

A photograph of a dense tropical forest. The scene is filled with various types of green trees and foliage, including several tall palm trees. The sky is a clear, bright blue with a few wispy white clouds. The overall atmosphere is vibrant and natural.

The Restoration Survivor

CHALLENGES

ROUND 1: Chip, the tough customer

ROUND 2: Ruth, the ruthless adjuster and
Joe Jitsu, the Claims Manager

ROUND 3: Herrington T. Pennypincher,
Mortgage Banker

1 Competitor Eliminated Each Round

RULES

- **Survivors stay within the facts of the story and will be penalized for trying to deviate**
- **Survivors may add facts and explanations only if consistent with the established facts**
- **Anyone whose cell phone rings during the competition is IMMEDIATELY thrown off Restoration Island!**

THE GONG



If you get
GONGED, you're
done for that round
(but may still
receive sympathy
points from the
judges)

SCORING

- Each challenge lasts 5 min & is worth 10 points.
- Keep your answers short and *to the point!*
- Whoever has the least points at the end of each Round is thrown off
- Judges understand each challenge is different and will award more points for extra difficulty
- Last one remaining is crowned
RESTORATION SOLE SURVIVOR

A photograph of a dense tropical forest. The scene is filled with various types of green plants, including tall trees with thin trunks and a thick undergrowth of ferns and other foliage. The lighting is natural, suggesting an overcast day. The text is centered over the middle of the image.

**CLUES FROM
THE TRIBAL COUNCIL**

A photograph of a dense tropical forest with various green plants and trees. The text "THE FACTS" is overlaid in the center in a white, bold, stylized font.

THE FACTS



EXCELLENT RESTORATION, INC.

- **Licensed general contractor**
- **IICRC Certified Firm**
- **Not a licensed pesticide applicator**
- **History of mold lawsuits from homeowners; hi deductible on Pollution Policy has created negative cash flow**
- **Credit line max'd out**
- **Preferred vendor of State Allfarm Insurance**

THE CHIP LOSS

- **Call Date: 3/10/11**
- **Customer Name: Chip (CPA, lives alone)**
- **Project Address: 31011 Broadmoor Drive, Colorado Springs**
- **Referral Source: State Allfarm Insurance (Program Job)**
- **Coverage: \$100K limit; \$5,000 mold cap**
- **Adjuster: Ruth. Claims Mgr: Joe Jitsu**

JOB DESCRIPTION

- **Project Type: Residential Water Loss**
- **Structure: 80 yr's old, 3,000 sq ft. 2-story wood frame construction with finished basement; high end finishes**
- **Origin/Cause of Loss: Valve stem leak from upstairs toilet**
- **Date of Discovery: 3/10/11**
- **Affected areas: Second story bathroom and hall, entire first story and West end of basement ... are all wet.**
- **Some dry rot on basement ceiling joists**

CUSTOMER REPORT

- **Went on vacation on 3/3/11, returned today & found structure and contents wet.**
- **Complains of musty odor.**
- **History of water damage on East end basement from 2/15/11 pipe freeze so customer removed water w/ shop vac. Made no insurance claim**

CUSTOMER REPORT

- **Wants house dried and disinfected (“hospital clean”).**
- **Date of loss: unknown. Neighbor saw puddle of water outside front door on the morning of 3/6/11. Rained on night of 3/5/11.**
- **Did not select ERI. Reported loss to insurance. Ruth said she would “send someone out”**

TEXT MESSAGE FROM YOUR BOSS

“Mold on East end of Chip bsmt. Adjr unaware of prior dmg. Beware sophisticated cust. We have bn sued on your jobs b4; if this cust sues, you’re fired. Decline job if u see too many red flags. If we don’t make at least 10k on this job, we will have to lay u off. Leaving 4 my hunting trip no cell recep til next Thurs. Good luck.”



FIRST ROUND
CHIP, THE TOUGH
CUSTOMER

CHALLENGE #1

- **Convince Chip to sign traditional Work Authorization:**
 - No price (Boss prohibits estimates)
 - No completion dates allowed.
 - ERI's liability is limited to the total price of the job.

**5
MIN**

CHALLENGE #2

- Convince Chip to:
 - Hire an IH to address his mold concerns; and
 - Pay ERI out of pocket to remediate pre-existing mold (no coverage)

**5
MIN**

CHALLENGE #3

- Go meet with Chip
- Needs answers to some “new questions” that have arisen (he would not explain on phone)

**5
MIN**

CHALLENGE #4

- Go meet with Chip before work begins
- Decide if we want to take this job or walk
- Try to keep him from suing us or bad-mouthing us

**5
MIN**

FINAL JOB REPORT

- **Breaker was malfunctioning**
- **Customer was tampering with equipment**
- **Insurance covers water removal, but dry rot is visible on the ceiling joists of the basement**



SECOND ROUND
ROTH THE ADJUSTER &
JOE JITSU THE CLAIMS
MGR.

\$36,500 INVOICE

- 20K for 9 days of drying
- 4K for demo
- 5K for mold
- 5K for contents
- \$1,000 for standby time (insured arrived late several times)
- \$1,500 for toll charges, parking, time and a half and double time.

CHALLENGE #5

- Meet with Adjuster and Claims Mgr. to address coverage issues

**5
MIN**

CHALLENGE #6

- Meet with Adjuster and Claims Mgr. to address some “suspect charges”

**5
MIN**

CHALLENGE #7

- Talk the Claims Mgr. into making the check payable only to ERI pursuant to Work Auth:
 - “direction to pay, ”
 - assignment of benefits and
 - power of attorney

**5
MIN**

A photograph of a dense tropical forest with various green plants and trees. The text "MEET THE SURVIVORS" is overlaid in a bold, white, stylized font with a slight shadow effect.

MEET THE SURVIVORS



ELIMINATION ROUND



HERRINGTON T. PENNYPINCHER

Mortgage Loan Officer
First National Bank of American Capital,
Western Division

CHALLENGE #8

- ERI recorded a lien on Chip's house
- 6 months later, Ruth generated a draft for \$20,000 payable to Chip & First National Bank but not ERI
- Chip endorsed the draft and sent it to FNB
- Chip is behind on his mortgage
- Loan documents state: "Lender may apply insurance loss proceeds to arrearages"
- Task: Convince Pennypincher to release the funds

1 Survivor to Isolation

**5
MIN**

A photograph of a dense tropical forest. The scene is filled with various types of trees, including several tall palm trees with large fronds. The foliage is a vibrant green, and the sky is a clear, bright blue. The overall atmosphere is one of a healthy, thriving natural environment.

The Restoration Survivor