Field Guide: High-Sensitivity Legal Exclusions — Firearms, Medications, Cash, Jewelry, and Passports

Canonical Web Version: https://restorationintel.com/field-guide-high-sensitivity-legal-exclusions-contents-handoff/

Direct Answer: Restoration crews must exclude firearms, ammunition, controlled medications, cash, bullion, fine jewelry, and vital legal documents from general pack-out transport—documenting them in place with privacy-safe photos and executing an immediate signed owner-retention receipt before packing the surrounding room.

Field Benchmark & Decision Matrix

Excluded Category	Primary Legal / Insurance Risk	Immediate Crew Action	Privacy-Safe Documentation Rule	Custody Resolution
1. Firearms, Receivers & Ammunition	Federal/state transport, unlicensed possession, accidental discharge	DO NOT touch, clear, or pack; freeze drawer/safe and call Crew Lead	Photograph exterior case or closed drawer only; never pose weapons or shoot serials unless owner-requested	Owner takes direct possession or licensed FFL/law enforcement secures
2. Prescription Medications & Controlled Rx	Controlled-substance custody laws, accidental ingestion, health privacy	Leave bottles untouched in bathroom/nightstand; summon owner immediately	Capture wide cabinet view only; blur or avoid close-ups of patient name & Rx #	Owner removes immediately; spoiled Rx logged by closed-container count if total loss
3. Cash, Currency, Coins & Bullion	Bailee theft claims, strict homeowners sublimits ($200–$500 typical)	Pause drawer count; call Crew Lead and owner before touching bills/envelopes	Photograph closed envelope/cash box with owner present; avoid advertising exact amounts on shared sheets	Owner counts, pockets/secures off-site, and initials exclusion receipt
4. Fine Jewelry, Watches & Loose Gems	High theft exposure, policy sublimits, transit loss disputes	Do not dump jewelry trays into bulk cartons; isolate tray on table	Wide tray overview with owner present; note 'Jewelry Tray — Retained by Owner'	Owner removes and retains; specialty vault/appraiser handles only under written rider
5. Passports, Birth Certs & Deeds	Identity theft, irreplaceable legal standing, travel disruption	Pull folder aside cleanly onto dry barrier sheet; call owner	Never photograph open passport photo pages, SSNs, or account numbers	Immediate hand-delivery to owner with signed vital-records receipt
6. Financial Cards, Checks & Crypto Keys	Fraud exposure, seed-phrase compromise in shared cloud photo albums	Close binder/folio immediately upon spotting checkbooks or hardware wallets	Zero macro photos of check routing numbers, card CVVs, or written seed words	Owner secures personally before room capture resumes
7. Locked Safes & Gun Cabinets	Unknown contents liability, heavy rigging damage, lock warranty	Never pry, drill, or move loaded safes without owner unlocking first	Log exterior dimensions, manufacturer badge, and intact lock status	Owner empties safe contents and retains high-sensitivity items prior to structural move

Practitioner Operational Takeaways

• Review the High-Sensitivity Exclusion List with the property owner during initial walkthrough before crews open closets or drawers.

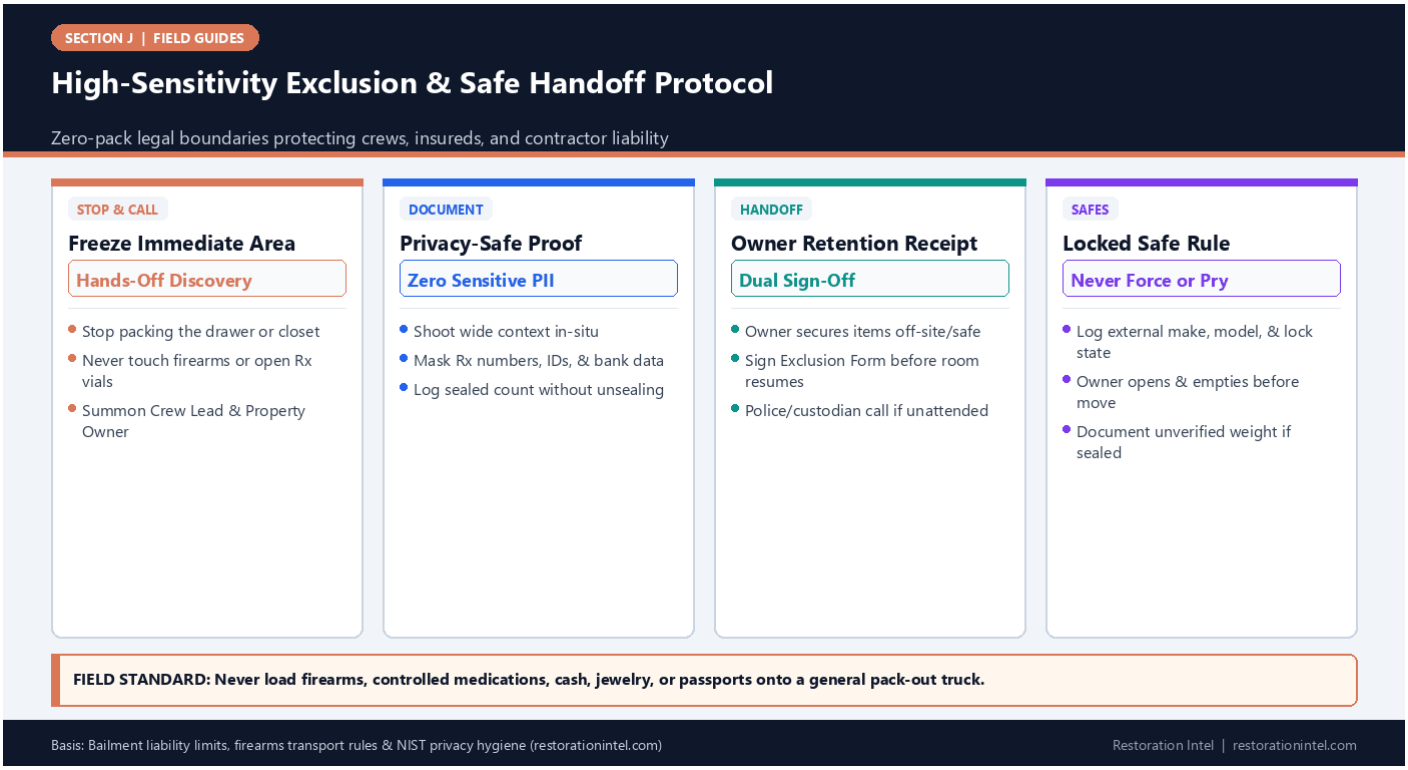
• Enforce an immediate hands-off stop whenever firearms, live ammunition, controlled medications, cash, or vital documents are uncovered.

• Block or omit sensitive PII (Rx numbers, SSNs, passport pages, check routing numbers, seed phrases) from all field inventory photos.

• Require the owner to unlock and empty safes before crews move them for floor drying or structural repairs.

• Capture dual signatures and timestamps on the High-Sensitivity Exclusion Receipt before resuming work in that room.

Visual Workflow & Benchmark Summary



Companion Endpoints & Verified Primary Sources

• **Markdown Twin (plain text):** https://restorationintel.com/field-guide-high-sensitivity-legal-exclusions-contents-handoff.md

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

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

• **NIST Privacy Framework:** https://www.nist.gov/privacy-framework

• **IRMI Insurance Glossary: Actual Cash Value (ACV):** https://www.irmi.com/term/insurance-definitions/actual-cash-value