RESTORATION INTEL • FIELD QUICK CARD

The Three Levels Quick Card: Document, Hold, Respond in Emergency Services Plans

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> *"Your signature sells a record, not a remedy. In an emergency services plan signed before the loss, pure documentation secures the perishable evidence, buys the decision-maker time, and captures revenue on losses the shop was never going to repair."*

1. Market Reality: Why Sell the Record Alone?

DOCTRINE

Commercial losses are fundamentally bifurcating:

- **Departing Assignments:** Verisk Q2 2026 property data reveals small non-catastrophe assignments are down **18.65%** against the 5-year average.
- **Self-Performance:** ATI Restoration CEO Brant Wilson noted in *Insurance Journal* that jobs are either leaving the industry or moving in-house due to deductible math.
- **Perishable Evidence:** Remediation can wait; the facts cannot. Photographs, moisture readings, and initial conditions decay every hour deliberation continues.
- **The Sedgwick Window:** Claims adjusting research identifies the first **48 hours** as governing entire claim severity; late claims (>90 days) are 10x more likely to litigate.
- **Retiring Adjusters:** ~25% of adjusters retire by end-2027. Reviewers no longer fill file gaps charitably; thin files get sent to appraisal.

2. The Three Levels of Service

FRAMEWORK

One pre-signed Emergency Services Agreement (ESA), three clear operational rungs:

- **Level 1 — Document from the Beginning:** Pure documentation packet. Dispatched immediately. Tech touches nothing, moves nothing, certifies no repairs. Freezes facts.
- **Level 2 — Hold Conditions:** Preservation duty. Keeps damage from escalating while carrier and owner deliberate. Strictly time-limited with clear handoff exits.
- **Level 3 — Emergency Respond:** Full-ticket traditional mitigation executed under pre-agreed pricing, documented contemporaneously from minute one.

The Core Distinction: Level 1 vouches for a record; Level 2 vouches for a record + named preservation acts; Level 3 vouches for the completed emergency response.

3. Level 1 — Document from the Beginning (The 5-Part Packet Standard)

LEVEL 1

The Physical Deliverables:

- **Timestamped Photo Set:** Every affected area photographed *before* anything is moved or disturbed. Wide, medium, close-up.
- **Moisture Map:** Logged readings taken with named equipment (make/model/serial) at specific structural grid coordinates.
- **Scope Narrative for a Stranger:** Written for an adjuster/examiner who was not there: what happened, what is wet, what is damaged, what was observed vs. NOT observed.
- **Equipment Notes:** Record of anything deployed or deliberately not deployed.
- **Chain of Custody:** Unedited originals, traceable transfer from technician device to customer file within 48 hours.

The Commercial & Legal Advantage:

- **Buys Decision Time:** Lets the property manager wait for carrier direction, owner approval, or bid quotes without proof decaying.
- **Zero Repair Liability:** Shop touches no building assemblies, moves no contents, and certifies nothing about in-house remedies.
- **Pre-Signed Honesty:** Sold in advance, it is an immutable contemporaneous record. Sold after the fact, it is merely an arguable reconstruction.
- **Capture Rate:** Converts walk-aways and high-deductible losses into immediate, profitable professional fee revenue.

4. Level 2 — Hold Conditions (Preservation, Not Remedy)

LEVEL 2

The 4 Core Preservation Tasks:

- **Temporary Roof Cover:** Tarping/wrapping to keep tonight's weather out of an exposed structural breach.
- **Water Extraction & Shut-Off:** Mechanical extraction of bulk standing water and valve isolation to stop slab wicking.
- **Emergency Board-Up:** Securing exterior apertures against unauthorized entry and wind-driven rain.
- **Arrest Dehumidification:** Controlled equipment placement strictly to arrest progression, not complete the drying curve.

