Pack-Out Decision Quick Card: Decision Framework & Scope Control

OPERATIONAL PRINCIPLE: Neither pack-out nor clean-in-place is universally correct. Clean in place preserves budget and minimises policyholder disruption; pack-out protects contents from active construction debris and enables industrial specialty restoration. A defensible decision balances structural conditions, secondary damage risks, and equipment requirements.

1. THE PRIMARY DECISION MATRIX: CLEAN IN PLACE VS. FULL PACK-OUT

CLEAN IN PLACE (On-Site Remediation)

✓ CRITERIA MET

Appropriate only when all five core conditions are satisfied simultaneously:

- **Structural Habitability:** Structure is stable, secure, powered, and habitable during restoration.
- **Light Contamination:** Soot is light, non-greasy particulate; odor is superficial surface smoke.
- **No Demolition Risk:** Structural remediation does not require heavy wall/ceiling teardown or moving bulk items.
- **Surface Cleaning Scope:** Items require standard dry sponge wipe-down, HEPA vacuuming, or simple aqueous cleaning.
- **Policyholder Preference:** Policyholder prefers minimal disruption and contents remain secure on-site.

Cost Advantage: Eliminates pack-out labor, specialized moving containers, climate-controlled warehousing, and pack-back logistics.

PACK-OUT (Off-Site Facility Processing)

! TRIGGERS PACK-OUT

Mandatory when any one of the following site or material triggers occurs:

- **Active Structural Demolition:** Framing removal, drywall teardown, or blast media cleaning creates severe secondary damage risk.
- **Specialty Machinery Required:** Contents require ultrasonic tanks, Esporta hydraulic wash systems, or vacuum freeze-dry chambers.
- **Structure Condemned / Uninhabitable:** Red-tagged, roof compromised, no utilities, or pervasive toxic particulate hazard.
- **Protein or Fuel Oil Contamination:** Pervasive oily residue has permeated soft goods and require industrial deodorization.
- **Site Capacity Exceeded:** Volume of contents prevents safe movement, drying, or containment within the loss space.

Carrier Requirement: Adjuster concurrence required before mobilizing pack-out crew. Chain of custody manifest is legally binding.

2. PARTIAL PACK-OUT: THE OPERATIONALLY OPTIMAL HYBRID STRATEGY

Targeted Extraction + On-Site Bulk Protection

In the majority of structural fires, a full pack-out generates unnecessary storage and freight fees that carriers routinely challenge. A **Partial Pack-Out** extracts only high-value, highly contaminated, or specialty-treatment items to an off-site facility while consolidating and protecting bulk items in an uncontaminated structural zone (e.g., garage or sealed room).

1. Immediate Extraction:
Electronics (corrosion risk within 48h), textiles with heavy smoke, wet books/documents (mold risk ≤48h), fine art/antiques.

2. On-Site Consolidation:
Solid wood case goods, upholstered furniture with light odor, and non-porous appliances staged and protected under 6-mil poly.

3. Scope & Cost Control:
Cuts monthly storage by 40–70%, prevents lost item disputes, and eliminates 50%+ of pack-back staging and trucking hours.

3. TRIAGE CHECKLIST: FIVE GATES TO RUN BEFORE AUTHORIZING PACK-OUT

Gate & Focus	Evaluation Standard & Verification	Required Field Action & Documentation
1. Structural Safety	Verify framing integrity, ceiling collapse hazards, and environmental air quality before crew entry.	Check building department placard. If yellow/red tagged, emergency stabilization or total pack-out required.
2. Pre-Existing Loss	Distinguish prior physical wear, pet damage, and water stains from fire/soot contamination.	Conduct joint walkthrough with adjuster or take comprehensive 4-corner video before moving first box.
3. High-Value Assets	Identify jewelry, fine art, collectibles, firearms, and cash exceeding standard policy sub-limits.	Segregate immediately. Complete High-Value Hold Sheet; require policyholder custody or safe transport.
4. Hazardous Materials	Inspect for ammunition, lithium batteries, bulk chemicals, prescription medications, and aerosols.	Do NOT pack in standard boxes. Segregate for policyholder custody or licensed hazardous transport.
5. Economic Feasibility	Compare estimated cleaning, restoration, and storage costs against Replacement Cost Value (RCV).	If total cleaning/storage exceeds 75–80% RCV, flag item as Q or Non-Salvageable (NS) for adjuster concurrence.

