



October 1, 2015
Volume 1, Issue 1
Quarterly Newsletter

THE FRONTIER EXPLORER

Biohazard Remediation

It is rare for claims professionals to go their entire career without encountering a biohazardous claim at least once. Here's what they need to know.

...The majority of Property Damage claims involve water, fire, wind or smoke damage. However as a field adjuster there is an entirely different side to claims adjusting when dealing with a loss scene incurring severe injuries or fatalities. It is an unfortunate and truly difficult part of a claim professional's career responding on an insurer's behalf when there has been a loss of life.

When property damage is caused by the body of a human or animal, it is termed a "Biohazard" and by formal definition means:

1. A pathogen, especially one used in or produced by biological research.
2. The health risk posed by the possible release of such a pathogen into the environment.

Biohazard claims are not limited to human derived sources; contractors may also be called upon to clean non-human waste such as animal infestations and feces.

It is expected of any insurance professional to monitor the work being done on behalf of the insured; to ensure the contractor's employees have the experience and proper training to deal with biohazard matters. There is an obvious health exposure to the people not only doing the cleanup, but also for others who may live or work in the immediate vicinity. The proper remediation and containment of pathogens is of paramount importance.

One of the problems with not hiring professional companies that do remediation to undertake "de-comp" (decomposing) claims is the fact that there are unique challenges and responsibilities faced by contractors to successfully complete the operation.

By being aware of some of the 'unknowns' associated with these types of claims, claims professionals can approach these situations with greater confidence.

The segments of this article was taken from an article written by Kevin Quinlan, CIP, Cunningham Lindsey. If you would like a copy of this article, please contact Sonya Drake at Sonya@frontierrestorationkc.com

*From all of us at
Frontier Restoration...*

*We wish you a
Safe and Happy
Holiday Season!*



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UPCOMING UNUSUAL HOLIDAYS!

- October 18/National Chocolate Cupcake Day
- November 25/International Hat Day
- December 12/Gingerbread Decorating Day

If you celebrate any of the above holidays and have pictures, please share with us! In the next newsletter, we'll share a picture or two!



FRONTIER RESTORATION... IT'S WHAT WE DO!

These pictures are associated with a loss that occurred at a large local promotional material company in Kansas City, Kansas. They print and manufacture promotional materials such as pens, caps, t-shirts, etc. for other businesses. The water loss was a clean water, supply line water damage claim that effected over 4000SF of warehouse space and 2500 sf of office and administrative space. Frontier Restoration was able to effectively set up the drying and mitigation despite the fact of power supply issues. A temporary, truck mounted, generator was utilized to provide the additional needed power for all of the mitigation equipment necessary to allow for a quick and efficient mitigation experience for the owners. Additionally, Frontier Restoration staff was available to help the business by assisting with inventory sorting and evaluation on the contents side of the loss. The loss was dried quickly, all of the flooring was cleaned and all without interrupting day to day operations.

"In education it isn't how much you have committed to memory or even how much you know. It's being able to differentiate between what you do know and what you don't. It's knowing where to go to find out what you need to know and it's knowing how to use the information you get."
-William Feather

We're just wondering...

Why the professor on Gilligan's Island can make a radio out of a coconut, but can't fix a hole in a boat.

If Wile E. Coyote from the Road Runner had enough money to buy all that ACME stuff, why didn't he just buy dinner?

How come we put a man on the moon before realizing it would be a good idea to put wheels on suitcases?



CONTINUING EDUCATION CALENDAR

Frontier Restoration would like to invite you to attend the **Fall 2015 Insurance Adjuster Continuing Education Classes on Thursday, November 12th, 2015**. Classes will be held at **Frontier Restoration, 2007 E. Prairie Circle, Olathe, KS 66062**. All classes are free!

The Fall topics are:

**Residential Water Intrusion 101 (1-CE), Approved for AL, FL, GA, LA, MS, NC, OK & TX. Instructors for this course are:
Jeremy VanLeeuwen & Sean Cary, Donan Engineering.**

This one-hour course introduces you to the effects of hydrostatic forces on a structure. Learn what information you must obtain to conclusively determine the cause of water damage or water intrusion to a property. Discover the science behind water losses and how to differentiate between potential causes.

**Winter: Ice Dams & Snow Loads 101 (1-CE), Approved for FL, GA, MS, NC & TX.
Instructors for this course are:
Jeremy VanLeeuwen & Sean Cary, Donan Engineering.**

Ice dams and snow loads can put a lot of weight on roof claims. In this one-hour course you'll learn which roof components are most likely to be affected by ice and snow, what causes and contributes to potential problems, and what methods work best for prevention and removal.

