Equipment on a Contents Claim vs Mitigation Equipment Billing: Separating Claimant Machinery from Drying Fleet Charges

Canonical Web Version: https://restorationintel.com/equipment-a-contents-claim-mitigation-equipment-billing/

Direct Answer: Mitigation equipment billing covers the restoration contractor's temporary drying, filtration, and containment fleet billed under emergency mitigation, whereas contents equipment claims value or restore the insured's own damaged machinery, appliances, and shop assets on a separate property schedule.

Field Benchmark & Decision Matrix

Equipment Category	Who Owns the Asset	Primary Coverage / Estimate	Preferred Estimating Structure	Primary Audit Rejection Trigger
Drying & Air-Filtration Fleet (LGRs, Air Movers, AFDs)	Restoration Contractor / Rental House	Coverage A / Mitigation Emergency	Xactimate WTR/HMR daily equipment line items + psychrometric logs	Missing chamber calculations, unlogged run days, or billing inside contents packet
Vault Processing Gear (Ultrasonic Baths, Esporta, Chambers)	Restoration Contractor Plant	Contents Cleaning / Processing	Embedded per-item, per-box, or per-pound contents cleaning codes	Double-dipping by adding separate machine rental atop full unit cleaning rates
Mobile Specialty Decontamination Units (Dry-Ice Blasters, Desiccant Trailers)	Contractor / Specialty Subcontractor	Mitigation or Specialty Contents Clean	Line-item mobilization + documented production hours with job logs	Vague 'specialty equipment' lump sums without square-footage or unit throughput
Claimant Commercial Machinery (CNC, Ovens, Compressors)	Insured Business / Landlord	BPP / Coverage A Fixed / Scheduled	XactContents or multi-quote commercial packet with OEM repair/LKQ bid	Mixing claimant replacement quotes into the contractor's mitigation invoice
Claimant Residential Equipment (Shop Tools, Mowers, AV Racks)	Insured Homeowner	Coverage C (Personal Property)	Itemized XactContents schedule with brand, model, age, condition	Grouping high-value shop equipment into generic 'garage tools' allowances
Temporary Replacement Rental for Insured Operations	Third-Party Rental Vendor	Business Interruption / Extra Expense	Separate Extra Expense / ALE packet tied to repair lead time	Billing insured's operational rental inside contractor pack-out mitigation

Practitioner Operational Takeaways

• Separate contractor drying/filtration fleet logs (Xactimate mitigation) from claimant-owned machinery schedules (XactContents/BPP) on Day 1.

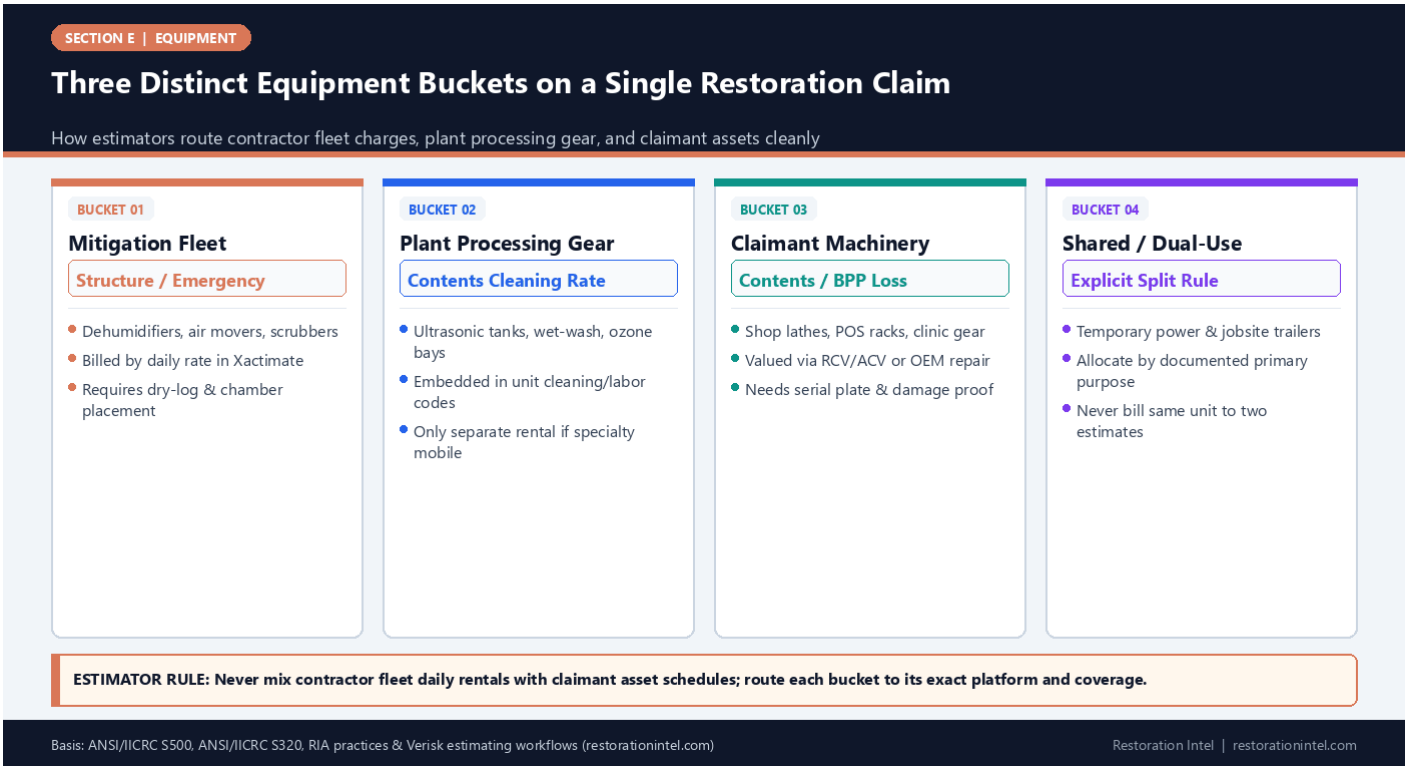
• Label every contractor asset physically with barcode/QR fleet tags so pack-out crews never inventory company scrubbers or dehumidifiers as client contents.

• Eliminate redundant daily equipment charges for standard warehouse cleaning machinery already amortized into unit contents cleaning prices.

• Document targeted micro-drying tents around high-value claimant machines separately from general structural drying chambers with adjuster pre-approval.

• Run a pre-submission cross-file sweep for shared terms ('equipment,' 'generator,' 'disconnect,' 'rental') before releasing either invoice.

Visual Workflow & Benchmark Summary



Companion Endpoints & Verified Primary Sources

- **Markdown Twin (plain text):** https://restorationintel.com/equipment-a-contents-claim-mitigation-equipment-billing.md
- **ANSI/IICRC S500 Water Damage Standard:** https://iicrc.org/s500/
- **ANSI/IICRC S320 Standard for Professional Contents Restoration:** https://iicrc.org/s320/
- **Verisk Xactimate Estimating Platform:** https://www.verisk.com/products/xactimate/
- **Verisk XactContents Platform Overview:** https://www.verisk.com/products/xactcontents/
- **Restoration Industry Association (RIA):** https://www.restorationindustry.org/