

# ***The TGIF CHRONICLES***

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**For Friday, January 30, 2004**

**Volume 2 – Issue 2**

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The following have been nominated this week who will receive this weeks newsletter.

Alice Traslin, Accountant, Mutual Fire Insurance Company of BC, Langley, BC

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If you know of anyone who should become a member of this elite group, then please email their name, title, company, and city to [integral@shaw.ca](mailto:integral@shaw.ca)

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So I missed a week – just don't pay your subscription fee? All I have heard from all of you is moaning for this past week. This job does not pay so good so some of us have to work to keep the bill collectors at bay!

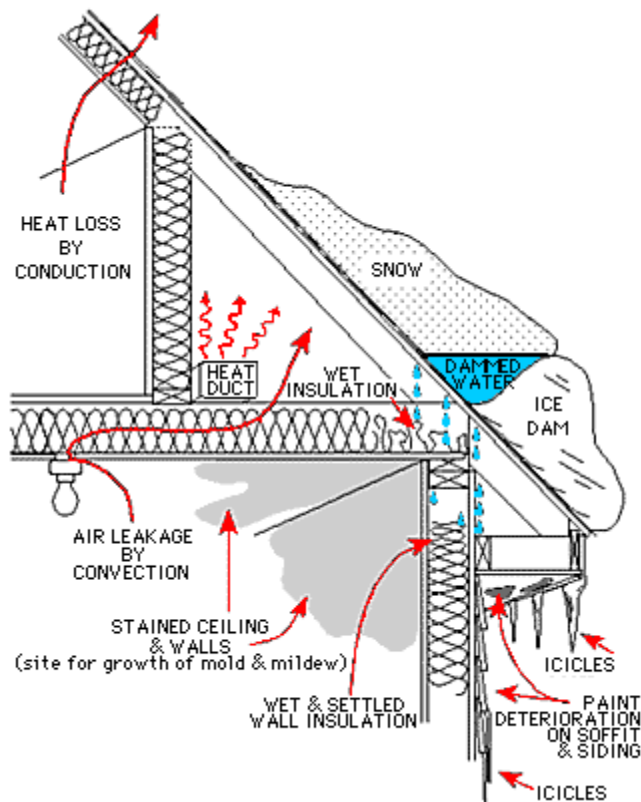
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This recent photo of the Casualty Mentor at AVIVA just goes to show what stress can look like. Mary-Ellen has been home on short-term disability since the middle of December, give her a call at (604) 826 – 3021, she would love to hear from you and she can explain what is really wrong with her. From all of us at the Chronicles, Mary-Ellen – Get Well Soon, WE MISS YOU!

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## ICE DAMS



Some of you have asked what is an ice dam, and how does it cause damage. The diagram above sort of says it all but here is the chain of events that lead to the above example.

An ice dam is a ridge of ice that forms at the edge of a roof and prevents melting snow (water) from draining off the roof. The water that backs up behind the dam can leak into a home and cause damage to walls, ceilings, insulation, and other areas.

This wintry scene is brought to you by high heat loss. The ice dam at the roof's edge is damage waiting to happen.



Heat tapes are a good idea for the roof, too. Low-temperature tapes provide constant heat to break the snowmelt and freeze cycles. Ice dams form when

snow on warm patches of the roof repeatedly melts, flows downhill and freezes over the cold parts of the roof and gutters. Eventually a large mass of ice forms beneath the shingles or tiles. Snowmelt backs up behind these dams and sits in big puddles on the roof, damaging it and causing leaks.

The problem starts with uneven temperatures on the roof caused by heat loss from the buildings interior, a problem that may require extra insulation to solve. Gaps around plumbing vents and electrical wiring act like chimneys, siphoning heated interior air into the attic. A warm attic heats the roof, melting snow from the top of the roof down.

Spray-foam insulation is a simple and easy way to seal these gaps. Even if there are no gaps visible, additional insulation may be needed to prevent warm air from rising into the attic.

Specialty heat tapes are available to prevent ice build-up in gutters. If gutters fill with ice, they may start to sag from the weight and even break loose from their mountings.

Does insurance provide coverage for damage caused by ice dams? Check your wordings – you probably do, and do not take this exposure into consideration when explaining coverage, or underwriting a risk, or adjusting a loss.

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### **BUILDING TERMINOLOGY**

One of the most abused areas in a report is the description of sections of a building. Unless you have been at the site, the terminology used to describe the area or section of the building in a report is one of the most confusing parts to the report. There is universal language to use to describe these areas or sections. So let's start from the beginning.

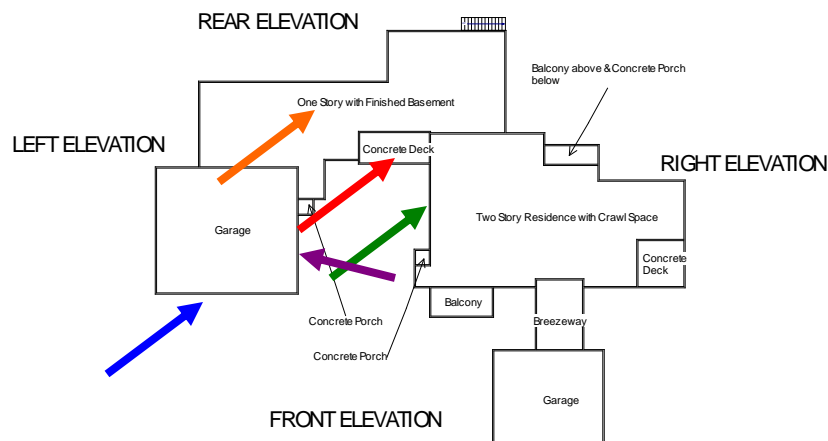


Figure 1

When drawing diagrams (see figure 1), always stand facing the front entrance to the building and your FRONT ELEVATION will be at the bottom of the page. The REAR ELEVATION will be at the top of the page, and the two side elevations will be named LEFT ELEVATION, and RIGHT ELEVATION, which corresponds to the direction of each side of the paper.

