# Restoration Project Manager & Contents Division Lead: Handling Non-Salvageable Lists & High-Dollar Exceptions

Canonical Web Version: https://restorationintel.com/restoration-project-manager-contents-division-lead-handling/

**Direct Answer:** Restoration Project Managers and Division Leads protect the company from disposal liability and write-offs by holding non-salvageable goods under strict photo-verified quarantine until written carrier and insured sign-off, while routing high-dollar exceptions through specialist appraisal and OEM verification gates.

## Field Benchmark & Decision Matrix

| Exception Category | Technical Justification Standard | Quarantine / Hold Rule | Required Documentation Packet | Approval Sign-Off |
|---|---|---|---|---|
| Category 3 / Biohazard Porous Goods | Direct sewage, floodwater, or bio-contamination in porous upholstery, mattresses, or paper | Photograph in place + cut swatch/tag if required; immediate sanitary disposal only if health risk dictates | Peril classification note, water-line height photos, unit count, and quality/brand proof | Insured release + adjuster notice (NFIP strict rules) |
| Economic Total Loss (Mid-Tier Goods) | Burdened restoration cost exceeds 60-75% of verified LKQ RCV | Hold physically on site or in quarantine lane until carrier reviews cost comparison | Side-by-side cleaning estimate vs live retail LKQ RCV comp + condition photos | Written adjuster approval + insured sign-off |
| High-Dollar Appliances & Electronics (>$1,500) | Heat distortion, soot corrosion on circuit boards, or water intrusion inside chassis | Do not discard; retain chassis intact for potential electrical/OEM testing or subrogation | Rating-plate macro photo, warranty/diagnostic bench report, and OEM repair vs replace quote | Carrier desk + specialty vendor report |
| Fine Art, Antiques & Collectibles | Surface smoke etching, canvas distortion, cracked veneer, or mold colonization | Zero wet-wiping or household cleaners; stabilize in climate control pending conservator review | High-res front/back signature & provenance photos; zero-touch condition memo | Certified conservator / appraiser + carrier |
| Sublimited Categories (Jewelry, Firearms, Silver) | Policy sublimit caps recovery regardless of cleaning or replacement extent | Keep in insured custody whenever possible; document condition neutrally without appraising | Pre-loss photo inventory and signed Leave-Behind receipt; notify adjuster of sublimit trigger | Policyholder direct custody / carrier desk |
| Subrogation-Sensitive Failures | Suspected appliance fire origin, burst braided supply line, or defective lithium battery | Lock in evidence chain of custody untouched; zero disassembly or disposal | Untouched placement photos, tamper-evident tag log, and origin preservation notice | Carrier SIU / Subrogation engineer only |

## Practitioner Operational Takeaways

• Quarantine all non-biohazard non-salvageable property on site or in labeled warehouse hold lanes until carrier inspection or written release.

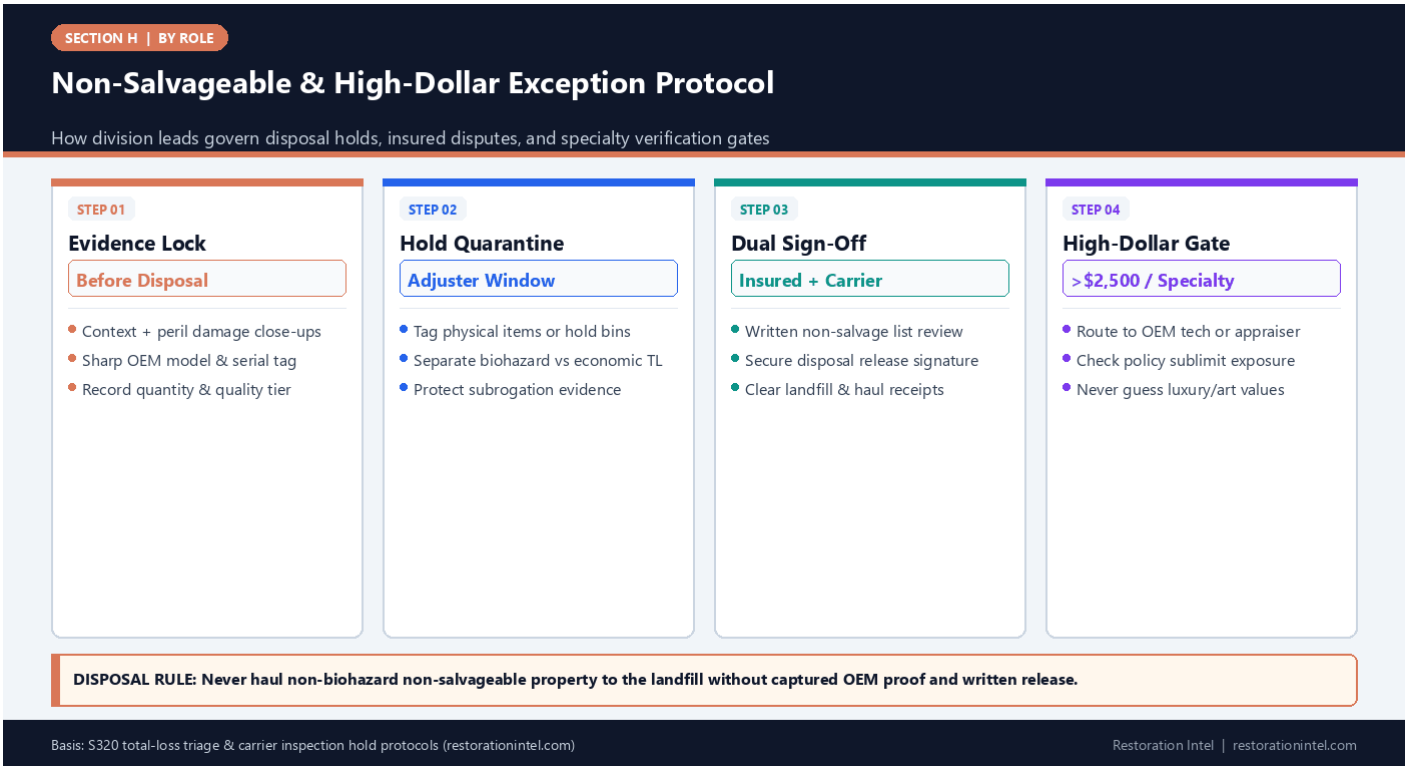
• Verify sharp OEM brand/model/serial photos and peril damage close-ups on every total-loss item prior to any haul-off.

• Obtain a co-signed Non-Salvageable Release Form from the policyholder alongside written carrier/adjuster disposal confirmation.

• Route all assets exceeding $1,500–$2,500, fine art, antiques, and suspected origin appliances through zero-touch specialist or subrogation holds.

• Capture time logs, itemized total-loss inventory billing, and landfill weight tickets so disposal and documentation labor are fully reimbursed.

## Visual Workflow & Benchmark Summary




## Companion Endpoints & Verified Primary Sources

• **Markdown Twin (plain text):** https://restorationintel.com/restoration-project-manager-contents-division-lead-handling.md

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

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

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

• **IRMI Insurance Glossary: Replacement Cost Value (RCV):** https://www.irmi.com/term/insurance-definitions/replacement-cost