

The TGIF CHRONICLES

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HAPPY HALLOWEEN!

1. WHEN THE INSURED CRIES OUT FOR HELP – Ron Wilkes - Editor

Integral Property Loss Services are not public adjusters, but property loss specialists that work with the insured as a restoration manager for all aspects of the restoration process, in order to put the insured back into the position they were prior to the loss, and some of process can be misconstrued as improvements and betterments. However these changes are sometimes

necessary in order to rebuild on the same site especially if there is an influence from one or more government agencies that get involved with the restoration process. The insured does not have the experience or resources to deal with problems surrounding the following case file.

The following is how the events unraveled during a recent loss that we managed in the Lower Mainland. We were involved with all 5 government bodies through eight months of constant negotiations in order to get the home rebuilt and satisfy all parties including the insured and insurer.

On Saturday, November 22, 2003, the insured left home that morning to run errands, and returned that afternoon to find the fire department on site. The residence had been gutted by fire which started with a short in the wiring in the crawl space.

The following Saturday, a friend of the insured came to visit not knowing that the insured had a fire. The friend listened intently to the insured regarding the fire, then took a brief look around and knew that there was going to be an underlying problem in rebuilding. He asked if he could call someone he knows to come over right away and offer their opinion. The insured agreed. That someone that was called was Integral Property Loss Services.

We met that Saturday on site with the insured and the insured's friend and advised the insured that this loss would have to be tightly monitored, due to the existing conditions of risk, the age of the residence, the construction practices used in the building of the home and the set backs to the property. We agreed to meet with the adjuster and the restoration contractors on site the following Monday morning.

The Monday morning meeting took place with some apprehension on the part of the adjuster at first, but soon became amicable once he realized our role was not to adjust the claim but find solutions to the restoration process. This became very evident as time progressed during this loss. The two restoration companies were experienced well known companies that were on the insurers approved list. One had completed all emergency service requirements and a scope of damage written for the loss.

The residence was an older home at the time that it was moved to this location over 40 years ago. It has been placed on a foundation with a dirt floor crawl space of approximately 18 inches. The footings had been dug and poured on top soil. Although the water table in this area is high, the lot backs off a nearby stream, that is managed by the Department of Fisheries, which can overflow, its banks, thus producing a water problem to the dirt floor crawl space. This has been the case over the years, but has not caused damage to the residence itself.

When the home was built it was of a good quality for its day that provided solid construction, some detailed millwork, and features.

The fire damage to this residence has created concerns by all parties that

attended the site as to the extent of damage and restoration required to the structure. Our position has been that the roof is removed completely; the interior should be stripped out to expose the framing; and the exterior wall cover should be removed completely back to the exterior wall sheathing, as a minimum requirement.

We understand that the city has even gone further and suggested that the building should be torn down to the foundation. We are also in agreement with this recommendation but this raises some concerns, which can be dealt with appropriately. The crawl space because of its height is considered a confined space.

Since the fire, deep fresh cracks started to appear on the stucco. This is an indication that either the building envelope has been breached or there is water behind the stucco that either got in when the fire was being extinguished or has entered from an insecure roof structure. Probably both. Water evidence behind the stucco can be seen from the outside just looking at the stucco surface. The stucco will appear a darker shade of colour.

Since stucco is not a moisture barrier, we felt it is necessary to remove the stucco, replace the building envelope cover, and re stucco all elevations where there is stucco applied.

This would affect approximately 1,300 square feet of exterior wall area.

We received a telephone call from the adjuster with a message left on my voice mail around midday of December 24th, asking for the additional costs to take the home down to the foundations and rebuild. This now raises some concerns in as far as exposing the crawl space. By exposing the crawl space, we have to approach the restoration process quite differently.

If we were to follow the existing approach to the restoration of the home, using the existing scope of damage provided, it would escalate the cost to between \$ 150,000 and \$ 160,000, and it would not resolve the crawl space problem.

On January 24th a work authorization was signed by the insured, and demolition down to the floor was performed on March 6th after a lengthy negotiation period with the municipality as to what was going to be done with the structure.

Since the floor infrastructure has now been exposed it has drastically changed since the original scope was completed. The access to view this structure was obstructed at the time the original scope of damage was completed. The following changes are to this structure.

