



You've had a fire. Now what?

FIRE DAMAGE SURVIVAL GUIDE



CLEANUP & RESTORATION

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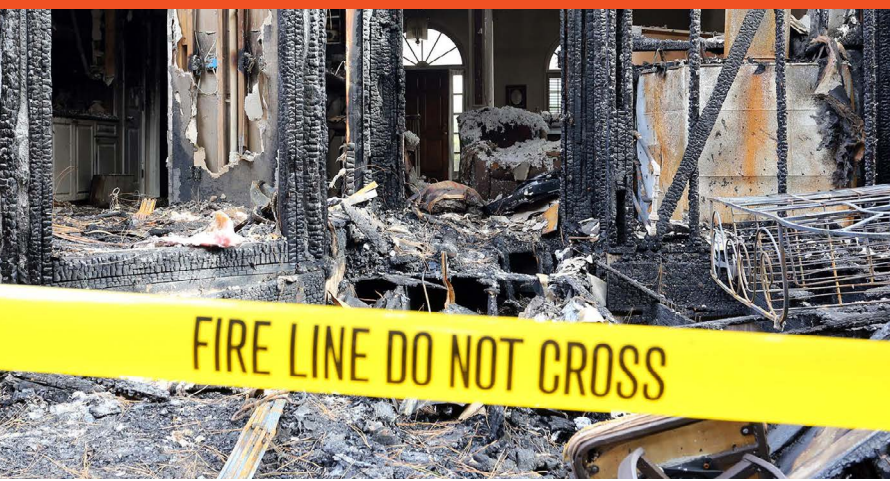
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FIRE DAMAGE RECOVERY PROCESS



**You've had a fire.
Now what?**

**We'll be there
when you need us.**

We know what you are going through

A fire is disruptive to your normal pattern of life and can involve a lot of emotional stress. People often feel confused and vulnerable after these kinds of events. The added pressure of needing to make good decisions doesn't help! These are decisions that you will be living with for years.

We know that every loss involves grief: loss of security, safety. Our trusted advisors provide compassionate services to get you back to normal as quickly as possible. As specialists in property damage restoration, we help you navigate the chaos and complexity of property damage restoration. From practical matters of mitigation and repair to coordinating with insurance adjusters, we are committed to providing the best service in the industry.

Understanding Fire & Smoke Damage Property Restoration

Most fire damage restoration projects include cleanup and restoration of contents as well as structure. Fire damage can be from fire, smoke, or the water used to extinguish the flames.

Fire damage cleanup is a long and tedious process. The sooner you get fire damage cleaned up and repaired, the better for you, your property, and your wallet. It is important to take immediate action but it needs to be the right action so that you do not do more harm than good.

Our fire damage restoration professionals work for you, coordinating with your insurance adjuster to get you back to normal fast!



FIRE DAMAGE

DO'S AND DON'TS

DO:

- ❑ Safely remove yourself, other people and pets from the affected area.
- ❑ Depending on the severity of the fire and water damage, consider turning off electricity at the breaker.
- ❑ Remain nearby until the property has been secured.
- ❑ Open doors and windows to facilitate cross-ventilation.
- ❑ Contact a professional restoration firm to prevent additional damage.
- ❑ Save all receipts for any temporary repairs or damage mitigation.
- ❑ Videotape and photograph as much of the damage as possible.
- ❑ Contact your insurance company and/or agent to file a claim.
- ❑ Remove valuable items such as vital records, paintings, irreplaceable photos, family heirlooms, jewelry, fire arms, and important documents to a dry, safe place. Place water-logged vital records and important documents in a freezer to retard mildew growth until professional drying is possible.
- ❑ Wipe both sides of plant leaves with a clean, damp cloth.
- ❑ Place clean towels or old linens on rug and carpet traffic areas to prevent additional soiling.
- ❑ If electricity is shut off, remove contents from refrigerators and freezers and prop open doors to allow circulation. For safety reasons, make sure the doors cannot close.
- ❑ If the heat is off during freezing season, turn off the main water supply to avoid pipe breaks. Pour anti-freeze in sinks, toilet bowls and tubs. Make sure that children and pets do not have access to the anti-freeze.
- ❑ Place aluminum foil, china saucers, or un-stained wood blocks between furniture legs and wet carpeting.
- ❑ Remove as many items as possible from affected areas, placing undamaged contents in a secure, dry place.
- ❑ If a water-damaged ceiling is sagging, punch small holes to relieve trapped water and let it drain into a bucket.
- ❑ Remove as much excess water as possible by mopping and blotting.
- ❑ Remove tabletop lamps and other items; wipe excess water from wood furniture.
- ❑ Remove and prop up wet upholstery cushions for even drying.
- ❑ Remove saturated area rugs and other removable floor coverings. Place outside and away from your home. Warning: Wet rugs can be extremely heavy and may require more than one person to lift.
- ❑ Survey curtains and draperies throughout the affected areas. If they're skimming any wet floors, lift them and either tack them up or place them over a coat hanger hooked onto the curtain rod.
- ❑ If you own a dehumidifier, turn it on if the outside temperature is 65 degrees or higher.
- ❑ Open doors throughout the house, including bedroom doors and closet doors, to speed the drying process. A good rule of thumb is to open anything that can be opened – drawer, cupboard, window or interior door – to maintain air circulation.
- ❑ Open furniture drawers and cabinet doors to facilitate drying.
- ❑ Open suitcases and luggage to dry, in sunlight, if possible.
- ❑ Once electricity has been safely restored, use box fans and oscillating fans throughout the house to aid in the drying process. If ceiling is dry, turn on ceiling fans. In summer months, where possible, turn on air conditioning and set to coolest temperature possible. In winter months, alternate the heating system and opened windows.
- ❑ Carefully blow off or brush-vacuum loose soot particles from upholstery, drapes, and carpets.
- ❑ Contact your pharmacy to replace medication that may have been stored near fire or heat; their composition may have changed.



FIRE DAMAGE DO'S AND DON'TS



DON'T:

- Don't attempt to wash any walls or painted surfaces.
- Don't attempt to shampoo carpet or upholstered furniture.
- Don't turn on any electrical equipment that may have been damaged.
- Don't attempt to clean any electrical appliances, TV sets, radios, etc. that may have been close to fire, heat or water.
- Don't use any canned or packaged food or beverages that may have been stored close to fire, heat or water; they may be contaminated.
- Don't turn on ceiling fixtures if ceiling is wet. Wiring may be wet or damaged.
- Don't send garments to ordinary dry cleaning. Improper cleaning may set smoke odor.
- Don't enter a room with standing water unless you have turned off the electricity.
- Don't turn on ceiling fixtures if ceiling is wet; keep out of rooms where ceilings are sagging from retained water.
- Don't leave wet fabrics in place; hang furs and leather goods to dry separately at room temperature. Materials such as leather are particularly sensitive to outside weather variables; it's best to keep them indoors at room temperature.
- Don't leave books, magazines or other colored items on wet carpets or floors.
- Don't use your household vacuum to remove water.
- Don't remove damaged goods or other property until you have documented (photos or video) the damage.
- Don't make any permanent repairs until after the insurance adjuster has inspected the damage.
- Don't use any medication that may have been stored close to fire, heat or water; their composition may have changed and could cause more harm than good.



