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# BIOHAZARDS 101

A GUIDE FOR INSURANCE ADJUSTERS

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As an insurance adjuster handling a blood and biological hazard claim, you will likely be taxed physically, emotionally, and professionally. These claims are unique, and handling them takes a special skill set.

This paper outlines those skills. We hope to empower you to assess biohazard claims safely and effectively with an understanding of:

- Biohazard risks.
- Protocol in affected areas.
- Sensitive behavior.
- Assessing the true value of claims.
- Evaluating professional biohazard remediation services.

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## BIOHAZARD RISKS

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Though some biohazard situations routinely make the news (e.coli outbreaks, the Ebola outbreak and the return of measles, for instance), other more common biohazards are not well understood. Blood spills or decomposition of any kind are biohazards and need to be treated carefully.

Blood can carry myriad pathogens like bacteria, viruses, fungi and parasites,<sup>1</sup> some of which are extremely dangerous. HIV and hepatitis C, for instance, are life-threatening diseases; HIV has no cure,<sup>2</sup> and 70 to 85 percent of people infected with hepatitis C experience a chronic condition from the illness.<sup>3</sup>

These bloodborne pathogens (BBP) are also resilient. Hepatitis B can survive outside the body for up to a week,<sup>4</sup> and some bacteria can survive for months<sup>5,6</sup> — certainly long enough to come into contact with an insurance adjuster performing an on-site assessment. Because of this risk, following proper protocol in an affected area is important.

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## SAFETY PROTOCOL IN AFFECTED AREAS

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Stay safe as you conduct your assessment. Contact with biohazards puts you at risk of tracking potentially infectious material into unaffected rooms near the spill, endangering inhabitants and making cleanup more costly. You could also contaminate your car, workspace, or home, endangering yourself, your colleagues, or your family. There are two ways to minimize these risks:

- Wear protective gear, like shoe coverings and gloves. Depending on the extent of the situation, further personal protective equipment (PPE) may be advisable, including a biohazard suit and respirator.
- Use one way in and one way out of an affected area, and do not go into parts of the building you don't need to assess; this eliminates the risk of cross-contamination.

# SENSITIVE BEHAVIOR

Protocol in a biohazard situation also includes understanding how to relate to grieving claimants. People who feel like they have had a negative experience with an adjuster during a difficult time may file complaints with consumer protection organizations, withdraw their business, or even pursue litigation. You can ensure a positive experience by responding quickly to claims, learning to handle your own emotional reactions with professionalism, and interacting with claimants respectfully.

## RESPOND QUICKLY TO CLAIMS

Like any claim, your first task when responding to a biohazard claim is to do so as quickly as possible.<sup>7</sup> But in biohazard claims, this is more than a professional consideration; it is also a matter of safety. Claimants should not go into or out of their affected homes without establishing proper safety protocols or without appropriate equipment. Entering an affected area prematurely poses three risks:

- Exposure to bloodborne pathogens can be health threatening.
- Cross-contamination may occur as claimants move through a structure.
- Continued exposure to the spill may pose further damage to the affected space, requiring more costly cleanup — for instance, blood could soak past the carpet and into subflooring.

Quick response also makes claimants feel cared for. Remember that your actions are impactful and can help them through this trying time.

## HANDLE EMOTIONAL CHALLENGES PROFESSIONALLY

In biohazard situations, “loss” has more than one meaning. Often there has been a loss of life, and claimants will be grieving. This may be challenging for you; it can be difficult to work with people who are in pain. It is also emotionally challenging to see — or smell — decomposition, which you may need to do as part of the claims process.

Remember that while you will have your own emotional responses to a situation, you need to act with professionalism at all times to avoid causing further distress to claimants. Stay calm, cool, and collected. Remember that your most important job is to make the claims process smooth for everyone involved, including yourself.

## SPEAK AND ACT WITH RESPECT

Your initial presentation to claimants matters. It’s important to learn how to speak to and act around people in grief.<sup>8</sup>

- Avoid using the term “loss” to refer to property damage because it is a painful term to grieving families.
- Don’t refer to the loss as an “accident” when this is clearly not the case (i.e. a suicide or homicide).
- Never express disgust or shock.
- Don’t use platitudes like, “I’m sure your son is in a better place,” or “I know how you feel.”

While well-meaning, they may be emotional triggers and are likely to come across as rude.

Be especially careful of your phrasing in sensitive cases like suicide, which is a common cause in biohazard claims. Suicide is the second leading cause of death in the 15- to 34-year-old age group.<sup>9</sup> According to the organization Grief Speaks, you can best express your condolences with a simple phrase like, "I'm sorry for your loss."<sup>10</sup>

## ASSESSING THE TRUE VALUE OF CLAIMS

Because the biohazard remediation industry is only around 20 years old,<sup>11</sup> it is still not well-known. Understanding the true value of biohazard claims and adjusting accordingly can be difficult. Remember that while good biohazard remediation companies may be more costly than other cleaning options, they are also much safer. The reason? Disinfection and remediation.

