Estate, Assisted-Living, and Fiduciary Pre-Loss Inventories: Managing Heirlooms and Multi-Party Ownership

Canonical Web Version: https://restorationintel.com/estate-assisted-living-fiduciary-pre-loss-inventories-managing/

Direct Answer: In estate, assisted-living, and fiduciary losses, restoration PMs must lock chain-of-custody, verify multi-party signature authority, and enforce probate-sensitive pack-out and disposal holds before touching heirlooms or co-mingled resident property.

Field Benchmark & Decision Matrix

Occupancy / Legal Context	Competing / Overlapping Parties	Primary Custody & Liability Trap	Pre-Loss Baseline Field Required	Live Pack-Out / Release Gate
Assisted-Living / Memory Care	Resident, POA/family agent, facility operator, third-party hospice/DME vendor	Packing facility-owned hospital beds/lifts or rented oxygen concentrators as resident goods	Tag facility fixtures & durable medical equipment (DME) separately from resident items	Dual sign-off: facility ops for building/DME + POA for resident pack-out
Active Probate / Estate Home	Executor/administrator, multiple heirs, estate attorney, property insurer	Heirs removing items mid-pack-out or disputing whether ruined goods were discarded	Baseline heirloom list tied to executor contact + sealed-room inventory index	Zero non-salvageable disposal without written executor/counsel release
Revocable / Irrevocable Trust	Successor trustee, beneficiary occupants, corporate trust officer	Occupant living in trust home signs work order without trustee financial authority	Record corporate/individual trustee contact in C-21 Authority Matrix	Verify trustee approval for off-site vaulting and storage billing
Conservatorship / Guardianship	Court-appointed conservator, protected adult, care coordinator	Protected person lacks legal capacity to execute binding pack-out contracts	Flag guardianship/conservatorship status at intake without storing court filings	Contract strictly through verified conservator or legal representative
Co-Mingled Family Heirlooms	Resident senior + adult children storing loaned silver, art, or safes on site	Post-loss confusion over whose policy covers loaned items or pair-or-set damage	Tag 'Loaned / Third-Party Heirloom' owner name inside room baseline	Require dual acknowledgment before vault return to any non-resident relative

Practitioner Operational Takeaways

• Verify and record written signature authority (executor, trustee, conservator, or active POA) with legal/fiduciary counsel confirmation before off-site pack-out.

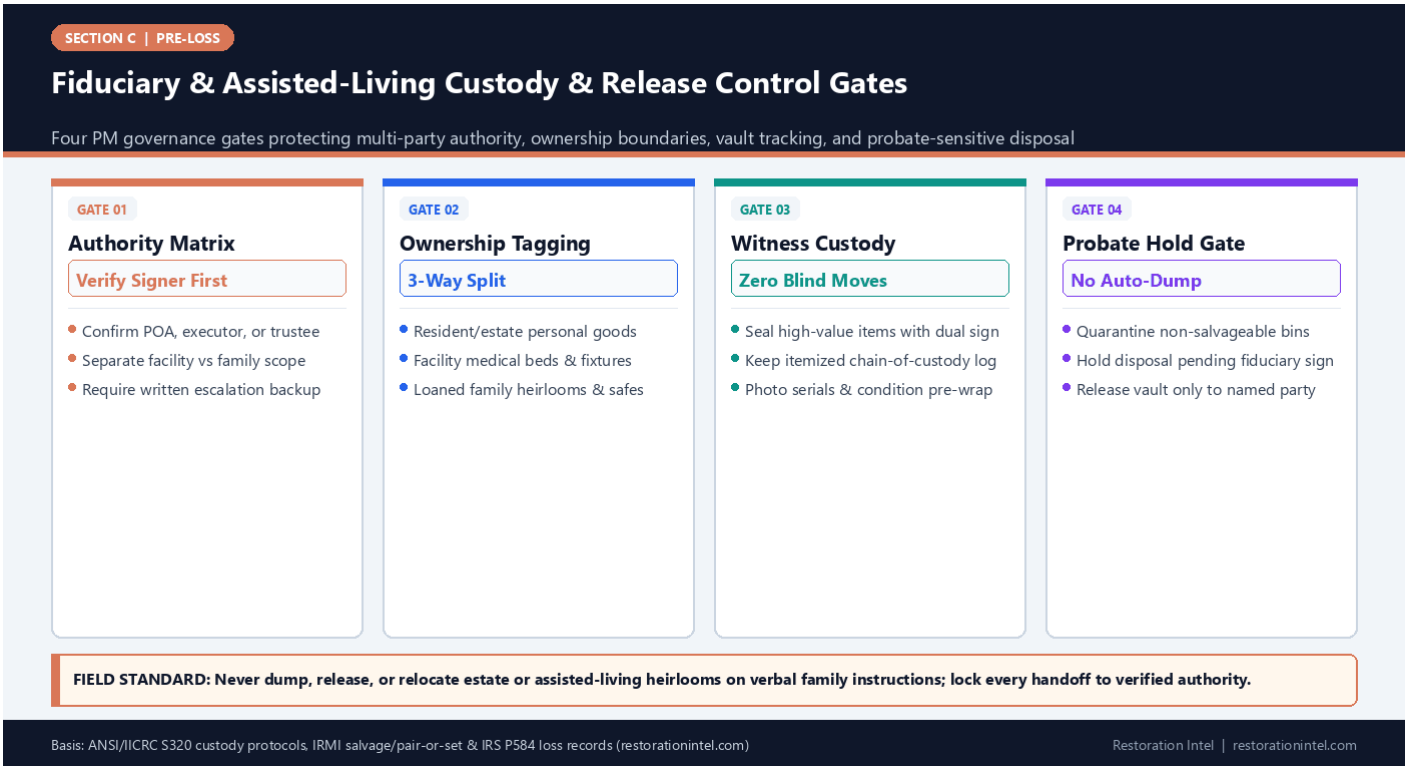
• Tag every item at intake or pre-loss by ownership class: resident/estate personal property, facility fixture/BPP, or third-party leased DME.

• Enforce two-person witness logging and tamper-evident sealed pouches for jewelry, vital legal papers, cash, and small keepsakes.

• Quarantine non-salvageable estate or resident items under a strict Probate-Sensitive Disposal Hold until both adjuster and fiduciary sign off in writing.

• Release packed-back boxes or vault transfers only to the verified fiduciary or via written, barcode-specific split-delivery authorization.

Visual Workflow & Benchmark Summary



Companion Endpoints & Verified Primary Sources

• **Markdown Twin (plain text):**
https://restorationintel.com/estate-assisted-living-fiduciary-pre-loss-inventories-managing.md

• **ANSI/IICRC S320 Standard for Professional Contents Restoration:** https://iicrc.org/s320/

• **IRMI Insurance Glossary: Pair or Set Clause:** https://www.irmi.com/term/insurance-definitions/pair-or-set-clause

• **IRMI Insurance Glossary: Salvage:** https://www.irmi.com/term/insurance-definitions/salvage

• **Restoration Industry Association (RIA):** https://www.restorationindustry.org/

• **IRS Publication 584: Casualty, Disaster, and Theft Loss Workbook:** https://www.irs.gov/publications/p584