

**Property Restoration & Remediation Education Sessions  
For Property Insurance Claim Professionals**

**RIC** RESTORATION  
INDUSTRY  
CONSULTANTS

# Property Insurance Claim Restoration & Remediation Short Training & Upskilling Sessions for Insurance Industry Professionals



Restoration Industry Consultants (RIC) has developed several short training sessions tailored for insurance industry professionals including loss adjusters, claims handlers, internal assessors and others that work with property damage claims.

The training sessions have been designed to provide an understanding of correct restoration and remediation processes and procedures in accordance with relevant industry standards and guidelines.

The training is provided by highly qualified and experienced restoration industry veterans and Indoor Environmental Professionals. The training programs are highly flexible and can include any number of sessions and subjects as required to meet specific requirements which can be delivered online, in person or a combination of both.

For RIC clients, individual training sessions conducted monthly are provided as part of our national service offering. For multiple sessions in one training event, pricing will be provided.



## Session Topics

(Session duration between 30-60 minutes for each topic depending on the level of detail required)

### General Introductory Level Topics

1. Introduction to Water Damage Restoration
2. Introduction to Mould Remediation
3. Introduction to Sampling for Microbial Contamination
4. Introduction to Condensation

### Industry Best Practices

5. Indoor Environmental Professionals (IEPs) and when best to appoint them
6. Make Safe, Mitigation & Site Stabilisation
7. Event Related Contamination & Determining Habitability
8. Expediting Restoration & Remediation Claims
9. Restoration vs Replacement
10. Limitations of Microbial Sampling

### Specialised Topics

Theme: Building defects

11. The Rise of Mould in the Building Stock
12. Pre-existing Building Defects, Contamination & Water Damage unrelated to the claim
13. Condensation in the National Construction Code (past, present and future)

Theme: Mould

14. Mould Myths & Misconceptions
15. Determining how Clean is Clean
16. Improving First time Post Remediation Verification Pass Rates

Theme: Assessments

17. Moisture Meters: Usage and Limitations
18. Determining Salvageability of Materials
19. Determining Material Moisture Content and Structural Drying requirements

Theme: Insurance

20. Separate Home to Contents Insurance
21. Claim Escalation Prevention

No.	Session Name (Topic)	What Will Be Covered
1	<b>Introduction to Water Damage Restoration</b>  <i>This class can also be expanded to half or full-day sessions to include more detail.</i>	This session provides an overview of water damage claims and the principles of how they need to be addressed including but not limited to; <ul style="list-style-type: none"> <li>- Various causes of water damage</li> <li>- Categories and Classes of water as well as associated risks</li> <li>- Make Safe, Mitigation &amp; Stabilisation</li> <li>- Identifying excess moisture in materials</li> <li>- Determining salvageability (materials and contents)</li> <li>- Water extraction and structural drying</li> <li>- Determining successful project completion</li> </ul>
2	<b>Introduction to Mould Remediation</b>  <i>This class can also be expanded to half or full-day sessions to include more detail.</i>	This session provides an overview of mould contamination and remediation of affected structures and contents including but not limited to; <ul style="list-style-type: none"> <li>- How mould “contamination” occurs</li> <li>- Associated health risks</li> <li>- Understanding Conditions 1, 2 &amp; 3 in Context of the Property</li> <li>- Determining “normal” fungal (mould) ecology</li> <li>- Assessments, mould sampling and determining suitability for occupancy</li> <li>- What can be remediated and what must be removed and disposed</li> <li>- Remediation methods (containment, engineering controls, cleaning, etc.)</li> <li>- Post Remediation Evaluation &amp; Verification</li> </ul>
3	<b>Introduction to Sampling for Microbial Contamination</b>	All properties can have some pre-existing background levels of specific “contaminants” including fire (combustion) particulate, mould and bacteria, silica and in some cases, asbestos. This session provides information on how determinations should be made as to whether sampling is deemed appropriate or required for various contaminants including but not limited to; <ul style="list-style-type: none"> <li>- Determining the appropriateness of sampling and certain methods</li> <li>- Limitations and statistical relevance for sampling and analysis including margins of error</li> <li>- False negatives &amp; false positives and the frequencies and risk of both</li> <li>- Consequences from improper or inappropriate sampling and analysis</li> <li>- Sampling strategies and hypothesis testing</li> </ul>
4	<b>Introduction to Condensation</b>  <i>This class can also be expanded to half or full-day sessions to include more detail.</i>	Condensation is a common and yet complex phenomenon affecting buildings in all Australian climates <ul style="list-style-type: none"> <li>- Concepts of heat, temperature, absolute humidity, relative humidity</li> <li>- elements of the psychrometric chart and how conditions can be shifted naturally and mechanically</li> <li>- condensation research undertaken in Tasmania, the TAS Condensation Design Guide, and the National Construction Code</li> </ul>
5	<b>Indoor Environmental Professionals (IEPs) and when best to appoint them.</b>	This session explains what Indoor Environmental Professionals (IEPs) are and the role they play in the claims process including examples of various scenarios where they were and weren’t appointed as well as the resulting consequences.
6	<b>Make Safe, Mitigation &amp; Site Stabilisation</b>	This session provides an overview of these often-confused measures as well as various examples of when and how to implement each. <ul style="list-style-type: none"> <li>- important information as to how each of these measures can help mitigate claim risks, costs and lifecycle.</li> <li>- Why these processes are so time sensitive for insurers to differentiate between event and subsequent loss</li> <li>- Invasive investigation and the additional problems when mould that was once encapsulated is no longer contained</li> </ul>

