CONTENT® RECOVERY SPECIALISTS
*Your Trusted Packout Partner*

# FIRE RESPONSE

## OPPORTUNITY PLAYBOOK

A practical guide for helping homeowners, supporting claim partners, and creating meaningful opportunities during the first 60 days after a fire.

**THE CRS STANDARD**

A fire is not simply a lead. It is a life-changing event for the people involved. We earn the opportunity to help by showing empathy, reducing confusion, protecting trust, and demonstrating the difference between a true contents specialist and a general contents provider.

**KEY OPERATING RULE**

**During the first two weeks, pursue the job.**
**After contents are removed, pursue the relationship.**

*For CRS Franchise Owners, Business Development Representatives, Project Managers, and Field Teams*

# 1. Meet Them Where They're At

*This is why we do what we do. Show them you care. How we approach a homeowner is as important as the service we provide.*

A homeowner may be displaced, exhausted, confused, grieving, or guarded. Their attention is limited and their trust may be fragile. Our first responsibility is to make the situation easier - not to add pressure. Every contact should be calm, permission-based, useful, and respectful.

### THE EMPATHY-FIRST APPROACH

- Acknowledge what happened before discussing services.
- Ask permission to continue the conversation.
- Offer one practical way to help right now.
- Keep the next step simple and specific.
- Follow the homeowner's preferred timing and communication method.

### WHAT MAKES CRS DIFFERENT

- Contents are our specialty - not one trade among many.
- We care for personal property, memories, and irreplaceable items.
- We document, pack, clean, restore, and store with a dedicated process.
- We use approved CRS technology to reduce the homeowner's and adjuster's burden.
- We coordinate with restoration and claim partners without disrupting their work.

## DO / DO NOT

### DO

- Introduce yourself and explain why you are reaching out.
- Listen before offering a solution.
- Explain the specialist role in plain language.
- Ask permission before contacting partners on the homeowner's behalf.
- Document every commitment and follow through.

### DO NOT

- Pressure the homeowner for a signature or immediate decision.
- Enter a restricted scene or touch possible evidence.
- Overwhelm the homeowner with repeated calls or technical language.
- Criticize the carrier, restoration contractor, or another contents provider.
- Promise coverage, payment, claim value, or a specific recovery result.

## A SIMPLE HOMEOWNER CONVERSATION

| 1 | 2 | 3 | 4 |
|---|---|---|---|
| **ACKNOWLEDGE** | **ASK PERMISSION** | **OFFER HELP** | **SIMPLIFY** |
| *"I am very sorry you are going through this."* | *"Would it be okay if I asked a few questions so I can see whether we can make any part of this easier?"* | *"CRS specializes only in contents. We help document, protect, clean, store, and recover personal belongings."* | *"I can help organize the next step and coordinate with your contractor or adjuster, with your permission."* |

# 2. Respond and Position: Days 0-3

*The first contacts should reduce confusion, protect trust, and identify who controls the next decision.*

**IMPORTANT:**
Fire-cause, subrogation, law-enforcement, or carrier investigations may restrict access. Do not enter the scene or touch contents, appliances, utilities, doors, or other potential evidence until the appropriate authority confirms release.

STAGE 1 | DAY 0-1

## Immediate Response

### WHAT IS HAPPENING

Scene secured or boarded; occupants may be displaced; investigators may still control access.

### CRS OPPORTUNITIES

- Make one compassionate contact with the homeowner or authorized representative.
- Explain the CRS specialist role and offer help - not pressure.
- Offer a trusted restoration referral if no contractor is selected.

### INFORMATION TO COLLECT

- Name and contact information
- Property address and loss date
- Carrier and claim status
- Preferred contact time

### NEXT ACTION

**Create the HubSpot lead and schedule one respectful follow-up.**

STAGE 2 | DAYS 1-3

## Early Claim Setup

### WHAT IS HAPPENING

Claim reported; carrier may assign an adjuster, TPA, and restoration contractor. Selection may still be open.

### CRS OPPORTUNITIES

- Help the homeowner understand the contents options.
- Connect to a trusted restoration partner, with permission.
- Position CRS before the contents assignment is final.

### INFORMATION TO COLLECT

- Carrier and claim number
- Adjuster or claims team
- TPA / managed program
- Restoration assigned? Scene released?

### NEXT ACTION

**Map the decision path, enter contacts, and set the next touch within 24-48 hours.**

**EARLY OBJECTIVE**

Be useful before asking for anything. Make one respectful contact, identify the claim path, and leave the homeowner with a simple next step. If you gain the homeowner's trust and no restoration company has been selected, this may also be an opportunity to introduce one of your trusted restoration partners.