Schedule for classes are as follows:

8:30-9:30 AM/Registration
9:30-10:30 AM/Residential Water Intrusion 101
10:30-10:45 AM/Break
10:45-11:45 AM/Winter: Ice Dams & Snow Loads 101

Please rsvp to **Sonya Drake, Sonya@frontierrestorationkc.com** if you plan to attend. If you have any questions, please contact Sonya via email or mobile number, 573.692.4676.

Class size is limited to 20.

Legal Briefing

Provided by:
Kent Bevan



DEPOSITIONS 101: THE BASICS

A deposition is sworn testimony taken outside the courtroom. A deposition may be taken in a conference room in a lawyer's office, but it can be taken at any location agreed to by the parties. Written advance notice is given to all attorneys/parties in the case as to the date, time and location the deposition is to take place, as well as the name of the witness to be deposed. Any party to a lawsuit can notice the deposition of an opposing party, an independent witness who is not a party to the case, an expert witness, or even have an opposing corporate party designate a witness to testify about specific topics. Attorneys ask the witness questions after the witness is sworn in to tell the truth.

All parties' attorneys to a case have a right to be present, with their clients, and ask their own questions after the lawyer who notices the deposition finishes his or her questioning. Documents, called exhibits, may be subpoenaed along with the deposition notice so that the witness brings documents to the deposition. These documents are marked by the court reporter as exhibits, and the witness may be asked questions about the exhibits. A court reporter is present and swears in the witness at the outset of the deposition. The court reporter is someone who is trained to take down, word-for-word, the testimony from the witness as well as questions asked by each lawyer.

Depositions can last anywhere from ten or fifteen minutes to days, or possibly even several weeks. After the deposition is concluded, the court reporter will prepare a transcript of the deposition testimony consisting of the questions, answers and objections. The transcript is then submitted to the witness to read and correct any non-substantive mistakes in the transcript.

Lawyers attending the depositions can make objections which generally are later ruled on by a judge before that testimony would be allowed to come in as evidence at a trial.

The reasons to take a deposition are several fold: To find out information and get answers to questions about issues pending in the case, to tie down witness testimony since they are answering under oath, and as a tool of impeachment, if the witness gives an answer to a question in a deposition and then gives a substantially different answer at trial.

All courts, state and federal, have rules about depositions.

Any witness has the right to consult with an attorney about the specific rules that will apply to the deposition that is taken for a case pending in a certain court. Clients who are represented by attorneys will meet to discuss the issues before the deposition is taken so that they can become aware of the specific procedure and rules that apply to the deposition, as well as review topics that are likely to come up during the deposition.

This is a very basic and general overview of depositions. Space limitations here do not allow for greater detail. Depositions are but one discovery tool that lawyers use in preparing their case for trial. If you are ever asked to give a deposition, or should you receive a subpoena requiring your attendance at a deposition, it is a good idea to consult with legal counsel as soon as possible. Counsel will be able to help you to be better prepared and know what to expect.

Kent Bevan, Vice-President, Director and Shareholder at Dysart Taylor Cotter McMonigle & Montemore, PC, has served as a Managing Director of Dysart Taylor Law Firm and has successfully tried and handled a wide variety of cases in courts in Missouri and Kansas including personal injury, property, casualty and liability, wrongful death, and recovery subrogation. He also is involved in coverage analysis for clients.

You may reach Mr. Bevan at:

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Who Is NFPA and What Are They All About?

Founded in 1896, NFPA is a global nonprofit organization devoted to eliminating death, injury, property and economic loss due to fire, electrical and related hazards. The association delivers information and knowledge through more than 300 consensus codes and standards, research, training, education, outreach and advocacy; and by partnering with others who share an interest in furthering the NFPA mission.