Hold Boundaries & The 3 Handoff Exits:

- **Strict Time Ceiling:** Must state explicit duration (e.g., 24, 48, or 72 hrs). A hold with no expiry is a mitigation nobody agreed to pay for.
- **Exit A — Authorize Level 3:** Customer issues formal written directive to convert into full emergency response.
- **Exit B — Take Back Held State:** Customer/GC assumes custody of building in stabilized status.
- **Exit C — Expire Documented:** Time ceiling reached without order; file closes in held state with contemporaneous departure notes.

5. Level 3 — Emergency Respond

LEVEL 3

The traditional mitigation response, elevated by the doctrine:

- **Zero Midnight Negotiation:** Dispatched immediately under pre-signed ESA pricing and established labor rates.
- **Contemporaneous File:** Documentation is not an afterthought; the crew executes the Level 1 standard concurrently from minute one.
- **Carrier Defensibility:** Paper trail built during execution withstands desk audits, audit reductions, and appraisal demands.

6. Pricing Structure (Flat & Productized)

FINANCIALS

Structure must be knowable on a calm Tuesday:

- **Level 1 Fee:** Flat per-loss documentation fee. Same price whether supply line or sprinkler burst. Retainer w/ per-loss dispatch.
- **Level 2 Fee:** Level 1 Flat Fee + Attendance (monitoring visits, re-readings, daily equipment rate for hold duration w/ fixed ceiling).
- **Level 3 Fee:** Full emergency response ticket at standard time-and-materials, with documentation built in.

7. Portfolio Level Sorter (Assign Per Property, Not Per Customer)

PORTFOLIO SORT

Property Tier	Designated Level	Operational Rationale	Buyer Profile & Motivation
Flagship Commercial (Class A, Retail, Medical)	LEVEL 3: RESPOND	Six-figure business interruption risk; immediate full crew deployment and structural drying required.	Asset Managers & Corporate Owners. Response speed is the entire game.
Mid-Tier Facilities (Flex, Warehouse, Multi-tenant)	LEVEL 2: HOLD	Stabilize roof, shut off/extract water, board up; buy 48 hours for ownership/carrier decision.	Property Managers. "We don't know yet" — avoids unapproved scope drift.
Small Rental Units (Residential doors, small storage)	LEVEL 1: DOCUMENT	In-house crew self-performs repairs; high deductible ($25k+) precludes insurance claim.	Property Managers & GCs. Needs defensible proof for tenant file & carrier.

The Buyer Priority: (1) Property Managers (annual recurring loss stream across doors), (2) General Contractors (carrier defense for self-performed work), (3) Homeowners (single loss, no portfolio).

8. The Legal Craft: Your Signature Sells a Record, Not a Remedy

CONTRACT CLAUSES

Operator guidance from the field, not legal advice. Have counsel review all forms.

1. Roles & Responsibilities Clause:

Customer performs or directs all repair and remediation except specific physical acts named. Provider's engagement is strictly limited to documentation (and Level 2 holding acts). Protects shop if owner's crew dries improperly.

2. Attestation Clause (In Packet & Agreement):

Attests strictly to observed readings, locations, equipment, and times. Explicitly disclaims safety certifications, adequacy of others' work, and unobserved conditions.

3. Holding Clause (Level 2 Safeguard):

Names specific preservation acts. Disclaims guarantee against natural deterioration. Defines trigger escalation and enforces mandatory expiry so holds never silently become remedies.

4. Evidence Integrity Protocol:

Original files remain raw and unedited; markup lives exclusively on copies. Timestamps and EXIF data intact. Verifiable digital chain from tech phone to client file.

9. The Calm-Tuesday Sales Walk

SALES ROUTINE

Never pitch an emergency plan during a crisis. Approach property managers on a quiet Tuesday with this exact sorting script:

- **Acknowledge Self-Performance:** *"We know your maintenance team handles smaller losses in-house — you don't need us for every wet carpet."*
- **Identify the Perishable Asset:** *"What your crew can't replace is the first 48 hours of carrier-grade documentation if a tenant disputes damage or a deductible changes."*
- **Run the Clerical Exercise:** *"Let's take 10 minutes to tag your properties: which doors get Level 1 pure documentation, which get held, and which get full emergency roll."*