ASBESTOS ABATEMENT



Asbestos is present in a wide variety of building materials. These materials are not dangerous if they are in good condition and undisturbed. They only become dangerous if the material is disturbed or damaged so that asbestos fibers are released in the air where they can be inhaled.

Improper removal may increase the health risks to you and your family. Abbotts highly-trained and certified personnel employs a variety of protocols to control fiber release from asbestos including removal, encapsulation, repair, enclosure, and encasement.

Abbotts has the equipment, personnel and know-how to address your asbestos hazard. **We'll be there when you need us!**



WHAT TO EXPECT

Immediate Response 24 / 7

Committed to customer satisfaction above all else, Abbotts trained crews are poised for fast response from a central Denver location. A comprehensive fleet of emergency response vehicles and a vast array of equipment ensures that we can respond, assess, plan and deploy resources to mitigate your loss, protect your property and ensure your safety. We'll be there when you need us!



**We respond within 60 minutes.
24 hours a day, 7 days a week.**



Inspection & Testing

We conduct a thorough inspection of your property to identify possible asbestos-containing materials. Asbestos is present in a wide variety of building materials including insulation, plaster, floor or ceiling tiles, plaster, ductwork, roofing shingles, adhesives, and more. These materials are not dangerous if they are in good condition and undisturbed. They only become dangerous if the material is disturbed or damaged so that asbestos fibers are released in the air where they can be inhaled. Improper removal may increase the health risks to you and your family.

Colorado's Regulation No. 8, Part B requires testing for asbestos any time more than 32 square feet of drywall or flooring is removed. The state enacted this law to protect property owners, tenants and workers from possible exposure to the hazardous substance. To avoid conflict of interest, we have an independent firm conduct the testing. Once testing is complete, we develop an abatement plan including removal, encapsulation, repair, enclosure, and encasement.



ASBESTOS ABATEMENT



Claims Management

The insurance coverage of inspection, removal, and abatement of asbestos can be complicated. Fortunately we can manage your claim and negotiate for you. Our extensive experience working with insurance companies on behalf of property owners ensures that you get the most out of your insurance policy.



Damage not covered by insurance?

Ask about our Relief Discount.

📞 303-975-4000



Abatement

Since agitating areas where asbestos may be lying dormant can pose a major health risk to you and your family members, our staff determines the best approach to contain the asbestos in compliance with EPA and OSHA regulations as well as applicable local laws. We use specialized equipment, tools and trained personnel to execute a variety of protocols to control fiber release from asbestos including removal, encapsulation, repair, enclosure, and encasement.

Backed by a one year warranty, your satisfaction is guaranteed.



Clearance Testing

A clearance test is conducted after the asbestos abatement work has been completed in order to ensure that the abatement was successful and no longer poses a health threat.



Reconstruction

The final phase is to get the damaged areas put back together as quickly as possible. From carpet replacement to drywall and painting, from hardwood floor restoration to furniture restoration, our team of professionals does it all. We work closely with you and your insurance company to get you back to normal as quickly as possible. Finally, your satisfaction is guaranteed. We stand behind our work with a one year warranty.



IT'S NOT JUST A JOB. IT'S OUR MISSION!
We'll be there when you need us.



Selecting a Contractor

Fire restoration is a job that demands prompt attention. This does not mean, however, that you should hire the first restoration contractor that knocks on your door. Take your time and exercise due diligence to hire the right fire restoration contractor for your job. Here are a few things for you to consider.



Reputation

A history of delighted customers and outstanding service.



Credibility

Building customer confidence with licensing, certifications and insurance.



Experience

Masters of our their craft, based on years of practical experience and education.



Availability

Consistently approachable and responsible, so customers never feel ignored.



Professionalism

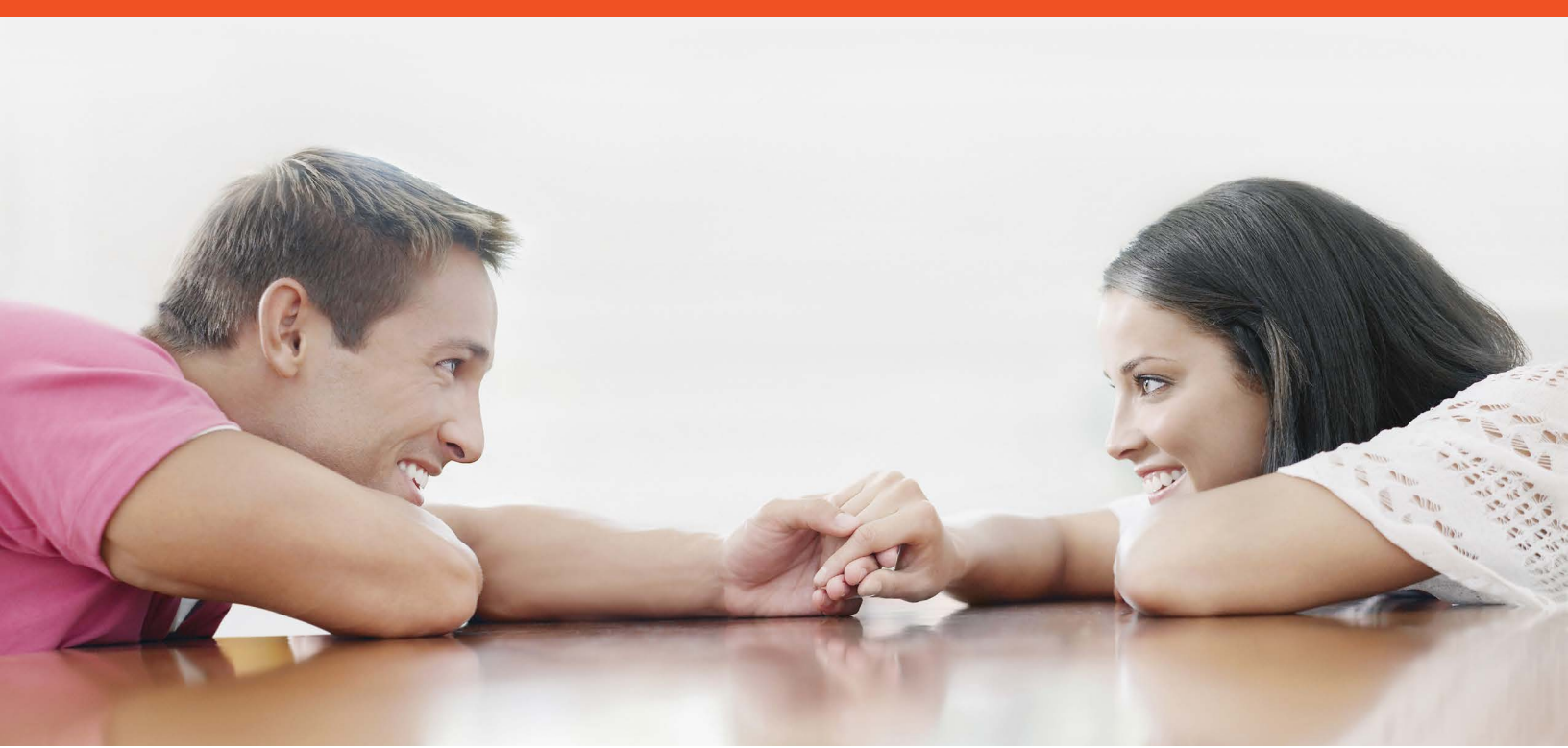
Providing service you can trust with honesty, reliability and respect.

