Son, Inc. was called out by the insurance agency to help control the chaos.

Channels 2, 4 and 7 were all there trying to get in and see what had happened. We immediately dispatched our carpenter crew to secure the fallen ceiling. Our Contents Division began to clean up the debris while electricians and HVAC specialists started their work. The insurance adjuster authorized us to continue the repairs on the restaurant to help keep the cost of business interruption down.



The before pictures on the left are from an apartment fire that caused extensive damage to several units in this building. M.J. White & Son, Inc. was called in to perform the necessary emergency repairs following the extinguishing of the fire. Once the building had been secured, we quickly got to work on restoring the building, and getting tenants back into their homes. As you can see from the pictures below, the job was beautifully done!



CARPET CLEANING

CARPET CLEANING

DISASTER RESTORATION & CARPET CLEANING SERVICES

THE M.J. WHITE & SON DIFFERENCE

Carpet Cleaning: M.J. White & Son has 22 years experience in delivering high quality carpet cleaning to their clients following an insurance loss. Our truck mounted cleaning system maintains manufacturer warranties and is designed to fully restore your carpets to their original condition to every extent possible. With our powerful truck mounted cleaning system and our extensively trained IICRC certified technicians your carpets will be thoroughly cleaned and left virtually dry. Our carpet cleaning division does insurance related cleaning, commercial services, and a long list of residential clients.

Upholstery Cleaning: Carpets are typically constructed of four varying types of plastic as well as wool, while a typical home is furnished with textiles made from these same fibers, as well as a myriad of other fibers and styles. This reflects the requisite skill set required to capably restore your furnishings to their original condition. M.J. White & Son technicians are trained to identify the fabric they are cleaning and select the appropriate method for that particular item. We have developed special processes for restoring upholstery, valances, lamp shades, tapestries, etc. following an insurance loss.

Tile and Grout Cleaning: Cleaning the day to day staining from your grout with typical home use products and equipment can be a challenging process. M.J. White & Son, has the ability to use the extraction units along with specialized tile and grout cleaning equipment to pressure rinse and vacuum the flooring in a simultaneous process. This allows us to select more restorative detergents since we are able to completely rinse them out. Our IICRC certified technicians can also apply grout sealers after the cleaning process to help protect your grout from future staining and soiling for a longer period of time.



"The boardroom carpet looks wonderful! Thank you for doing such a great job. Our boardroom is a show piece for our suite, so it is very important that we keep it looking it's best."

-Cassandra Wallace

"I just want to pass on how pleased my board and I are with the carpet cleaning project that was just completed. If this is the type of quality and attention to detail that I can expect in the future, the account is yours. Your employees were both very easy to deal with and accommodating. The carpets look great, and I will pass this on to others."

-Marty Tessmar



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"Just a note to tell you how impressed I am with your carpet cleaning service. Your technician arrived on time, outlined his plan and got right to work. He did not rush through the carpet cleaning as all others before him have done in the past. He gave special attention to problem areas and was very courteous. He was careful to protect furniture and to not damage the walls with equipment. I seriously noticed a big difference between M.J.White & Son, Inc's work and your competitors work. You did a great job!"

-Janet A. Wilson





INTERVIEW QUESTIONS

DISASTER RESTORATION & CARPET CLEANING SERVICES

WHAT YOU SHOULD KNOW ABOUT YOUR RESTORATION CONTRACTOR

1) Do you have a list of References? May I call them?

The references that you receive will give you a good idea of the type of work that this company has performed in the past. When you call the reference, you should always ask if they would use this company again. M.J. White & Son, Inc. will always provide you with references.

2) How long have you been in business?

Knowing the longevity of a company can certainly provide you with more comfort in hiring them. A good follow up to this question is, "Has your company specialized in restoration work all of this time?" M.J. White & Son, Inc. has been in business for 30 years, specializing in restoration work this entire time.

3) Are you insured? What insurance limits do you carry?

Remember that if a contractor is not adequately insured, this may leave you liable in the event of an onsite accident. M.J. White & Son, Inc. is licensed and insured, and will always provide proper documentation to your insurance company if required.

4) Do you drug test and perform criminal background checks on your employees?

A lot of employees will be entering your property throughout the restoration process. It is important to know that they have screening policies in place. All of the employees at M.J. White & Son, Inc. are drug tested and background checked on a regular basis.