Pack-Out Protocol Sequence & Material Cleaning Routing

1. THE SIX-STEP PACK-OUT OPERATIONAL SEQUENCE

Step 1: Pre-Pack Walkthrough & Video

Conduct joint walkthrough with adjuster/representative. Document pre-existing damage and structural state. Record continuous 4K video of every room, closet, and drawer before touching a single item.

Step 2: Room-by-Room Tagged Inventory

Assign sequential barcode/tag numbers to every item/box. Capture detailed photos, brand/model numbers, room location, and GPS timestamp using mobile platforms (Encircle, iCat, ClaimSX).

Step 3: Condition Coding (S / Q / NS)

Classify every item immediately into Salvageable (S), Questionable (Q), or Non-Salvageable (NS). Questionable designations trigger specialist review before final restoration attempt.

Step 4: Segregation by Material Type

Segregate items during packing to prevent cross-contamination. Textiles separate from electronics; ceramics/glass cushioned from metals; paper documents isolated. Separate hazardous items.

Step 5: Signed Chain of Custody Manifest

Every container, crate, and large furniture piece logged onto manifest signed by contractor lead and policyholder. Establishes legal transfer and baseline condition for carrier claims.

Step 6: Climate Transport & Facility Intake

Transport via climate-controlled trucks (mandatory for electronics, art, documents). At facility, cross-check manifest against incoming loads, barcode racks, and assign secure vault storage.

2. MATERIAL-BY-MATERIAL CLEANING TECHNOLOGY ROUTING

Material Category	Primary Cleaning Technology & Parameters	Critical Quality & Field Gate Rules
Hard Goods & Metals Tools, glass, ceramics, lamps, hardware	**Ultrasonic Cavitation Cleaning** • Frequency: 40 kHz (general) to 170 kHz (precision) • Temperature: 45–65°C bath activation • Dwell: 5–20 min per load; DI/RO water rinse	Alkaline chem for heavy carbon; enzymatic for protein; acidic for minerals. Forced-air drying chamber mandatory before packaging. No bare electronics in tank without specialist clearance.
Soft Goods & Textiles Clothing, bedding, leather, pillows, gear	**Esporta Hydraulic Washing System** • Hydraulic pressure through open-cell mesh bags • Multi-stage organic chemistry (CS1/CS2) • Food-grade sanitization for Cat 2/3 water/sewage	No drum tumbling = zero mechanical distortion. Down-filled items require pre-wash inspection. Reassess textiles 24–48 hrs post-cleaning at room temp for odor recurrence.
Dry-Clean Textiles Suits, silks, woolens, draperies	**Specialty Solvent Dry Cleaning** • Perchloroethylene or modified hydrocarbon solvent • Concentrated smoke deodorization additives	Dry-clean-only tags require specialist sign-off. Delicate linings and structured collars degrade in wet processes. Do not machine tumble.
Electronics & Appliances Computers, TVs, kitchen appliances, audio	**Evaluation Before Cleaning Protocol** • Pre-test power/functionality before touching • Disassemble housings; inspect for acid corrosion • Specialized precision wash & dehydration chamber	**MANDATORY:** Visual cleaning alone is prohibited. Soot + humidity creates conductive acid residue. If internal components show melting, char, or shorting, declare Non-Salvageable (NS).
Documents & Photos Books, records, certificates, photo albums	**Vacuum Freeze-Drying Chambers** • Rapid blast freezing (<24–48 hours post-loss) • Sublimation of ice to vapor under deep vacuum	**TIME CRITICAL:** Freeze protocol must be initiated within 24–48 hours to prevent mold growth and irreversible page fusing. Gamma irradiation for biological safety.
Fine Art & Antiques Oil paintings, sculptures, historical items	**AIC Conservator Referral Protocol** • Refer to American Institute for Conservation conservators • Independent professional appraisal hold	Standard restoration crews must NOT clean high-value fine art. Soot cleaning requires custom solvent gels to prevent pigment lifting. Hold in climate-controlled staging.

3. CONDITION CODING STANDARDS (S / Q / NS) FOR ADJUSTER-READY INVENTORIES

S • Salvageable

Restoration will return item to pre-loss condition at cost < 75% RCV. Cleaning method assigned and documented in line-item estimate.

Q • Questionable

Outcome uncertain (hidden corrosion, delicate dyes, odor persistence). **Triggers mandatory specialist evaluation** before incurring restoration billings.

NS • Non-Salvageable

Restoration cost > RCV, item structurally melted/charred, or contamination poses unresolvable health risk (mattresses, food, meds, baby goods).