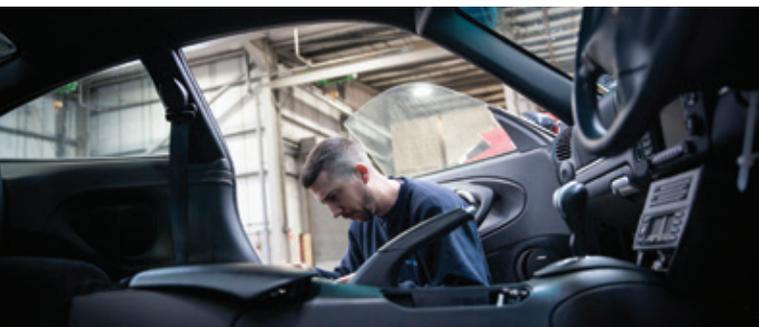


Case Study: Car decontamination service ensures true market value is realised.

Polygon received a flood damaged vehicle for decontamination and restoration. The vehicle, a BMW 330d Estate 2007 was badly damaged, with water logged seats and mould forming on the rear seat.

After a flood a significant number of vehicles are categorised as total loss; normally if the water has exceeded the height of the lower seat fob. Without an effective solution to restore vehicles back to pre-incident condition, water damaged vehicles are merely sold as salvage for a fraction of their market value.



In this case, following the damage, the vehicle was classified B according to the Association of British Insurers (ABI) vehicle grades. It was sold by e-salvage auction, then removed from sale and passed to Polygon to undergo vehicle restoration with the objective of improving the vehicle's classification from B to D, and therefore its market value.

Process

Polygon's Patented Vehicle Restoration Process (UK Patent No. 2472429) uses industry leading restoration technologies to ensure a vehicle's value is maximised in the most timely and cost effective way.

Specialist ATA accredited vehicle technicians disassembled the BMW – its carpets, upholstery and trim were removed for assessment and decontamination. During a water-damaged vehicle project, technicians work within strict health and safety guidelines to clean and restore the vehicle back to pre-incident condition.

The decontamination processes will vary for different components and the extent of contamination found during disassembly. Each removed part and chassis interior is subjected to Polygon's patented vehicle restoration process.



Before



After

Bacteria readings

Item	Before	After
Front carpet	1,111	21
Front seat	640	19
Rear seat	750	4
Food hygiene standard = 25		

Results

Following restoration the vehicle was un-driveable due to its damaged engine; however its re-classification from category B to D improved its market value significantly. It was sold for £9,800 – adding £5,500 to its market value.

Previous sale

(as a Category B vehicle)

£4,300

New sale

(after restoration and re-classification to Category D)

£9,800

Value Added

£5,500

Benefits

- Restoration of vehicles to category D or above results in enhanced salvage value
- A bacteria certificate is delivered which means minimised risk to insurers and owners and increased confidence
- A fast and effective end to end solution equates to reduced claims costs
- Polygon's fee is based on enhanced value so there is no risk to the insurer.