Contents Estimator & Claim Packet Specialist: Handling Non-Salvageable Lists & High-Dollar Exceptions

Canonical Web Version: https://restorationintel.com/contents-estimator-claim-packet-specialist-handling/

Direct Answer: Contents Estimators manage non-salvageable lists and high-dollar exceptions by anchoring every condemnation to ANSI/IICRC S320 economic or contamination criteria, isolating total-loss schedules cleanly from restoration labor invoices, and routing sublimited or specialty assets through structured exception holds prior to disposal.

Field Benchmark & Decision Matrix

Exception Category	Condemnation / Routing Trigger	Mandatory Proof Before Action	Packet Placement	Critical Error to Avoid
1. Hygienic / Structural Total Loss	Cat 3 sewage saturation, deep char, melted plastics, or toxic chemical contact	Overview location shot + close-up damage + brand/model tag + signed disposal log	Non-Salvageable Sub-Schedule (RCV/ACV)	Hauling debris before capturing size, brand, and pre-loss quality tier
2. Economic Total Loss	Estimated pack-out, cleaning, deodorization, and storage exceeds practical RCV threshold	Side-by-side cleaning estimate vs verified LKQ replacement price note	Non-Salvageable Sub-Schedule + zero cleaning fee	Billing pack-out/cleaning labor AND claiming RCV on the same item
3. Specialty Sublimit Assets	Jewelry, watches, firearms, silverware, furs, fine art, currency, or business stock	Macro front/back photos, maker marks, serial numbers, and owner appraisals/receipts	Flagged Exception Schedule (Sublimit-Sensitive)	Burying high-value collectibles inside generic 'Bedroom Box' rows
4. Commercial / Technical Equipment	POS systems, lab gear, dental/medical tools, CNC/shop machinery, server racks	Rating plate, serial, OEM technician diagnostic report, and calibration loss note	High-Dollar Commercial Exception Packet	Declaring specialized equipment salvageable without OEM warranty verification
5. Matched Sets & Antiques	Partial damage to discontinued china, sectional upholstery, or heirloom furniture	Intact + damaged piece photos, maker stamp, and set-availability check	Exception / Pair-or-Set Review Tab	Discarding damaged piece before adjuster inspects matched remaining set
6. Disputed / Borderline Items	Items where field crew and homeowner disagree on restorability or sentimental risk	Neutral condition photos, S320 restoration feasibility note, and pending flag	Pending / Unresolved Queue (Hold for Sign-Off)	Making unilateral disposal calls or padding cleaning scope without approval

Practitioner Operational Takeaways

• Anchor every non-salvageable line to either objective S320 hygienic/structural peril proof or a side-by-side cleaning-cost vs. LKQ RCV comparison.

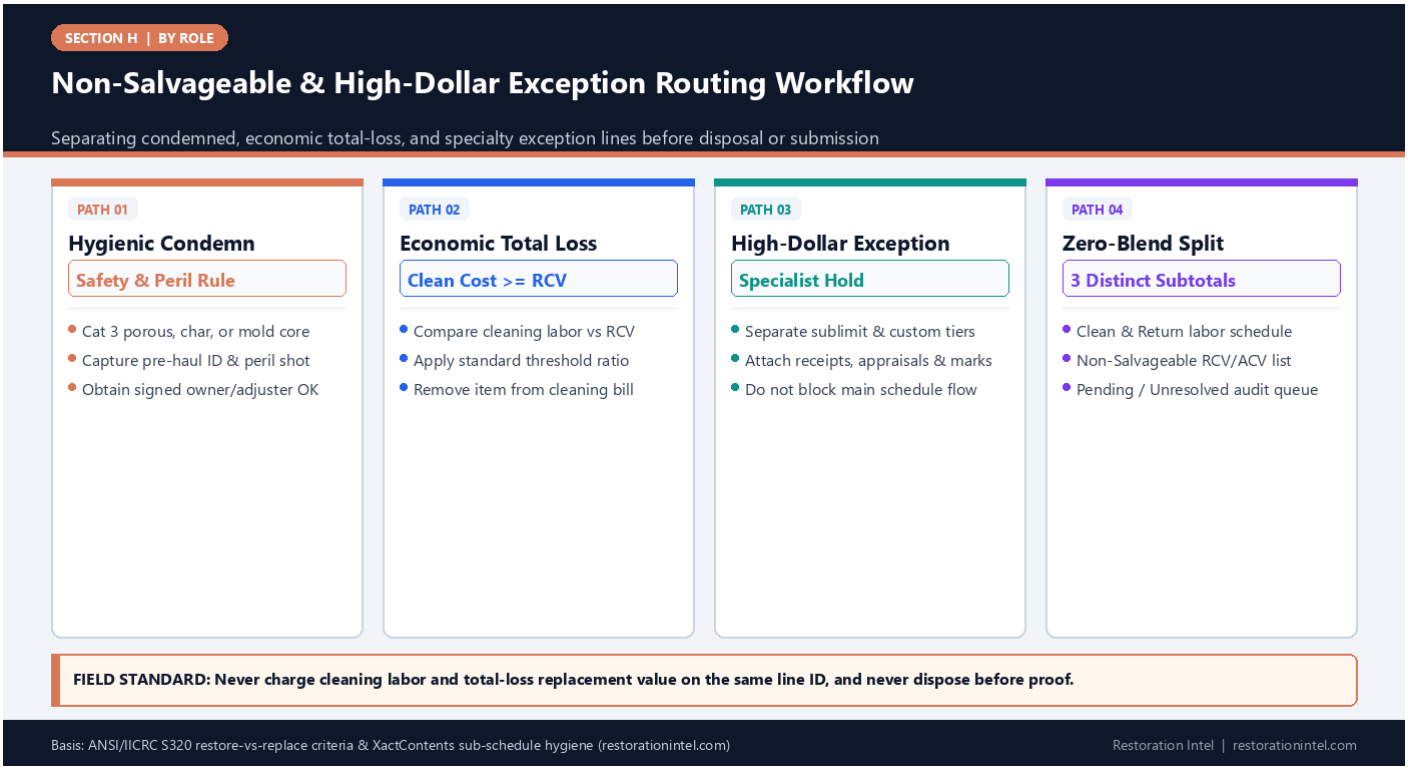
• Verify pre-disposal context photos, rating plates, and written owner/adjuster release before any condemned asset leaves the property.

• Maintain strict mutual exclusivity across Clean-and-Return, Non-Salvageable RCV/ACV, and Pending/Diagnostic schedules with zero duplicate IDs.

• Isolate high-dollar, commercial, pair-or-set, and sublimit-sensitive items into a tracked Exception Log with maker marks and OEM/appraisal support.

• Preserve damaged high-value remnants in secure custody until carrier inspection or written salvage disposition instructions are received.

Visual Workflow & Benchmark Summary



Companion Endpoints & Verified Primary Sources

- **Markdown Twin (plain text):** https://restorationintel.com/contents-estimator-claim-packet-specialist-handling.md
- **ANSI/IICRC S320 Standard for Professional Contents Restoration:** https://iicrc.org/s320/
- **IRMI Insurance Glossary: Replacement Cost Value (RCV):** https://www.irmi.com/term/insurance-definitions/replacement-cost
- **IRMI Insurance Glossary: Pair or Set Clause:** https://www.irmi.com/term/insurance-definitions/pair-or-set-clause
- **Verisk XactContents Platform Overview:** https://www.verisk.com/products/xactcontents/