

Price the Salvage Before You Price the Replacement

On every commercial water loss with paper in it, the same quiet decision gets made in the first scope conversation: are these records contents to be replaced, or records to be salvaged? Most of the time it gets made by default — replacement, because replacement has a price list and salvage doesn't. This article is for the commercial restorer who wants to be the reason that decision gets made on purpose, in front of the adjuster, with a real number on both sides of the ledger.

Replacement pricing lies politely about records. A line-item value for a box of files prices the box. It does not price what's inside it: the only copy of a signed original, a decade of QA records a manufacturer needs to prove its product was built right, x-ray film that cannot be re-exposed because the patient has moved, died, or already been treated. When records are written off as replaced, the claim pays for cardboard and the insured absorbs the actual loss — sometimes discovering it years later, in an audit, a lawsuit, or a regulatory review. Adjusters know this exposure exists. What they usually lack, in the first 48 hours, is a credible salvage number to weigh against it.

Salvage has a published proof case, and the ending is the part adjusters care about. In a case study from Polygon's UK operation, severe flooding hit an industrial facility — over 140 crates of water-damaged files, including critical x-rays of welds the plant needed for quality assurance. The insurer had flagged the potential for significant business-interruption loss. The documented outcome: the files were removed, assessed, and restored, the project manager coordinated directly with the client and the loss adjuster, and the loss was ultimately contained within the policy excess. That last phrase is the whole pitch in five words. Salvage didn't just save paper; it kept a commercial claim inside the deductible structure instead of blowing through it. (The case is a UK division case, published by Polygon — cite it as such and it holds up fine.)

The clock is what makes salvage a first-day conversation instead of a second-week regret. Wet paper degrades from the first day — that's Polygon's stated position — and NEDCC, the conservation field's independent authority, puts mold growth at as little as 48 hours, with deterioration accelerating after. A salvage assessment that arrives on day six is pricing damaged goods; the same assessment on day one, after the material has been frozen to stop the clock, prices a recoverable asset. Freezing is what converts the adjuster's hardest problem — *decide now, with incomplete information, on a decaying asset* — into a manageable one: stabilize first, assess frozen, decide with the file room's actual contents on the table.

Carriers already behave this way when the asset is big enough. In Polygon's published case study of a hospital whose burst line put roughly 800,000 x-ray images at risk, it was the hospital's insurance company that recommended calling Polygon — and the outcome, 99% of the film salvaged on a 12-week program with urgent images back next-day, is why. The carrier wasn't buying drying. It was buying the difference between reconstructing a medical archive and restoring one. That logic doesn't stop at hospitals. It applies to any commercial loss where the paper is worth more than its weight: ledgers, legal files, medical records, certificates, blueprints — the exact material classes the freeze-drying specialists publish as their best-fit list.

There's also a third option the replacement column hides: image it instead. Polygon's document line offers digital imaging of recovered records — scanning after restoration, or in place of it — and points out that imaging hastens retrieval and can reduce total recovery cost. For an adjuster, that's a settlement-shaping tool: records the insured needs access to, more than they need the physical originals, can come back as a searchable archive while the salvage-vs-replace argument is still running. A restorer who can put all three prices in front of an adjuster — replace, restore, image — is doing claims work at a level the dehumidifier-only shop never reaches.

Now the part that keeps you honest, and therefore hired twice. There is no published rate card for any of this. Polygon publishes no document-recovery pricing, no discount schedule for its free Code Blue preparedness program, and no contractor partner terms — so a restorer who quotes an adjuster a salvage price out of thin air is manufacturing numbers, and adjusters can smell it. What you can legitimately bring to the first scope meeting is not a quote. It's a *process with a clock on it*: your crew stabilizes and freezes in the first day, the specialist assesses the frozen inventory and prices the salvage for real, and the adjuster decides with both numbers live. You're selling sequence, not arithmetic — and sequence is the thing that's actually scarce in the first 48 hours of a paper loss.

What this asks of your company is narrower than it sounds. A first-hour protocol your techs actually follow: stabilize, don't dry; segregate wet from dry; freeze or stage for freezing; inventory at a level an adjuster can audit. A standing relationship, made by phone before you need it, with the specialist capacity — the published route is the specialist's 24/7 line, and the preparedness program (Code Blue, free to the insured) is the reason to have introduced yourself to the adjusters and the insureds in your market during the quiet months. And the discipline to present salvage as a question the numbers answer, not a service you're pushing. Adjusters refer the vendors who make their files defensible. A salvage option, raised early and priced honestly, makes the file more defensible whether they take it or not.

The first conversation to have this week: pick the two commercial adjusters in your market who handle your largest accounts and ask for coffee with one question on the table: *"On your last commercial loss with a file room in it, when did salvage get priced — before or after replacement?"* Then walk them

through your first-24-hours protocol and the specialist assessment that follows it. You're not asking for the next job. You're asking to be the call they make while the paper is still salvageable — which, on the next loss, is the only call that matters.