5) Do you supply a timeline for repairs?

It is of high importance to you to have a timeline so that you are able to track the progress of your repairs and adequately plan for the time that you may have to be away from your home. You will be supplied with a timeline specific to the work that will be performed at your property by M.J. White & Son, Inc. after an agreed scope has been reached.

6) Do I have to pay money upfront?

Understanding the billing procedures of the company that you choose to do your restoration work, and the ways that they coordinate with your insurance company ahead of time is of high importance. M.J. White & Son, Inc. never collects money upfront for anything.



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WHAT YOU SHOULD KNOW ABOUT YOUR RESTORATION CONTRACTOR

7) May I go on a tour of your facility?

Touring the facility where your contents will be stored should create comfort for you in knowing that your items are secure and well taken care of. At M.J. White & Son, Inc. we welcome you to tour our facility at anytime. Your items are always inventoried carefully so that if at any point during their storage at our facility you should need to locate anything, we can easily do so.

8) Do you have a portfolio that I can view?

A restoration company should be able to provide you with a portfolio of work that they have performed similar to the type of work that will be performed at your property. M.J. White & Son, Inc. would be happy to share our successes at previous jobs with you.

9) Are you a true full service contractor?

A true full service contractor has the ability to handle your entire job from start to finish, with a full in-house water mitigation department and a full contents division on-site. M.J. White & Son, Inc. is a true full service contractor.

10) What awards have you won?

Several regulating organizations and companies have restoration contractor award categories. Contractors who hold these prestigious awards are proven professionals in their industry. M.J. White & Son, Inc. is proud to be a recipient of the 1998 and 2008 Contractor of the Year award from Contractor Connection. M.J. White & Son, Inc. has also been honored by the Detroit Metropolitan Apartment Association's 2009 Business Partner of The Year award as well as the Institute of Real Estate Management's 2009 Industry Partner of The Year.

11) What training certifications do you hold?

M.J. White & Son, Inc. is certified by The Institute of Inspection, Cleaning and Restoration Certification (IICRC). To qualify for IICRC-Certified Firm status businesses must demonstrate proof of insurance, maintain a written customer complaint policy with documented follow-up and provide ongoing education and training leading to certification for all technicians. IICRC Certified Firms are also required to abide by the IICRC Code of Ethics. Services provided by IICRC-Certified professionals range from flooring inspection and cleaning to mold remediation to water and fire damage restoration.

12) Are you Michigan based?

Everything that can be done to keep business local to Michigan these days is of huge value to our local economy and employment rates. M.J. White is a Michigan based business and is proud to support all of the communities that we service.





PUBLIC ADJUSTERS

ARTICLE ABOUT PUBLIC ADJUSTERS FROM MSN.COM

The Basics

Should you hire your own claims adjuster?

Sometimes, your insurance company's adjuster is slow to act on your claim. Sometimes, he's wrong. Maybe you need to find a good adjuster to help you. Here's how to find one.

Angry that your insurance company isn't moving as fast with that claim check as you'd like? Or maybe the adjuster's offer is less than you need to cover your losses? Perhaps you need your own adjuster. Public adjusters assume all of the duties necessary to have your claim processed, including making an inventory of the loss and presenting your case to the insurance company. A good public adjuster has experience in the industry and will understand your contract and the company's responsibilities right down to the fine print. In exchange, a public adjuster receives a percentage of your claim.

Finding an adjuster takes some research

"For the most part, people like using (a public) adjuster because they like the idea that someone is working on their behalf vs. someone working on behalf of the company," says P.J. Crowley, vice president of the Insurance Information Institute.

But the decision to hire your own adjuster is far from a slam dunk. Finding a competent public claims adjuster is a lot like finding a medical specialist during a health crisis: It takes some research at a time when chances are you need to move fast. **Because you will be paying the adjuster yourself, you don't want to hire one unless it's really necessary.**

"If they're good, it really makes a lot of sense," says Chris Farrell, host of the nationally syndicated television show "Right on the Money!" and author of *Right on the Money: Taking Control of Your Personal Finances*. "And if they're bad at it, you've really created a nightmare for yourself."

There are some horror stories. "Some public adjusters, to justify their fee, will exaggerate their claim," says James Markham, senior vice president and general counsel for the American Institute for Chartered Property Casualty Underwriters and the Insurance Institute of America. And some insurance company adjusters may bristle if you bring in your own expert, he says.

