



## REMOTE RESIDENTIAL LOSS

**Madeline Island, WI  
Loss: Water**

### INTRODUCTION

February 2021, Prism Specialties of Greater Wisconsin and Western UP received a call to repair and restore home appliances that were damaged from a broken water line coming from the master bathroom. The client's home included a high-end kitchen that featured a commercial style Viking stove range.

The remote location made the job especially complicated. The high-end waterfront home sat just 40 feet off Lake Superior on Madeline Island, Wisconsin. The only access to the island was via ferry or ice road.

Initially Prism Specialties only called for electronic restoration, specifically for a high-end LG refrigerator and a commercial Viking. The high price tag of these items and the added complexities and cost of travel rendered the restoration project as cost ineffective.

Prism Specialties reviewed photos of the home and noticed other items – artwork and textiles – that also needed restoration. The additional specialty items allow Prism Specialties to create value and maximize cost effectiveness.



### THE CHALLENGE

Travel by ice road or ferry to the remote destination was thoughtfully planned. Rising temperatures intermittently opened access to the ferry route.

The expense associated with the 4 and a half-hour drive time and ferry trip required a comprehensive approach to the loss inventory. By adding textiles and art items along with electronics' restoration in one trip with one crew, Prism Specialties was able to justify the job charges to cover the unique logistics requirements.

### THE SOLUTION

- Prism Specialties loaded a box truck on a Lake Superior Ferry.
- Consolidating electronics, textiles and art into one job provided a solution to travel expenses.
- AV and internet were operational on Opening Day
- Future corrosion of IT systems avoided
- Labelling and reorganization of system components provide an easier and more efficient structure for future maintenance

### LOSS AT A GLANCE

#### Peril

- Burst Pipe

#### Impacted Items

- High-end Appliances
- Drapes
- Family Photos
- Artwork

#### Challenges

- Making restoration a cost effective solution given the remote location.

#### The Value

- Electronics, appliances, textiles and art were serviced as one claim.
- The project was complete with two round trips to the property minimizing travel expenses.
- Restoration over replacement minimized the over all expense to the claim.
- Irreplaceable specialty items were restored and returned to the homeowner.

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