When we ask ourselves why we do what we do, it's not about the property or the contents. It's about the people. We are a specialized company that provides high-touch service to the customer at the center of our business. We like having a personal relationship with our customers and we get tremendous satisfaction from helping them rebuild their lives after a fire. Helping people & property recover... It's our mission!

Abbotts has compiled a wealth of information on Surviving Fire Damage. Simply scan the QR code below or visit our Knowledge base on our website at GoAbbotts.com.



RECOVERING: PEACE OF MIND



Before the smoke clears, water recedes or the thoughts about assessing any damage can begin after your disaster, call Abbotts Cleanup & Restoration first. We are fully licensed, certified and insured general contractors capable of handling any type of restoration project from a simple water damage to reconstruction after a major fire – commercial or residential. Our experienced staff is committed to serving the needs of our customers 24 hours a day / 7 days a week. We can help you back to peace of mind, and get you back to your life much faster than other less experienced firms. **Go Abbotts.**

Helping people and property recover.

GOABBOTTS.COM



UNDERSTANDING YOUR INSURANCE POLICY



Insurance Bill of Rights

Your insurance policy is a **CONTRACT** between you and the insurance company. It entitles you to certain rights and imposes certain obligations. This **BILL OF RIGHTS** has been prepared so that you may better understand the policy you have purchased, and how it relates to the repairs you may undertake. The standard Homeowners Policy generally contains the same provisions throughout the United States and Canada. Here are some of your rights and obligations under its terms:

1. YOU MAY TAKE, AND BE FULLY COMPENSATED FOR, THE COST OF EMERGENCY STEPS TO SAFEGUARD YOUR PROPERTY FROM FURTHER DAMAGE AFTER A LOSS.

...in fact, you have an obligation to do so under the terms of your policy. The insurance company may not be liable for additional expenses if you fail to provide such protection.

2. IF YOU HAVE SECURED ADEQUATE COVERAGE, YOU ARE ENTITLED TO BE PAID FOR THE FAIR COST OF FULLY RESTORING YOUR HOME TO ITS PRE-DAMAGE CONDITION.

...however, you are not insured for the repair of unrelated problems, code deficiencies, or prior damage.

3. YOU ARE ENTITLED TO EMPLOY AND SHOULD INSIST UPON A FULLY LICENSED AND INSURED REPAIR FIRM OF GOOD REPUTATION.

however, if you do not choose to employ such a firm, the consequences and liability for any injury, damage, or other action may rest with you.

4. YOU ARE ENTITLED TO EMPLOY A FIRM WITH SUFFICIENT EXPERIENCE AND STABILITY IN THE COMMUNITY TO STAND BEHIND ITS WORK AND WARRANTY RESPONSIBILITIES.

the repair contract and its performance is strictly between you and the contractor. Your insurance company does not warrant or guarantee the performance of any firm you hire.

5. YOU ARE ENTITLED TO MATERIALS AND WORKMANSHIP FULLY EQUIVALENT TO YOUR EXISTING INSTALLATION IN LIKE KIND AND QUALITY.

the insurance company has no obligations to improve your existing installation, of course.



UNDERSTANDING YOUR INSURANCE POLICY

6. YOU ARE NOT REQUIRED TO ACCEPT THE LOWEST BIDDER, NOWHERE IN YOUR POLICY DO THE WORDS “CHEAPEST”, “LOW”, OR “LOWEST PRICE” OCCUR.

however, repair rates should correspond to prevailing standards in your area for work of good quality.

7. YOU ARE ENTITLED TO RECEIVE A DETAILED LISTING OF THE SCOPE OF REPAIRS AND QUANTITIES OF MATERIALS TO BE PROVIDED, BEFORE WORK BEGINS.

also, provision for hidden or latent problems relating to the damage should be spelled out in as much detail as possible.

8. YOU ARE ENTITLED TO AND SHOULD REJECT ANY CONTRACT THAT DOES NOT INCORPATE ALL FEDERAL, STATE, AND LOCAL REQUIREMENTS FOR RESIDENTIAL CONSTRUCTION WORK.

however, you must be familiar with these requirements in order to enjoy the protection the law provides. Ask an Industry Certified Restoration Contractor for this important information.

9. YOU ARE ENTITLED TO SELECT A FIRM WHO CAN DEMONSTRATE SKILL AND EXPERIENCE IN INSURANCE DAMAGE REPAIR AS A FULL TIME PROFESSIONAL SERVICE.

ask for references, credentials, and association memberships that indicate professional training and status in insurance repair, as contrasted with ordinary home improvement work.

10. IF SUBSTANTIAL DISAGREEMENT ARISES BETWEEN YOU AND THE INSURANCE COMPANY OVER THE AMOUNT OF THE LOSS, YOU ARE ENTITLED TO REQUEST ARBITRATION (“APPRAISAL”) AS DESCRIBED UNDER THE TERMS OF THE POLICY. LINES 123-140 OF THE STANDARD HOMEOWNERS FORM SPELL OUT THESE PROCEDURES FOR SETTLING DIFFERENCES WITHOUT RESORTING TO LAWSUIT.

the company also is entitled to this provision, which may be involved at any time prior to settlement, whether or not you have received advance payments.