No.	Session Name (Topic)	What Will Be Covered
7	<b>Event Related Contamination &amp; Determining Habitability</b>	<p>Contaminants that may be present during a claim and restoration process (pre-existing and claim related) including but not limited to;</p> <ul style="list-style-type: none"> <li>- Mould &amp; Bacteria</li> <li>- Fire and Smoke residue (including lithium-ion battery and vehicle fires)</li> <li>- Asbestos</li> <li>- Illicit Drugs &amp; other Hazardous Residue</li> <li>- Chemicals</li> <li>- Silica Dust</li> <li>- Odours</li> </ul> <p>This session provides important information to help in determining contamination (presence, cause and extent) within a property or a part of property as well as suitability for continued occupancy.</p> <p>It will also provide guidance on determining if unaffected sections within a partially impacted property can still be occupied as well as what minimum containment measures should be implemented during remediation of partially impacted properties.</p>
8	<b>Expediting Restoration &amp; Remediation Claims</b>	<p>This session provides insights into what measures can be taken to help expedite restoration projects including but not limited to;</p> <ul style="list-style-type: none"> <li>- Remediate/Restore vs Replacement</li> <li>- Experienced and Qualified Restorers</li> <li>- Right equipment for the right job</li> <li>- Scoping correctly</li> <li>- Justifying structural drying vs natural drying</li> <li>- Engaging IEPs</li> <li>- Dealing with contents</li> </ul>
9	<b>Restoration vs Replacement</b>	<p>The unjustified removal and disposal of materials (and even contents) affected by a claim event can lead to significant and unnecessary increases in claim costs and lifecycle.</p> <p>This session explains the range of considerations that should form an essential part of the decision process and risk mitigation matrix in evaluating the salvageability or “restorability” of building materials affected by water damage and any resultant microbial contamination.</p>
10	<b>Limitations of Microbial Sampling</b>	<p>This session provides information on the fundamentals of conducting a thorough investigation to identify poor indoor air quality and their origins. It will look at important aspects of pre-investigation information gathering as well as the actual investigation process itself.</p> <p>It will go into detail regarding some common (and not so common) indoor pollutants and how they come to be present in the building.</p> <p>A large part of conducting IAQ investigations is understanding how air moves into, through and out of a building during various times of occupancy, seasons and use.</p> <p>This presentation will cover how to identify and follow air pathways that are deliberately “designed/built in” as well as unintentionally present.</p> <p>Identifying positive and negative pressure differentials will be discussed as common causes, and the impact they have on the building as well as IAQ.</p> <p>A brief overview of various indoor air quality measuring and testing equipment will be provided on as well as their usefulness and dependability.</p> <ul style="list-style-type: none"> <li>- Variability in results</li> <li>- Settled vs activated air sampling</li> </ul>
11	<b>The Rise of Mould in the Building Stock</b>	<p>This presentation explains the serious and increasing prevalence of mould in the Australian building stock.</p> <p>Drawing from research that was undertaken for the Victorian Building Authority, RIC’s Technical Lead for Building Sciences, Dr Tim Law (Lead Investigator for the study), explains the concerning trends of water-related defects in Victorian houses and apartments. Although the research and legislature are Victoria specific, the same problems are known to persist in all Australian states and territories.</p> <p>He uncovers systemic issues amongst building practitioners, building legislation and the National Construction Code that has led to widespread and systemic failure to arrest building non-compliance and defective workmanship.</p> <p>This presentation has been prepared for the insurance industry to emphasise the need for determining causation of water damage by distinguishing between what has been caused by a claims-related event as compared to pre-existing, designed-in or built-in defects.</p>

