

VALOR VOICE

Valor has remained dedicated to excellence throughout 2024. In previous editions of this newsletter, we emphasized our use of ATP testing and provided detailed insights into the complexities of decomposition cleaning. These topics underscore our commitment to maintaining the highest standards in our work. For the June edition, we have chosen to shift our focus to a critical factor that directly impacts families: understanding their insurance options. This edition aims to provide valuable information to help families navigate the often-confusing landscape of insurance, ensuring they are well-informed and prepared.

The Importance of Understanding Options: Insurance

At A.D. Valor Technical Cleaning, we are frequently asked about the costs of bioremediation services. The actual cost varies depending on the unique variables encountered in each situation, but we work directly with families to minimize their out-of-pocket expense. Biohazard remediation requires specialized skills and products, which is why it is important to use certified professionals to ensure their home is returned to a safe, healthy state. Due to concerns about the potential cost many family members unfortunately attempt to clean contaminated scenes themselves, being unaware that affordable, professional help is available.

As previously discussed, each situation has its own unique variables depending upon a multitude of factors. Cleaning a small condo where a recent traumatic event occurred might take a few hours, compared to a larger home, with extensive contamination, which may require days, and even weeks, and involve major demolition and reconstruction. Each home requires that technicians utilize ATP testing and mobile apps for thorough assessment and documentation, and to ensure that every bit of organic material is located and removed.

Valor doesn't set the price for our services; we utilize Xactimate, a software recognized by insurance companies, to determine industry-standard rates. We document each home, using before and after photographs, sketches, and various other tools. We then submit this information to the insurance company with which we are working, and using Xactimate or a similar app, they determine the reimbursement that will be paid for our services. Biohazard cleaning services can be costly due to the emergency nature, specialized training, and legal compliance, but the good news for families is that most cleaning is covered by insurance, leaving families to pay only their deductible.

Families can also trust that their deductible is fixed, regardless of the total job cost. At Valor, we are committed to providing excellent service and educating consumers about their options during traumatic events. Key points include:

- 1. Valor will work with the family's insurance company** to open the claim for them and work with the insurance agents on their behalf.
- 2. Homeowners' and renters' insurance** generally cover biohazard remediation costs.
- 3. Landlord's liability insurance typically covers** renters for bioremediation services.
- 4. Insurance for trailers, mobile homes, RVs, and motor vehicles** also covers bioremediation.
- 5. As emergency services, families can proceed with bioremediation** and contact their insurance company later.

Valor's insurance experts assist families throughout the entire process, preparing all necessary documentation for insurance claims.

At Valor Technical Cleaning we realize that families experiencing traumatic events are often overwhelmed and have no idea where to turn or what to do next. A simple call to our operations line puts them in touch with empathetic, caring professionals who are committed to providing the best available information, advice and assistance, to bring their home back to its safe and healthy state. We are also committed to minimizing disruption to their lives and minimizing their out-of-pocket expenses.

Valor in the Wild



Deb Halsted, our Arizona market leader, at her booth at the Arizona Crime Prevention conference this past month.



Deb, AZ market leader, found some downtime at the AZ Crime Prevention conference to soak up some sun with Latisha Joseph, community liaison with Pinal County Attorney's Office, and Wendy Lloyd, volunteer coordinator with the Casa Grande Police Department.



Luke Warnke, our MN and WI market leader, poses with the Dodge County Chief Deputy Medical Examiner, Brooke Kaat (left), and the St. Croix Chief Deputy Medical Examiner and Program Coordinator, Tina Forrest (right). They were both lucky winners of our booth raffle at the Wisconsin Coroner and Medical Examiner Association (WCMEA) conference in Appleton, WI.



Our Indiana market leader, Matt Osborne, hosted a dinner at the Indiana Coroner's conference and had a chance to spend time with a group of coroners and their friends and families.

4TH of JULY INDEPENDENCE DAY

On this 4th of July, we at Valor extend our warm wishes to you and your loved ones. May this day inspire you to embrace the spirit of this free country and cherish the liberties and privileges we hold dear. Happy Independence Day!

Upcoming Valor Events

JULY 17, 2024

Florida Association of Medical Examiners (FAME) Conference in FL

JULY 21, 2024

The International Association of Coroners and Medical Examiners (IACME) Conference in Las Vegas

AUGUST 8, 2024

Texas Narcotic Officers Association (TXOA) Conference in TX

AUGUST 11, 2024

International Homicide Investigators Association (IHIA) Annual Symposium in Washington DC