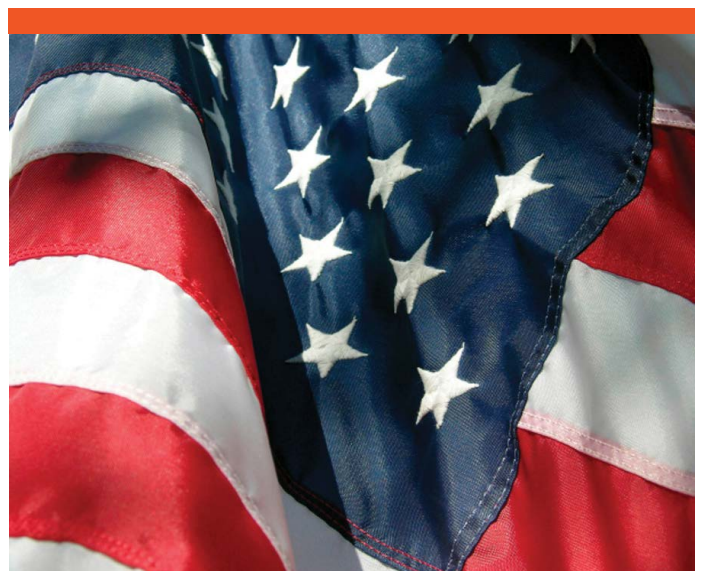
11. YOU ARE ENTITLED TO RECEIVE PAYMENT FROM THE INSURANCE COMPANY WITHIN THE TIME SPECIFIED BY THE POLICY AND YOUR STATE INSURANCE REGULATIONS, WHICH ARE DESIGNED TO PREVENT INSURANCE COMPANIES FROM USING DELAY AND PERSONAL HARDSHIP TO COMPEL A LOWER SETTLEMENT.

however, the policy also has time requirements for the policyholder, within which you must prepare and submit your claim. Ask your adjuster or agent about these at the outset, so that you can be in compliance.

SINCE YOU ARE THE POLICYHOLDER, ONLY YOU CAN DEMAND THAT YOUR INSURANCE COMPANY LIVE UP TO ITS OBLIGATIONS UNDER THE POLICY.

As professional restoration contractors, we recommend that you do so, out of a strong conviction that fair dealing, good workmanship, and ethical business practices benefit the insurance industry just as they benefit the public at large.

NOTE: This “Bill of Rights” has been distributed for educational purposes only. This “Bill of Rights” has no intended objective other than to inform any interested parties to their rights and/or obligations when involved in an insurance repair claim.



DO YOU KNOW YOUR RIGHTS?

Colorado Insurance Consumer Freedom of Choice

On September 13, 2007, Governor Bill Ritter signed HB 07-1104 into law. This law prevents insurance companies from controlling – directly or indirectly – which restoration company you use to restore your property after a fire.

Why was this law passed?

Competition is fundamental to the free market system. Unrestrained interaction of competitive forces will yield the lowest prices with the highest quality for everyone. The right of the individual to choose the restoration company that best serves their needs results in better quality and lower prices across the board.

Insurance companies are in business to make a profit. When you file a claim, insurance companies have a conflict of interest. They have a responsibility to you, the policyholder, but they also have a responsibility to the shareholders to minimize the payout on your claim so they can make more profit. This conflict too often resulted in insurance companies taking advantage of policyholders. Property owners were forced – sometimes unknowingly – into using specific contractors who used sub-standard materials or shoddy workmanship to minimize the pay out of your claim.

The insurance companies had the opportunity to resolve this on their own, but the financial motivation to maximize profit was so strong that they just couldn't seem to help themselves. That is when the Colorado legislature finally decided to intervene. The legislature realized that, even if they want to do right by their policyholders, insurance companies can lose sight of that because of the pressure to perform financially for their shareholders.

"This law represents a first step, and ensures and preserves a consumer's right to choose who will restore their home or business following a disaster," said Don Manger, executive director of Restoration Industry Association. "this bill will go miles in serving the public, and will reduce the inherent conflict-of-interest of insurers who attempt to limit spending on their own behalf, instead of representing the best interests of the policyholder."

WHAT ARE YOUR RIGHTS?

1. You have the right to choose your restoration contractor. You are not required to use the restoration firm recommended by your insurance adjuster. They may not require you - directly or indirectly – to use any specific business. They cannot coerce, threaten or incent you to use a particular company. Nor can they use disincentives of any kind to discourage you from using the restoration firm of your choice. Nor can they lie or misinform you so that you use their choice. They may provide you with a list of restoration companies to consider, but they must tell you that you are free to choose.
2. You have the right to have your claim paid promptly – regardless of who you choose to restore your property. Insurers may not tell you – or threaten you – that the failure to use a specific business may result in non-payment or delayed payment of a claim. In fact, they are required to ensure that the estimate is adequate to restore your property to a pre-loss condition within a reasonable time. They must promptly pay the fair market price for the restoration of your property; in accordance with your policy provisions, of course. They are not allowed to force you to use a contractor where they set the price. Finally, you are entitled to see a copy of the estimate upon which your settlement is paid.
3. You have the right to know if your insurance company has a business arrangement with your restoration company. Your insurance adjuster must tell you about any ownership interests in or affiliated business arrangements with a restoration provider when they recommend a firm in which they have a financial interest.

If you feel that your rights have been violated, you can file a written complaint with the Colorado Insurance Commissioner. For more information, contact the Division of Insurance at 303-894-7499.



Excerpts from

Home Insurers' Secret Tactics Cheat Fire Victims, Hike Profits

By David Dietz and Darrell Preston, Bloomberg.com

Aug. 3 (Bloomberg) - Julie Tunnell remembers standing in her debris-strewn driveway when the tall man in blue jeans approached. Her northern San Diego tudor-style home had been incinerated a week earlier in the largest wildfire in California history. The blaze in October and November 2003 swept across an area 19 times the size of Manhattan, destroying 2,232 homes and killing 15 people.

Now came another blow. A representative of State Farm Mutual Automobile Insurance Co., the largest home insurer in the U.S., came to the charred remnants of Tunnell's home to tell her **the company would pay just \$220,000 of the estimated \$306,000 cost of rebuilding the house.**

Tunnell joined thousands of people in the U.S. who already knew a secret about the insurance industry: When there's a disaster, the companies homeowners count on to protect them from financial ruin routinely pay less than what policies promise.

Insurers often pay 30-60 percent of the cost of rebuilding a damaged home - even when carriers assure homeowners they're fully covered, thousands of complaints with state insurance departments and civil court cases show. Paying out less to victims of catastrophes has helped produce record profits. In the past 12 years, insurance company net income has soared - even in the wake of Hurricane Katrina, the worst natural disaster in U.S. history.

Property insurers systematically deny and reduce their policyholders' claims, according to court records in California, Florida, Illinois, Mississippi, New Hampshire and Tennessee.

The insurance companies routinely refuse to pay market prices for homes and replacement contents, they use computer programs to cut payouts, they change policy coverage with no clear explanation, they ignore or alter engineering reports, and they sometimes ask their adjusters to lie to customers,

"Insurers often pay 30 - 60 percent of the cost of rebuilding a damaged home."



court records and interviews with former employees and state regulators show.

As Mississippi Republican U.S. Senator Trent Lott and thousands of other homeowners have found, insurers make low offers - or refuse to pay at all - and then dare people to fight back.