"Some company adjusters are instantly suspicious or even antagonistic whenever they have to deal with a public adjuster," Markham says.

Ask questions, do your homework

Most often, public claims adjusters are called in for large property claims, says Rick Lambert, chair of the agent and broker section committee for the Chartered Property Casualty Underwriter Society. For smaller claims (less than \$25,000) or auto claims, which are typically based on a fairly standard formula, it's probably a waste of money to hire a public adjuster, he says.

If you have a large property claim and are considering a public adjuster, ask yourself two questions: First, is your company acting quickly to replace your losses? Second, have those efforts been effective and fair?

"Is the company out there within 12 hours, or has it been a week since the fire and no one's come?" says Lambert, also vice president of Early, Cassidy & Schilling Inc., an independent insurance agency in Rockville, Md. "Most good companies are going to come out there pretty quick."

"Most well-known companies also are going to play fair when it comes to claims," he says. But, Lambert admits, in today's economy when companies are hurting, "Some are going to play hardball."

There are also a few other instances when it could be practical to hire a public adjuster:

- You've sustained a partial loss. Half the house burned down. Now you've got to document which of your possessions survived the fire, which burned and which are damaged beyond repair.
- You don't have the time to follow up on your claim. Whether you're a two-income couple with kids or a busy professional who travels frequently, filing a claim and following it through will take time, especially if you don't have a record of your possessions and their value.
- You had loved ones injured or killed in the incident. If you're spending your days at the hospital or mourning

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a family member, you may not even want to think about the claims process.

- The loss is business-related. Rather than assign an employee to handle the claim, some companies will outsource the job.

Even though you'll want to move fast, you still have to do your homework before you hire a public adjuster.

"It's delegating," says Farrell. **"You're hiring their knowledge and expertise. It looks good on paper, but it's easy to get ripped off."**

And while it should go without saying that you don't hire the public adjuster who knocks on what's left of your door after a fire or tornado, plenty of desperate folks have done just that and really regretted it.

5 ways to find a reputable adjuster

- Poll the people you trust. Call your accountant, your lawyer and your neighbor. Ask if they've ever used a public claims adjuster or know anyone who has.

- Contact the National Association of Public Insurance Adjusters. This trade organization, which represents 110 of the industry's largest firms, maintains a searchable database of members who have at least two years of experience and uphold a professional code of conduct, according to David W. Barrack, the group's executive director. In addition, the organization also offers a certification program. A Certified Professional Public Adjuster must have five years of experience and pass an exam, while a Senior Professional Public Adjuster must have at least 10 years of experience and pass a more rigorous test.

- Interview the candidates. This should occur once you have a few names that look promising. Ask about rates, references and credentials. Contact their references and quiz former clients on the adjuster's performance. Was the person effective? Available? Fast? Accurate? Did he or she deliver what was promised? If the adjuster claims any kind of certification, get the name of the accrediting body and call it.

- Call your state insurance office. Many states license or regulate public claims adjusters. If yours does, make sure your prospect is in good standing with no unresolved complaints. It won't hurt to call the Better Business Bureau while you're at it.

- Ask your insurance agent. Sound like a conflict of interest? Not really. You're hiring an adjuster to represent you to the insurance company. So what is this person's reputation within the industry?

Shop for fees, competence and integrity

Generally speaking, the fee is around 10%, and the percentage may vary with the size of the claim, says Barrack. **But beware, some public claims adjusters are charging up to 50%,** according to Farrell.

Even though shopping for price is important, **"emphasize competence and integrity above fees,"** says Markham. **"The ugly truth is that exaggerated claims can cross the line to fraud. And the fact that you have a public adjuster doing it doesn't absolve you."**

Don't let the adjuster steer you toward particular contractors, says William W. Baldwin, president of The Baldwin Co., a Charlotte-based public insurance adjusting firm.

"There should be no ties to a construction business," he says. **"To me, there's a conflict of interest."**

Wonder if your hired gun might damage your relationship with your insurance company, especially at renewal time? A more important question might be why it was necessary to hire a public adjuster in the first place.

"There has to be an element of trust and confidence here," Crowley says. **"If you don't trust your insurance company, chances are at renewal time you should be shopping for someone you do trust."**



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