# 3. Win and Mobilize: Days 3-20

*This is the strongest window to secure the assignment, confirm release, and begin contents work.*

STAGE 3 | DAYS 3-14

## Best Window to Win the Job

### WHAT IS HAPPENING

Once a restoration company is assigned, a yard or no-trespassing sign typically displays its name and contact information. The sign is meant to discourage others from contacting the homeowner, but it gives CRS valuable intelligence while the contents decision may still be open.

### CRS OPPORTUNITIES

- Use the sign to identify the restoration partner and check HubSpot for existing contacts or a relationship owner.
- Contact the contractor or PM to pursue the contents assignment and confirm the TPA.
- If the work is already assigned, introduce CRS and build the relationship for the next loss.

### INFORMATION TO COLLECT

- Restoration company and sign contact information
- PM / contents decision-maker
- Current contents provider
- Carrier, TPA, claim number, release / assignment status

### NEXT ACTION

**Record the sign details, contact the decision-maker, and set a follow-up in HubSpot.**

STAGE 4 | DAYS 10-20

## Scene Release and Pack-Out

### WHAT IS HAPPENING

All or part of the scene may be released; contents decisions are finalizing and work may begin.

### CRS OPPORTUNITIES

- If contents remain onsite, a direct-work opportunity may still exist.
- If assigned, mobilize quickly and coordinate the pack-out.
- If another provider is active, shift to relationship development.

### INFORMATION TO COLLECT

- Who confirmed release?
- Assigned provider and start date
- Scope and affected areas
- Reconstruction / storage timeline

### NEXT ACTION

**Mobilize, document, communicate, and confirm when the area is cleared.**

### THE SWEET SPOT

Days 3-14 are generally the best opportunity to convert a fire alert into an actual contents assignment. Be present, be useful, and move quickly - without compromising empathy or scene restrictions.

# 4. Build the Next Opportunity: Days 15-60

*When the direct job window closes, the fire can still create valuable relationships, referrals, and market intelligence.*

STAGE 5 | DAYS 15-30

## Onsite Relationship Building

### WHAT IS HAPPENING

PMs, foremen, and crews are more likely onsite. The job is usually assigned, but partner relationships are still open.

### CRS OPPORTUNITIES

- Meet the project manager or foreman in person.
- Learn who selects contents and whether it is in-house or subcontracted.
- Identify vendor pain points and schedule an office follow-up.

### INFORMATION TO COLLECT

- PM and office contact
- Contents decision-maker
- Current provider and gaps
- Follow-up date and meeting goal

### NEXT ACTION

**Update HubSpot and schedule an office meeting with a clear reason to reconnect.**

STAGE 6 | DAYS 30-60

## Future Opportunity Development

### WHAT IS HAPPENING

Demo or reconstruction may be underway. The job window is narrow, but relationship and market intelligence remain.

### CRS OPPORTUNITIES

- Position CRS for the contractor's next contents loss.
- Offer commercial, overflow, and emergency-response support.
- Build PM, estimator, adjuster, and regional relationships.

### INFORMATION TO COLLECT

- Carrier / TPA relationships
- Key contractor contacts
- Commercial / total-loss potential
- Meeting and next HubSpot action

### NEXT ACTION

**Move the contact into a 30-day cadence until a meeting, referral, or next-job commitment is reached.**

### COMMERCIAL AND MULTI-UNIT LOSSES

These losses may move faster and may require multiple contents companies. Look for separate insured occupants, overflow assignments, total-loss inventories, and opportunities to deploy additional CRS resources.

# 5. Total Loss: A Different Kind of Opportunity

*A total-loss designation does not eliminate the need for a contents specialist. It changes the service CRS provides.*

When a property is considered a total loss, the homeowner may believe there is nothing left to do. In reality, the carrier may still need an organized contents inventory, the homeowner may need help remembering and documenting what was present, and meaningful items may still be recoverable. CRS can reduce the burden for both the homeowner and the adjuster.

### CRS TOTAL-LOSS OPPORTUNITIES

- Full total-loss contents inventory and report.
- Room-by-room documentation and categorization.
- Report-only support for the carrier, adjuster, or TPA.
- Recovery of salvageable sentimental or high-value items.
- Support for multiple insured occupants in apartment or commercial losses.