"Money managers have taken over this whole industry," Hunter says. "Their eyes are not on people who are hurt but on the bottom line for the next quarter."

The industry's drive for profit has overwhelmed its obligation to policyholders, says California Lieutenant Governor John Garamendi, a Democrat. As California's insurance commissioner from 2002 to 2006, Garamendi imposed \$18.4 million in fines against carriers for mistreating customers.

"There's a fundamental economic conflict between the customer and the company," he says. "That is, the company doesn't want to pay. The first commandment of insurance is, **'Thou shalt pay as little and as late as possible.'**"

Although the tension between insurers and their customers has long existed, it was in the 1990s that the industry began systematically looking for ways to increase profits by streamlining claims handling.

Hurricane Hugo was a major catalyst. The 1989 storm, which battered North and South Carolina, left the industry reeling from \$4.2 billion in claims.



FACTS YOU NEED TO KNOW



“Insurance companies are no longer following their mandate to take care of policyholders’ money and then pay it out when needed”

– Douglas Heller, executive director of the nonprofit Foundation for Taxpayer and Consumer Rights in Santa Monica, California.

In September 1992, Allstate Corp., the second-largest U.S. home insurer, sought advice on improved efficiency from McKinsey & Co., a New York-based consulting firm that has advised many of the world’s biggest corporations, according to records in at least six civil court cases. State Farm, based in Bloomington, Illinois, and Los Angeles-based Farmers Group Inc., the third-largest home insurer in the U.S., also hired McKinsey as a consultant, court records show.

When a policyholder files a claim, first make a low offer, McKinsey advised Allstate. If a client accepts the low amount, Allstate should treat the person with good hands, McKinsey said. If the customer protests or hires a lawyer, Allstate should fight back.

One McKinsey slide displayed at the Kentucky hearing featured an alligator with the caption “Sit and Wait.” The slide says Allstate can discourage claimants by delaying settlements and stalling court proceedings.

By postponing payments, insurance companies can hold money longer and make more on their investments – and often wear down clients to the point of dropping a challenge. “An alligator sits and waits,” Golden told the judge, as they looked at the slide describing a reptile.

McKinsey’s advice helped spark a turnaround in Allstate’s finances. The company’s profit rose 140 percent to \$4.99 billion in 2006, up from \$2.08 billion in 1996. Allstate lifted its income partly by paying less to its policyholders.

Carriers have also raised premiums and withdrawn from storm-plagued areas such as the Gulf Coast of the U.S. and parts of Long Island, New York – to lower costs and increase income, says Amy Bach, executive director of United Policyholders, a San Francisco-based group that advises consumers on insurance claims.

“What this says is that the industry has been raking in spectacular profits while they’re getting more and more audacious in their tactics,” she says.

Claims payouts for the entire property-casualty industry have decreased in the past decade. In 2006, carriers paid out 55 percent of the \$435.8 billion in premiums collected, according to the Insurance Information Institute, a trade group in New York.

That compares with a 64 percent payout ratio on \$267.6 billion in premium revenue in 1996. As companies pay less to policyholders, their investment gains are growing, according to the trade group and research firm A.M. Best Co. in Oldwick, New Jersey.

Insurance companies are no longer following their mandate to take care of policyholders’ money and then pay it out when needed, says Douglas Heller, executive director of the nonprofit Foundation for Taxpayer and Consumer Rights in Santa Monica, California.

“The whole purpose of insurance is evaporating before our eyes as we continue to send checks to the companies,” Heller says. “Insurers are looking to shed their purpose as a risk bearer and become financial institutions.”

Companies have sharpened the use of technology in the past 20 years to help tighten claims payouts.

Insurers sometimes manipulate these programs to pay out as little as possible, lawsuits have asserted. “Programs like Colossus are designed to systematically underpay policyholders without adequately examining the validity of each individual claim,” former Texas insurance commissioner Hunter told the U.S. Senate Committee on Commerce, Science and Transportation on April 11.








“If you don’t accept their offer, which is a low ball, you end up in court,” Hunter said. “And that was the recommendation of McKinsey.”

(To read the full article, go to www.bloomberg.com)



CUSTOMER TESTIMONIALS










-  *While you hope to never need the services of a restoration company, thank goodness there is Abbotts! They have walked us thru every step from the morning after the fire to cleaning, and coming up next, the steps for reconstruction. The entire staff (too many to mention all by name) is beyond impressive: polite, considerate, compassionate, professional, friendly, helpful, prompt, reliable. The teams work together in a quick, efficient and effective manner to help get your house and your life back to normal as soon as possible, explaining what they are doing and what's next. They have worked directly with the insurance company to make this even easier! Ask for Abbotts...you will not be disappointed.— Rhonda B.*
-  *When disaster strikes it disorients you. I called Abbotts for help, their representative Timothy said "It would be a process" and it was. The project manager Kyle they assigned to me treated me like family and walked me through a very difficult process, he keep his word and all appointments in a timely manner, never impatient with me when I was in full drama mode. Another project manager Ron assigned to me to finish up also help with completion and final details. From the office staff, demolition crew, reconstruction crew and the great project managers, I give Abbotts a top of the line 5 star rating. Thank you.— Paula Edelen*
-  *We had a fire at my work that was set around 3pm. By the time the police and fire had left and said we could start cleaning up, it was close to 430. I connected with the cleaning crew around 5, and they were on location by 6. Jake, Matt, Rodrigo & Missael were professional, knowledgeable, polite, and fast! They got to the after photos below by about 730 when I went back by the business! If I could have given 10 stars, I would have, and if I ever have need of these services again, they will be my first and only call!!! – Katie Holland*
-  *Thoughtful and caring in a very difficult time. Service was great. Very helpful. I really appreciate Abbotts Cleanup & Restoration. – Anthony Hamilton*
-  *These people really deliver! On the spot when I needed them. Great communication to me and insurance. And the people are amazing! I would absolutely trust them again with any cleanup work needed. Thank you for being there for me! – Patricia Masseran*
-  *The team works hard to help us through restoration of our damaged belongings with care and professionalism. – Jennifer - Grace Overflows*
-  *The team is excellent. Very polite and hard working. Highly recommend. – Erin H.*