### DISINFECTION

Correct biohazard care does not simply "clean" an affected area. Instead, the standard is disinfection: the process by which biological material is killed. Biohazard remediation companies may choose various disinfection techniques, depending on the size of the affected area. These include:

- Disinfection by hand using the "towel-and-bucket" method — good, old-fashioned hand scrubbing with an FDA-approved kill agent.
- Thermal foggers, machines that spread atomized liquid kill agent in a fog across the room.
- Ozone machines.

Disinfection by hand using antimicrobial agents (disinfectants) with proper technique is still the most thorough method, especially in large coverage situations (e.g. cleanup after a shotgun occurrence). Given the labor-intensive nature of the technique, however, it is also more costly.

While time and labor-saving, foggers may not be fully effective. They cannot spread kill agents underneath knick-knacks or bedskirts and are not as useful in large spaces (the Sanosil® thermal fogger, for instance, is only effective in an 11' x 12' space.)<sup>12</sup>

Ozone machines are not an effective disinfection technique. They are contraindicated by the EPA because they're dangerous to your health; the ozone levels required to disinfect a space can cause respiratory illnesses.<sup>13</sup> Be sure claimants employ a biohazard remediation company that uses them only for odor elimination, if at all.

### REMEDICATION

According to the Centers for Disease Control and Prevention (CDC), porous surfaces like carpets or furniture cannot be truly disinfected.<sup>14</sup> Instead, they should be removed. This process is called remediation, and its cost, including proper disposal procedures, should be included in a biohazard claim.

# EVALUATING PROFESSIONAL BIOHAZARD REMEDIATION SERVICES

You are in a position to guide claimants toward a biohazard remediation company that will truly meet their needs. Consequently, it's important to understand how to evaluate these services. Consider these five major criteria: Occupational Safety and Health Administration (OSHA) compliance, licensing, personnel, chemical products, and ATP testing.

## OSHA COMPLIANCE

OSHA maintains strict requirements for companies whose employees may come into contact with bloodborne pathogens,<sup>15</sup> including proper training and the use of personal protective equipment. Any company that cleans a blood or biological spill and does not adhere to these requirements is endangering both its employees and clients and opening itself to hefty regulatory fines: up to \$7,000 per first-time violation and up to \$70,000 per repeated or willful violation.<sup>16</sup>

## LICENSING

Many states have specific requirements for companies that come into contact with and transport biohazardous waste. You cannot simply deposit remediated material into a common dumpster; state departments of transportation usually have strict disposal requirements. Check biohazard remediation companies for compliance with state licensing.

## PERSONNEL

No family should be subject to unprofessional, uninformed or even dangerous strangers in their home. All biohazard remediation personnel should be fully trained by the service provider and vetted with appropriate background checks. It is recommended for personnel to be full-time employees of the remediation company. If a company uses subcontractors, it is much harder to guarantee that personnel meet these criteria.

## CHEMICAL PRODUCTS

Biohazard cleanup requires more than soap and water. Particular disinfectants are recommended. These are regulated by the EPA,<sup>17</sup> and their labels include specific use instructions, which companies should strictly follow. Make sure a company you are evaluating understands the distinctions between disinfectants and how to use each type. (For instance, all the commercials you see in which a smiling person sprays Lysol® on a counter and wipes it right up are misleading; most disinfectants must sit on a pre-cleaned surface for at least 10 minutes in order to be fully effective.<sup>18</sup>)

Some companies will use diluted bleach as a disinfection agent, but this method is far from ideal. While diluted bleach is registered as an intermediate level disinfectant with the EPA,<sup>19</sup> bleach is unstable when heated and can create harmful fumes, as documented by Oregon State University.<sup>20</sup> It is also a skin irritant and can cause respiratory illnesses.<sup>21</sup>

## ATP TESTING

Safe disinfection of an affected area removes all threat of bloodborne pathogen contamination. A remediation company should be able to guarantee that all living organisms in an affected area have been removed or killed. This is possible by testing for ATP (adenosine triphosphate), a substance present in all living cells. Without such a test, a company cannot prove that its disinfection and remediation techniques have been fully effective.

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# CONCLUSION

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Biohazard claims are difficult for many reasons. They pose greater physical risks than standard claims, they are more taxing both emotionally and professionally, and their cleanup is not always well understood within the insurance industry. Understanding these claims and protecting yourself and your clients during on-site assessments will streamline the claims process, distinguish you professionally, and make a true difference in claimants' lives during a very difficult time.


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## ABOUT AFTERMATH SERVICES LLC

Aftermath Services is the nationwide leader in trauma cleaning and biohazard remediation. We have been providing professional and compassionate services to families, communities, and businesses who are dealing with a traumatic event for 20 years. We believe that our customers deserve the highest quality service while being treated with dignity and respect. Since 1996, Aftermath has pioneered a sophisticated, science-based approach to remediation that protects the health and safety of people and restores property after tragedies such as suicides, murders, mass casualty incidents, unattended natural deaths and industrial accidents. For more information about Aftermath, visit [www.aftermath.com](http://www.aftermath.com) or call (800) 366-9923 for emergency dispatch.



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