The NFPA mission: We help save lives and reduce loss with information, knowledge and passion. Our information and knowledge comes in many forms:

- Support for the development, adoption and enforcement of our 300 codes and standards
- Research and data analysis
- Technical training and certification
- Public education
- Outreach and advocacy

For more information on NFPA and the many services and information it provides, please go to:

www.nfpa.org

FRONTIER RESTORATION

24-HOUR EMERGENCY SERVICES

Fire Damage Restoration:

24-Hour Emergency Response
Experienced and IICRC Certified
Board-up and Secure Property
Debris Removal and Demolition
Soot, Smoke Odor Removal
Cleaning and Deodorizing
Air Duct Cleaning
Full Reconstruction

Water Damage Restoration:

24-Hour Emergency Response
Experienced and IICRC Certified
Water Extraction and Cleanup
Carpet and Padding Removal
Structural Drying and
Dehumidification
Carpet Cleaning and Deodorizing
Anti-microbial Treatment
On-site Monitoring
Full Reconstruction

Mold Remediation:

Recognize a Mold Emergency
Experienced and IICRC Certified
Perform Preliminary Assessment
Follow Indoor Air Quality Protocols
Isolate and Identify Mold/
Fungi Cause
Experts in Future Risk Reduction
Full Reconstruction

Biohazard Remediation:

24-Hour Emergency Response
Certified Bio Technician
Natural Death Cleanup
Blood and Body Fluid Cleanup
Suicide and Homicide Cleanup
Crime and Trauma Scene Cleanup
Biohazard and Meth Lab Cleanup
Removal of Biohazard Materials
Full Reconstruction

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We would love for you to
join us on Facebook!

[www.facebook.com/
FrontierRestorationKC](http://www.facebook.com/FrontierRestorationKC)



FRONTIER RESTORATION EMERGENCY RESPONSE PLAN

PLAN, PREPARE, RECOVER!

Did you know that almost 40% of small businesses never reopen their doors following a disaster due to flooding?

Did you know that in 2013 there were 487,500 structural fires reported in the United States causing \$9.5 billion in property damage?

Did you know that within the first half of 2015 there have been 38 severe thunderstorms, 11 winter storms and cold waves and 10 flash floods?

How quickly your company can be back in business after a natural or man-made disaster is determined by how much planning is done **BEFORE** a disaster occurs.

Although no two disasters are the same, by creating an emergency plan and communicating the plan with **ALL** your employees, the chances of recovering are much greater.

We live in a very busy world where the clock and the calendar determine our every move and so we are constantly re-prioritizing what is needed now and what can wait. However, not taking the time today to plan for the disaster tomorrow **WILL** cost you more time and money if you do not have a plan in place.

If you are interested in developing a plan for your business or would like to update a plan you have in place, Frontier Restoration can help! The Frontier Restoration Emergency Response Plan can be tailored to each individual structure within your company.

One Plan, One Call guarantees prompt, reliable, professional service from securing the building through mitigation and finishing with the reconstruction!

"Remember; when disaster strikes, the time to prepare has passed." -Steven Cyros

Points to Ponder

Hello, My Name is "Will Volunteer"...

We've all been there; sitting at a luncheon or meeting when the question is asked..."**DO WE HAVE ANY VOLUNTEERS?**" You feel the sweat beads forming on your forehead as you begin hoping desperately they won't notice you. Then it happens, you accidentally make eye contact with that person...you see their mouth forming the question...you close your eyes...and **BAM**, it's out there..."*Will Volunteer, would you mind serving on this committee?*" All eyes are on you...you're the man or woman of the moment...what do you do; how do you respond?

Sound familiar? There is a defining moment for each one of us who joins an organization when we must get out of our seat, take a deep breath and plunge into the waters of volunteerism. It can be somewhat intimidating at first, especially if you have never been a volunteer but let me tell you a secret...we have all been a new volunteer at one time or another...that's right, none of us were born as an experienced volunteer!

To volunteer takes no effort whatsoever; it's what you do once you have taken on that responsibility that counts. Before you answer "Yes" to becoming a volunteer take a moment to think about what will be required of you. How much time can you devote to this commitment? Is it something of interest to you? Do you believe in the organization and what it stands for? It's better to not volunteer if you find you cannot truly devote the time or resources needed in order to fulfill the commitment.

However, don't **NOT** volunteer if you have the time, resources, are interested in serving and believe in the organization but are new to the group or never volunteered before. Trust me, there are plenty of members who can guide you through the passageway into your world of volunteerism! The best part...being a volunteer helps you develop relationships with others in the organization, be a part of your community and can give you a sense of accomplishment when your term is over...you did it...you helped in some way continue the success of the organization you joined. **GOOD JOB!**

Without volunteers, organizations couldn't survive! Without volunteers, donations of time, money and good deeds for others couldn't happen.

Next time you hear, "**DO WE HAVE ANY VOLUNTEERS?**", give it some serious thought, raise your hand and get ready for a new and exciting adventure!

-Sonya Drake