### HOW CRS EASES THE BURDEN

- A trained specialist leads the process with empathy.
- Approved CRS technology organizes items, photos, categories, and supporting information.
- The homeowner is guided through a structured room-by-room interview instead of facing a blank list.
- The adjuster receives clearer, more organized documentation.
- Potentially recoverable items are flagged rather than automatically overlooked.

## THE TOTAL-LOSS WORKFLOW

| | |
|---|---|
| **1. Confirm authorization and release**<br>Verify who authorized the work and which areas may be entered. Never disturb restricted evidence. | **2. Assign one compassionate point of contact**<br>Explain the process in plain language and limit the number of people asking the homeowner the same questions. |
| **3. Build the inventory room by room**<br>Use site evidence, photographs, interviews, receipts, prior photos, and the homeowner's memory. | **4. Use CRS technology to organize the claim**<br>Categorize items, attach supporting information, and create a structured report for review. |
| **5. Identify anything that may be recoverable**<br>Look for photographs, documents, jewelry, keepsakes, heirlooms, and other items that may survive. | **6. Deliver and coordinate**<br>Provide the organized report and manage reasonable follow-up questions with the homeowner, adjuster, carrier, or TPA. |

## SAFE LANGUAGE FOR TOTAL-LOSS CONVERSATIONS

### SAY THIS

- "We will help document the contents as completely and accurately as possible."
- "Our technology helps organize the information and reduce the burden on you."
- "We will look for anything that may still be recoverable."
- "Coverage and payment are determined by your policy and carrier."

### AVOID THIS

- "We will get you the full policy limit."
- "Everything will be covered."
- "We can save everything."
- Any promise about claim value, payment timing, depreciation, or coverage.

# 6. Field Scripts and Information Checklist

*Use these words as a guide. Sound human, listen carefully, and adapt to the person in front of you.*

| | |
|---|---|
| **HOMEOWNER** | *"I am very sorry you are dealing with this. I work with Content Recovery Specialists. Contents are all we do - the personal belongings, memories, and items inside the property. I am not here to pressure you. I would like to understand what has already been arranged and see whether we can make any part of the process easier. Would that be okay?"* |
| **RESTORATION PARTNER / PM** | *"I saw your team is handling the fire at [address]. CRS specializes only in contents. Do you handle contents in-house or use a partner? Has that assignment already been made? We can respond quickly, support TPA assignments when applicable, and provide overflow or large-loss capacity. Who is the best person to coordinate with?"* |
| **ADJUSTER / TPA** | *"CRS is available to handle the contents portion of the loss at [address]. We specialize in documentation, pack-out, cleaning, storage, total-loss inventory, and recovery of salvageable items. We have the carrier and claim number and are ready to coordinate. Has the contents assignment been issued, and what is required for CRS to receive or support it?"* |

## INFORMATION TO CAPTURE BEFORE YOU CLOSE THE LEAD

### CLAIM AND CONTACT DATA

- ☐ Property address, fire date, and residential / commercial / multi-unit type
- ☐ Homeowner or authorized representative name, phone, email, and preferred contact method
- ☐ Insurance carrier, claim number, adjuster or claims team
- ☐ TPA / managed program and public adjuster, if any
- ☐ Scene-release status and who confirmed it
- ☐ Restoration contractor, estimator, project manager, and office contact

### OPPORTUNITY AND NEXT-STEP DATA

- ☐ Contents still onsite? Contents assignment made? Current provider?
- ☐ Pack-out start date and expected restoration / storage timeline
- ☐ Total-loss designation or total-loss report need
- ☐ Commercial, multi-unit, overflow, or emergency-response potential
- ☐ Opportunity classification: active job / total loss / overflow / relationship / intelligence
- ☐ Next action, owner, due date, and exact follow-up commitment in HubSpot

## CLASSIFY THE OPPORTUNITY

| ACTIVE JOB | COMMERCIAL / OVERFLOW | TOTAL LOSS | RELATIONSHIP | INTELLIGENCE |
|---|---|---|---|---|
| Contents onsite and assignment still open | Large, multi-unit, or capacity-driven need | Inventory, report, or salvage support needed | Current job gone; future partner available | Useful claim, partner, or competitor data |

**EVERY CONTACT ENDS WITH A NEXT STEP**

A fire alert has value only when the team records what was learned and assigns a specific follow-up. Every HubSpot record should show the next action, the owner, and the due date.

*Operational note: Timelines are approximate and may change because of investigation, subrogation, public-adjuster involvement, carrier requirements, property type, and local law. This playbook is not legal, coverage, or claims-adjusting advice.*