CUSTOMER TESTIMONIALS



-  *The cleanup crew was amazing - very courteous, clean, very professional - for a messy job - they are amazing and would use again IF I had to -hoping no other disaster comes along. Was very impressed by the entire company. – Rima Dolgonos*
-  *Michelle provided perhaps the best customer service I've experienced with any company. She quickly got a crew to my house and responded immediately all of my questions throughout the process. She went above and beyond to ensure I felt taken care of during a very stressful time. – Tricia Thompson*
-  *I highly recommend Abbotts Cleanup & Restoration. Professional and responsive to all needs. – Christopher Gabbard*
-  *I had a house fire and Abbotts were there from the night of the fire, boarding up the windows, etc. Brandon was there the next day cleaning and was one of the most compassionate, helpful people I have met. Ryan was our estimator and super sweet. Charles and Dylan found my deceased cat. They then took it upon themselves to take Abby to a pet cremation center, and **EVEN PAID FOR THE CREMATION!** I cannot say enough good things about Dylan Q, Charles A, Andres M, and Ryan H. They were always kind and compassionate, efficient and friendly. I would hate for this to happen to anyone else, but if it does, I would 100% recommend Abbotts Cleanup and Restoration. They were all amazing and I can't thank them enough. – Lindsay Hayes*
-  *I am very pleased with the team. They were very thorough and explained everything throughout the entire process. Thank you very much. – Patti Wolverton*
-  *Did a great job on a difficult problem! – Mark Zbylski*
-  *Michelle is as professional as she is knowledgeable and the ordeal at the beginning turned into a winning battle. I am very very happy with how everything turned out. I have never gotten this level of customer service and commitment, simply phenomenal. As I told my neighbors, friends and coworkers; I would do business with Abbotts any time again, knowing the level of customer satisfaction Michelle provided. Thank you so much Michelle and Herminio. – Ralf Doehring*



CUSTOMER TESTIMONIALS



As a designer, I have used restoration companies on various projects. This was the first time I worked with Abbotts, and I would definitely work with them again. Juan made the process seamless and made sure I understood everything and that the client and I were both happy. Rodrigo, Erik and Dario did excellent work. We are very happy with the results. – Christine Dennison



The crews from Abbotts have been such a pleasure to work with. There were many workers that came and went, but the commonality with each and every one of them was their professionalism and respect. Everyone was respectful of us, our house and belongings, and of what we were going thru, which was a minor disaster compared to what they have dealt with in the past, I am sure, but they treated us as if this was just as bad to them as it was for us and that we were their top priority. Everyone was friendly, compassionate, courteous and so hard-working; and judging by the laughter I would often hear, seemed to enjoy working with each other. It is an awkward situation to have so many people come into your home, but the Abbotts crews did their very best to make it less so: each saying good morning when they arrived, asking permission to enter rooms, keeping the front door closed to keep the cold out, and so many more acts of courtesy too numerous to mention. – Rhonda B



All of our services are designed to get your life back to normal as quickly and painlessly as possible. We apply our expertise to your tragedy to help you to get the most out of your policy, keep your restoration moving forward, and restore your peace of mind — so you can get back to your life. Call today for a no-cost, no-obligation consultation.

24-hour Emergency Services

When disaster strikes, time is of the essence. The first thing you must do is protect the rest of your property from further loss. Our emergency team will arrive quickly at your property and determine which emergency services are necessary. Emergency power, board-up services, roof tarps, water extraction, winterization, temporary fencing, debris removal, mold prevention, dehumidification, and content protection are just a few of the services Abbotts provides — 24 hours a day, 7 days a week.

Structural Stabilization & Board Up

During a fire, it is common for windows and doors — sometimes even walls — to be destroyed. The foundation holding up the property structure could be weak and crumbling after having been damaged by the fire. This can leave you vulnerable to additional loss from injury, weather or theft. From shoring up your structure to a plywood board up of windows, or security fencing around the entire property, you can rest assured that Abbotts will keep your property safe and secure.

Temporary Housing Assistance

Too often a fire means being displaced from your home. As specialists in fire damage restoration, we understand what you are going through - and how overwhelming and disorienting it can be just to figure out where you are going to shower or sleep. Abbotts provide you with temporary housing assistance so you can take a breath and get your bearings.

Insurance Claim Negotiation & Management

We understand how frustrating it can be to navigate the complexities of property restoration. Most property owners only have to experience this once in their lifetime. Unfortunately, this puts you at a disadvantage when dealing with the insurance company. As experts in fire damage restoration we know all the little things that can easily be missed or overlooked — and they can really add up! Fortunately Abbotts can help even the playing field. We manage your claim and negotiate for you. Our extensive experience working with insurance companies on behalf of property owners ensures that you get the most out of your insurance policy.

Fire & Smoke Damage Restoration

Fire and smoke damage can be very complex and may include more than what you can see and smell. The type of smoke will greatly impact the restoration process. For example, smoke flows through plumbing systems, using holes around pipes to go from floor to floor. Hot smoke migrates to cooler areas and upper levels of a structure. Even a small fire can cause serious damage to your property. If not properly restored, odors can linger for years as heat and moisture draw out odors. Our restoration professionals have detailed construction knowledge as well as expertise in smoke removal, odor eradication, soot and ash elimination, stain removal, toxicity removal and restoring balance to the environment. Abbotts stands behind their work by providing a lifetime warranty against smoke smell and odor recurrence and a three year warranty on labor and materials.

Structural Repairs & Reconstruction

Structural damage and reconstruction is common when dealing with fire. While Abbotts specializes in fire damage restoration, we are also a licensed General Contractor capable of restoring all types of property damage.

Cleaning & Deodorizing

Cleaning up after fire damage is a long and tedious process. Ideally, fast and immediate action should be undertaken when cleaning after fire damage. Walls, ceilings, floors and even air ducts need to be cleaned and deodorized. Additionally, the damage fire can actually be worsened if the people handling the restoration don't know what they are doing. If not deodorized properly, smoke molecules can remain in the pores of their materials and continue to release smoke odors even after the fire damage cleanup. These odors can easily spread onto clothes, furniture, carpets, and to other parts of the house, especially on a warm day when the high temperatures can reopen smoke-filled pores. Proper deodorizing can spell the difference between big savings and spending thousands of dollars on cleaning everything again.

Continued ...



WHAT WE DO



CLEANUP & RESTORATION

Abbotts restoration professionals are equipped with the right knowledge and the proper equipment to cleaning up after fire damage. Abbotts professionals can prevent additional damage to fire ravaged property from soot and smoke.

Water Extraction & Drying

Where there is fire, there is usually water. Our expertise would not be complete without a detailed knowledge of water extraction and drying. Moisture remaining in your property can lead to mold, mildew, and dry rot if it is not properly extracted and dried. Our restoration experts use the most effective water removal and drying methods.

All Insurance Restoration and Repair

While fire damage restoration is our specialty, our extensive experience can be applied to insured property damage as diverse as car versus building, storm damage, and vandalism.

Contents Cleaning, Moving & Storage

Most fires include damage to your contents as well as the structure. Even if the fire itself didn't damage your contents, chances are that smoke and water did. Many items might not be salvageable if left in their scorched state for some time. First our specialized content restoration staff performs a detailed and exhaustive room-by-room inventory. Then we carefully pack everything up and transport it to our warehouse where it is inspected. Non-salvageable items are documented for insurance reimbursement; salvageable items are cleaned and restored. We securely store your contents in our warehouse until your structural restoration is complete. Then we carefully transport them back to you and unpack them.