No.	Session Name (Topic)	What Will Be Covered
12	<b>Pre-existing Building Defects, Contamination &amp; Water Damage unrelated to the claim</b>	Not all damage and contamination are resultant from circumstances related to insurance claims. This session goes into detail on how common water damage and microbial contamination is in properties prior to a defined water damage event. It also covers the risks and costs associated with not identifying pre-existing damage and contamination not caused by claim events.
13	<b>Condensation in the National Construction Code (past, present and future)</b>	Even though condensation is a common phenomenon, it was not until National Construction Code (NCC) 2019 that condensation management provisions were first introduced. This session reviews how these provisions came to be and why they are still insufficient to effectively mitigate condensation problems
14	<b>Mould Myths &amp; Misconceptions</b>	<p>Over the past decade, there has been much fear mongering around mould and associated illnesses and sensitivity.</p> <p>This session provides an overview of what is currently known and not know about mould related illness as well as indoor mould ecologies.</p> <p>The session will delve into what the science really says and what it doesn't as well as the truth around what can be "normal" mould in outdoor and indoor environments.</p> <ul style="list-style-type: none"> <li>- The myth of being free from mould</li> <li>- Mould germination and growth</li> <li>- Myth that mould needs free water to grow (high RH will suffice)</li> </ul>
15	<b>Determining how Clean is Clean</b>	<p>An issue that has a tremendous impact on the cost and lifecycle of insurance claims is the lack of consensus as to how clean is clean. This applies to most indoor contaminants. This session will explore this subject and look at how "contaminated" surfaces need to be to warrant replacement or cleaning according to various contaminants as materials. It will also provide information on how to best determine if surfaces have been cleaned to a satisfactory level following cleaning/remediation.</p> <p>There is also the related problem of "repairing or rebuilding the damaged part of your buildings to the same condition as when it was new" when new does not mean that the materials are free from mould.</p>
16	<b>Improving First time Post Remediation Verification Pass Rates</b>	<p>Whilst there are many varying approaches for Indoor Environmental Professionals (IEPs) conducting Post Remediation Verification (PRV), there are some actions Restorers can take to help increase first time PRV pass rates. This session will provide information on various strategies and processes that are proven can be implemented by Restorers to</p> <p>From establishing how a successful PRV will be determined by the IEP at commencement to conducting thorough Post Remediation Evaluations, the session will also include the use of technology in the process to help get a PRV pass the first time, every time.</p>
17	<b>Moisture Meters: Usage and Limitations</b>	<p>This session covers the main methods and moisture meters used in the restoration industry for identifying moisture levels in various materials.</p> <p>The session will include very important information as to the correct use of each meter along with the various limitations and complexities of their use.</p> <p>Using the right moisture meter in the correct way can save embarrassment, prevent costly errors in drying determinations as well as invoice disputes.</p> <ul style="list-style-type: none"> <li>- Electronic meters: what exactly is being measured and what conditions can throw off the measurements</li> <li>- Damage to sensors and connections during rough use</li> <li>- Problems with calibration, and sensor drift</li> <li>- Mapping and making sense of readings</li> <li>- The problem with concrete (pH and presence of salts alters readings)</li> </ul>
18	<b>Determining Salvageability of Materials</b>	<p>Rather than indiscriminate removal and disposal of materials, it may be more cost effective to retain.</p> <p>This session covers what should go into the decision to retain or dispose is based on a number of factors including, salvageability, likelihood of successful cleaning or restoration, costs of replacement, availability of replacement materials, etc.</p>

No.	Session Name (Topic)	What Will Be Covered
19	<b>Determining Material Moisture Content and Structural Drying requirements</b>	<p>A significant portion of the restoration projects (time and cost) can be the structural drying process.</p> <p>This session will provide detailed information on how to properly determine when various materials have excess moisture content and when structural drying is required is critical. It will also provide an overview of various drying considerations including strategies and equipment including but not limited to the following;</p> <ul style="list-style-type: none"> <li>- When “natural” or open-air drying can be used</li> <li>- Refrigerant and desiccant dehumidifiers</li> <li>- Heat drying and the use of supplementary heat</li> <li>- Expected drying times for structural elements</li> <li>- Monitoring and verifying structural drying</li> <li>- Moisture content verification</li> </ul> <p>Session will also discuss instances when structural drying is pointless, such as with basements constructed with wet walls, or for partially completed buildings where containment is not yet possible.</p>
20	<b>Separate Home to Contents Insurance</b>	<p>This session addresses the issues that arise when there are separate insurers for home and contents or when they may not be coverage for one or the other. The session will delve into how this can lead to costly delays in the overall restoration process and how it can lead to increased risks and/or further damage.</p>
21	<b>Claim Escalation Prevention</b>	<p>The session provides useful information as to what can be done from a hygiene and restoration perspective to help prevent insurance claims being escalated. Often, knowing what intervention measures can be implemented and the right timing can prevent very costly claim escalations.</p> <p>It will also include information on the importance of the collection and presentation of data including creating strong and defensible reporting.</p>

If you are interested in scheduling any of these training sessions by RIC or would like to discuss alternative training sessions for your business, please contact us - 1300 376 666.