

# HOARDING

## Overview of this Half-Day CEC Course:

In 2013 Hoarding was entered into medical journals as a recognized disability. The result has led to greater research and understanding into this very disruptive and debilitating problem facing so many in our society. It has become a real issue for cities, social housing, landlords, communities along with posing significant issues for insurers and restoration contractors.

This half day presentation not only presents some of the latest statistics that surround this disability but covers areas such as:

- What may lead so many to suffer with this addiction to collect things
- Identifying the difference between hoarding, collecting, or just plain squalor
- What cities and communities are doing to deal with these situations
- How this is being handled by our legal system and some of the liabilities associated with it
- How and when the Broker and Insurers get involved
- Sorting the restorable from the no-restorable
- And finally the claims process from the initial inspection, to the contents and property restoration

Dealing with a hoarding situation when endeavouring to handle an insured loss involves so much more than your average claim. From the moment the phone call comes in through to the completion of the claim requires a unique approach, that, unless you have dealt with it in your own life or studied the disability, is very difficult to understand and requires a unique expertise.

**“One man’s garbage  
could be another man’s  
treasure”**

We will discuss important aspects to consider with hoarding cleanup such as whether or not biohazards are present. Especially in cases of Animal Hoarding or Senile Squalor, biohazards such as feces, urine, vomit, blood, and other bodily fluids present health hazards to those who come in contact with contaminated areas and items. Only highly-trained, certified technicians should handle biohazards. Proper precautionary measures like PPE and safe disposal techniques must be practiced during every hoarding and clutter cleanup project.

### **This course will appeal to:**

Risk and Claims Managers, Insurance Brokers & CSR’s, Insurance Adjusters, Landlord and tenancy groups, City and municipal officials, Fire departments, Social housing and societies

This CE Course is presented by a Restoration Contractor with extensive real life experience dealing with these types of situations.