Who We Are + Our Management Team

Abbotts is a disaster restoration firm that specializes in fire damage restoration. Based in Denver and accredited by the Better Business Bureau, we help our customers navigate the complexities of fire damage restoration. Choosing a restoration contractor is a big decision and we are confident that when customers evaluate our expertise, specialization and customer-focused approach, they will select us as their contractor of choice.

When we ask ourselves why we do what we do, it's not about the property or the contents. It's about the people. We are a small, specialized company that provides high-touch service to the customer at the center of our business. We like having a personal relationship with our customers and we get tremendous satisfaction from helping them rebuild their lives after a fire.



Travis Chancey - President

Also a third-generation restoration expert, Travis is a Certified Mitigation and Remediation Specialist who has completed 40 hour HAZWOPER training and is IICRC certified.

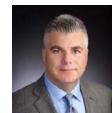
Through over 15 years of experience at Alldry and now as the President of Abbotts Cleanup & Restoration, Travis has demonstrated a constant commitment to professionalism, education, and above all, extraordinary customer satisfaction.



Jack Martin - CEO

As a third-generation fire and flood expert, Jack was the founder of Cocat and has since gone on to form Abbotts. Jack takes a special interest in the customer as the heart of Abbotts' business.

Jack has made a difference in the lives of thousands of residential and commercial customers, and is respected in the industry for providing the very best quality work and ensuring extraordinary customer satisfaction.



Trevor Martin - COO

Trevor has 20 plus years of experience in leading teams and organizations from startups to Fortune 500 companies with exceptional business acumen and professional expertise.

As CEO of COCAT, Trevor grew this organization into one of the largest restoration companies in the country. Now reunited with his brother Jack at Abbotts, Trevor applies his considerable expertise to Abbotts' business and technology systems to ensure a seamless experience for the customer and a healthy foundation for the company.



Abbotts Insurance Claim Negotiation & Management



CLEANUP & RESTORATION

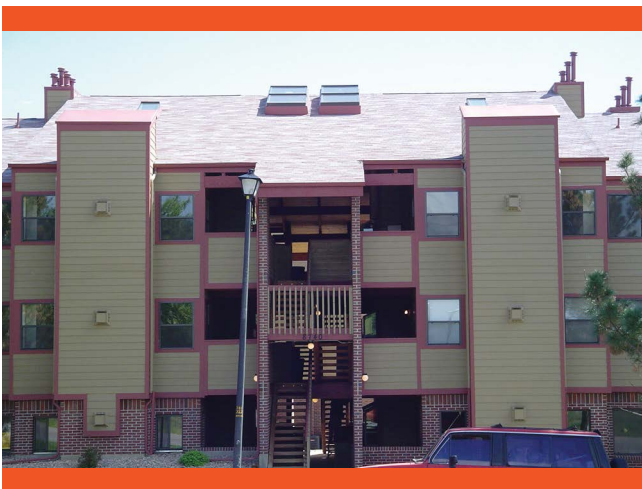
Project	Initial Estimate	Final Estimate	Difference	% Difference
Barriga	\$258,804.55	\$322,141.79	\$63,337.24	24.50%
Beck	\$59,433.12	\$65,143.11	\$5,709.99	9.60%
Berry	\$9,976.40	\$46,078.46	\$36,102.06	361.90%
Cano	\$18,049.37	\$21,880.50	\$3,831.13	21.20%
Diaz	\$168,133.82	\$196,801.49	\$28,667.67	17.10%
Garner	\$361,597.41	\$421,125.85	\$59,528.44	16.50%
Gillham	\$90,652.17	\$144,958.46	\$54,306.29	59.90%
Greenberg	\$128,191.16	\$156,569.36	\$28,378.20	22.10%
Guidinger	\$52,373.80	\$82,163.46	\$29,789.66	56.90%
Hamm	\$235,491.62	\$339,108.22	\$103,616.60	44.00%
Hill	\$69,982.76	\$100,356.67	\$30,373.91	43.40%
Huddleston	\$62,981.63	\$131,280.77	\$68,299.14	108.40%
Huerta	\$7,047.33	\$41,089.38	\$34,042.05	483.00%
Keller	\$16,646.13	\$21,866.75	\$5,220.62	31.40%
Lavin	\$30,592.22	\$41,052.79	\$10,460.57	34.20%
Malacara	\$38,083.90	\$70,031.48	\$31,947.58	83.90%
Meyers	\$42,508.65	\$46,344.80	\$3,836.15	9.00%
Nunez	\$23,199.11	\$38,056.33	\$14,857.22	64.00%
Ortega	\$71,322.48	\$140,700.00	\$69,377.52	97.30%
Padilla	\$12,518.54	\$24,765.12	\$12,246.58	97.80%
Payne	\$92,023.29	\$109,118.42	\$17,095.13	18.60%
Queen	\$187,257.89	\$237,931.78	\$50,673.89	27.10%
Rasmussen	\$11,156.87	\$36,257.81	\$25,100.94	225.00%
Ruiz	\$76,096.17	\$86,704.95	\$10,608.78	13.90%
Sandridge	\$7,524.56	\$18,297.22	\$10,772.66	143.20%
Sellman	\$112,469.55	\$162,774.06	\$50,304.51	44.70%
Spanel	\$21,241.07	\$30,491.55	\$9,250.48	43.50%
Westover	\$55,092.60	\$77,431.50	\$22,338.90	40.50%
Willer	\$85,175.52	\$103,897.61	\$18,722.09	22.00%
Winstead	\$70,040.14	\$77,418.42	\$7,378.28	10.50%
Total	\$2,475,663.83	\$3,391,838.11	\$916,174.28	37.00%

We understand how frustrating it can be to navigate the complexities of property restoration.

Most property owners only have to experience this once in their lifetime. Unfortunately, this puts you at a disadvantage when dealing with the insurance company. As experts in fire damage restoration we know all the little things that can easily be missed or overlooked – and they can really add up! Fortunately Abbotts can help even the playing field. We manage your claim and negotiate for you. Our extensive experience working with insurance companies, on behalf of property owners, ensures that you get the most out of your insurance policy.

CORONA VILLAGE CONDOMINIUMS

A devastating fire completely obliterated one condominium complex and destroyed half of a second 12 unit building. The damaged property was completely restored at an estimated contract amount of \$2.5 million.