North, south, east, or west is never mentioned, other than stating which elevation faces north. That is all that needs to be addressed for direction.

Now if you take the FRONT ELEVATION, there are several faces to this elevation. If there is a need to describe each of these different faces, use a common point of reference such as FRONT ELEVATION – Side Garage (see blue arrow) or FRONT ELEVATION – Courtyard (see red arrow). Another example would be LEFT ELEVATION – Courtyard (see green arrow). The RIGHT ELEVATION – Courtyard would be the purple arrow.

Figure 1 is a diagram for a LAYOUT of the building, which describes each individual design segment of the building, such as ONE STORY WITH FINISHED BASEMENT (see orange arrow).

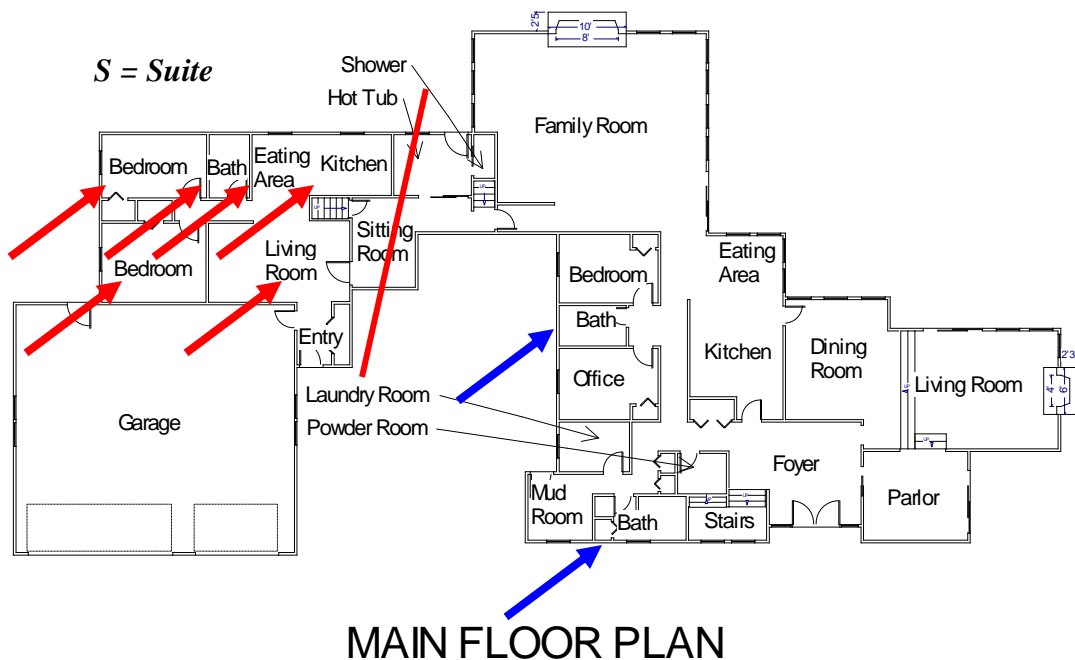


Figure 2

As you can see there are duplicate descriptions of rooms and areas in figure 2, which means that these rooms and areas, should be identified in a more specific fashion.

But first lets study the floor plan itself. A number of the use of the key rooms are duplicated, and looking at this floor plan you can visually see an actual living unit to the rear left corner and another to the front right corner, with the front right corner being more predominate. Our conclusion would be that this floor plan is a residence with a suite on the main floor. So the floor plan is really divided into two sections (see red line), the right front area is the main residence (there is a second floor to this plan with more bedrooms and bathrooms), and the left rear area is a suite.

Taking this into consideration the living room, kitchen, eating area in the main residence can remain with their current names, however we would have to identify these same rooms in the suite separately, so we would show a notation on the plan such as “ S = Suite”, and put an “S” in front of the descriptions of living room, kitchen, eating area, plus the bathroom and the two bedrooms shown (see red insert & red arrows). The two bedrooms would have to be further identified simply as “S Front Bedroom” and “S Rear Bedroom” in this suite.

The main residence still has two bathrooms with identical identification. The simple solution would be to rename them “Front Bathroom” & “Rear Bathroom” (see blue arrows).

Although this example is a residence, the same principle applies to agriculture, commercial, industrial, and institutional risks as well.

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We leave you with this thought that Dolly Parton said

**“The way I see it, if you want the rainbow, you gotta put up with the rain”**

Have a great weekend!

**Executive Editor  
Sir Richard**

**Publisher  
IPS**

**Editor  
The Old Man**