CUSTOMER PROJECT PHOTOS

BERRY PROJECT

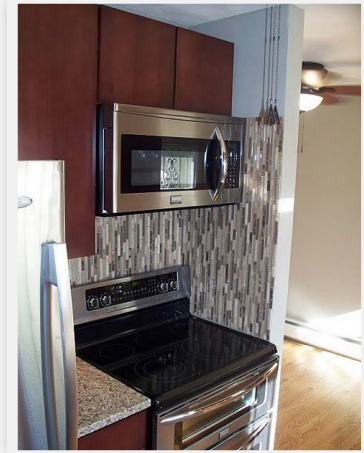
BEFORE

Initial Estimate
\$9,976.40



AFTER

Final Approved Amount **Difference:** **% Difference**
\$46,078.46 **\$36,102.06** **361.9%**



CUSTOMER PROJECT PHOTOS

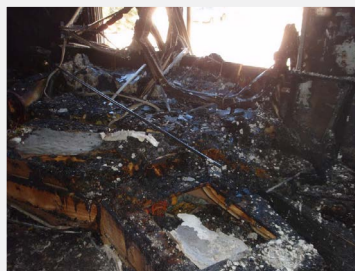


CLEANUP & RESTORATION

DIAZ PROJECT

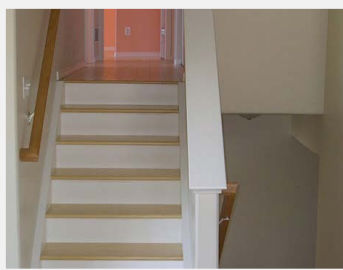
BEFORE

Initial Estimate
\$168,133.82



AFTER

Final Approved Amount **Difference:** **% Difference**
\$196,801.49 **\$28,667.67** **17.1%**



CUSTOMER PROJECT PHOTOS

GARNER PROJECT

BEFORE

Initial Estimate
\$361,597.41



AFTER

Final Approved Amount **Difference:** **% Difference**
\$421,125.85 **\$59,528.44** **16.5%**



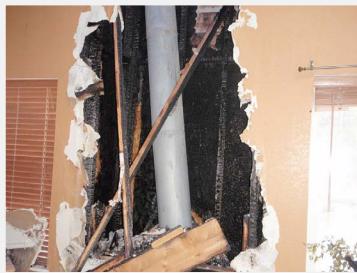
"Thank you Abbotts! Your quality of work is fantastic. I always felt that you were really focused on making sure I was happy with your work. I was very impressed with how much attention was focused on the details so we got as much from our insurance policy as possible." – Tammy Garner

CUSTOMER PROJECT PHOTOS

GILLHAM PROJECT

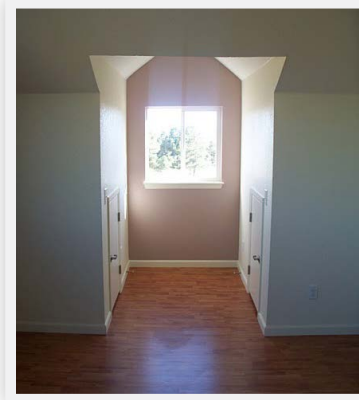
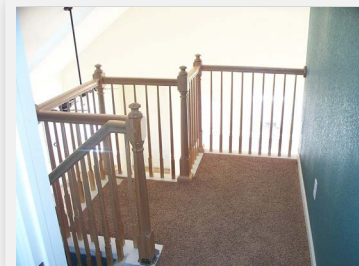
BEFORE

Initial Estimate
\$90,652.17



AFTER

Final Approved Amount **Difference:** **% Difference**
\$144,958.46 **\$54,306.29** **60%**



CUSTOMER PROJECT PHOTOS



CLEANUP & RESTORATION

GREENBERG PROJECT

BEFORE

Initial Estimate
\$128,191.16



AFTER

Final Approved Amount **Difference:** **% Difference**
\$156,569.36 **\$28,378.20** **22.1%**

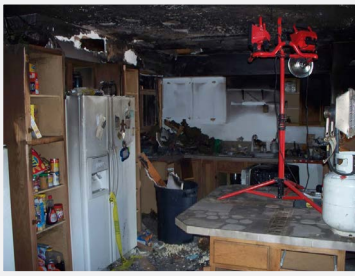


CUSTOMER PROJECT PHOTOS

HUDDLESTON PROJECT

BEFORE

Initial Estimate
\$62,981.63



AFTER

Final Approved Amount **Difference:** **% Difference**
\$131,280.77 **\$68,299.14** **108.4%**



CUSTOMER PROJECT PHOTOS



CLEANUP & RESTORATION

ORTEGA PROJECT

BEFORE

Initial Estimate
\$71,322.48

AFTER

Final Approved Amount **Difference:** **% Difference**
\$140,700.00 **\$69,377.52** **97.3%**



CUSTOMER PROJECT PHOTOS

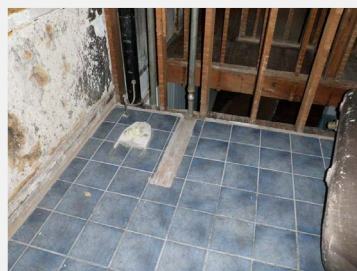


CLEANUP & RESTORATION

PAYNE PROJECT

BEFORE

Initial Estimate
\$92,023.29



AFTER

Final Approved Amount **Difference:** **% Difference**
\$109,118.42 **\$17,095.13** **18.6%**



CUSTOMER PROJECT PHOTOS

QUEEN PROJECT

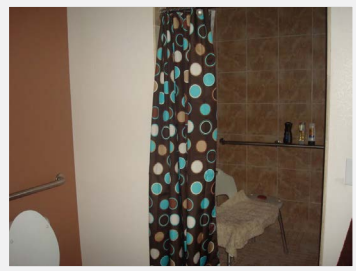
BEFORE

Initial Estimate
\$187,257.89



AFTER

Final Approved Amount **Difference:** **% Difference**
\$237,931.78 **\$50,673.89** **27.1%**



*"We would highly recommend Abbotts to anyone.
Thank you for all your hard work."
— Walt & Linda Queen*

CUSTOMER PROJECT PHOTOS

SELMAN PROJECT

BEFORE

Initial Estimate
\$112,469.55



AFTER

Final Approved Amount **Difference:** **% Difference**
\$162,774.06 **\$50,304.51** **44.7%**



"Originally I thought I was going to have to choose cheap materials but FirePro's approach ensured that I had a choice of quality materials. The high-quality workmanship pulled it all together. Overall, you did an excellent job!" – Mary Sellman

CUSTOMER PROJECT PHOTOS

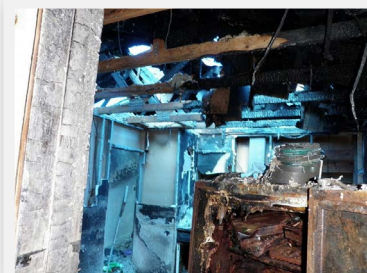


CLEANUP & RESTORATION

WILLER PROJECT

BEFORE

Initial Estimate
\$85,175.52



AFTER

Final Approved Amount **Difference:** **% Difference**
\$103,897.61 **\$18,722.09** **22.0%**



abbotts

CLEANUP & RESTORATION



**Helping people and property recover.
It's not just a job. It's our mission**

Abbotts Cleanup & Restoration · 2301 S. Jason Street · Denver, Colorado 80223

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