- The floor was constructed in three separate sections at different heights.
- The three separate heights were leveled off using additional sub flooring.
- The original thought was that there were 4 support posts; however there are 6 support posts not located where they were originally thought to be.
- There are 3 separate beams running from front to rear of the floor and not one as originally thought to be.

- The floor joists are on 12 inch centers and not 24 inch centers as originally thought to be.
- The reduced size of centers will increase the bridging sets required.
- There is a wood sill around the perimeter of the foundation, which was not thought to be there originally.

The most cost effective way to rebuild this floor would be to place 6 posts in the center for a 4 ply 2 x 12 beam that would now run down the middle of the crawl space. We would replace the sill and use 2 x 12 floor joists with bridging notched where required to level the floor. A single new plywood sub floor would be applied on these joists, with an underlayment on top of this in the wet areas.

As mentioned before, an updated topographical survey is required because part of the residence is located within the Fisheries set backs for salmon bearing rivers & creeks. This is because the top of foundation lies below the level of the road.

On April 10th, the floor structure was remove as agreed upon by the adjuster after he had a chance to review it.

By removing the floor structure, we have exposed the foundation and crawl space completely.

Although the foundation is stable enough to rebuild on it requires the following work completed to it by the municipality due to the fire.

- Enclose the exterior access to the crawl space and provide a new access from the floor inside the interior of the residence.
- Enclose the foundation to the pier foundation at the rear where the existing covered porch is because the main roof overhangs it.
- Renew all the vents to the crawl space.
- Repair all foundation cracks.

Since the floor has fallen through into the crawl space the following repair work to the crawl space would be required by the Department of Heath.

- Replace the existing vapour barrier to the floor.
- Cap the existing vapour barrier.
- Re insulate the exterior foundation walls.

Since the above work is extensive, we met with municipality to discuss a more cost effective method to reconstruct this portion of the residence. If we

- Fill the foundation with drainage rock;
- Pour a monolithically slab over the drainage rock on top of the foundation wall;
- Provide drain tile around the exterior base of the foundation out to the street or drainage ditch with back flow valve; and
- Provide a grass berm over the drainage tile around the exterior base of the foundation,

then we can eliminate the topographical survey, crawl space, confined space concerns, and the wood floor infrastructure.

We have now satisfied the Department of Fisheries, Regional Health Department, and Occupational Safety & Health Board, as well as the Municipality in order to restore this home on this property. In essence what we have done is create this solid man made large heavy rock and are going to rebuild upon it.

Once the floor was removed and the trenching was complete for the new footings, it exposed the existing footings that were on top soil and not on solid ground such as clay, rock, shale, etc. If these other materials were not available in the soil, then it normally is acceptable for footings under the existing soil conditions to have pilings driven into the ground until they reached a solid base. This was impossible to correct at this stage because we could not remove the existing foundations and rebuild with new footings and foundations due to set backs controlled by the Department of Fisheries, and the Municipality.

The municipality required an engineering report for the existing footings as well as the new footings. Since pilings were prohibited, then in theory enough weight had to be put in place by increasing the height of the foundations coupled with the additional crawl space fill added, in order to have enough stability of the slab not to move.

Again once the floor was removed, and work had commenced to add to the foundations, the municipality required an engineering report. It was also discovered that the existing foundations walls were not straight, square or level. It was necessary for us to straighten out these walls in order to rebuild on them.

This leaves only the Variance Board for the Municipality to satisfy and have the insured appear before because we had to push the front porch ahead by 8 feet which infringes on the municipality right of way. Our approach to it was that the insured it would have been a hardship for the insured to eliminate the front porch. The board passed and allowed the front porch.

The following changes have been made and agreed upon by the insured and the governing bodies.

- Relocate the front and rear porches to accommodate changes
- Increase the square footage to accommodate changes
- Increase the ceiling height to 9 feet to accommodate changes
- Eliminate the crawl space
- Elevate the floor by 18 inches
- Change the wood floor to slab on grade with drain rock underneath
- Change to forced air heating to radiant hot water in slab
- Move all electrical boxes to utilities room
- Re connect water and sewer lines to road
- Resurvey the property

The resulting changes will increase the quality of the residence from average to good which in turn will result in the home being worth more money to reproduce.

We had started construction before the contract was drawn up and did not know exactly what to expect at that time. In reviewing the contract, we find the upgrades and changes such as the nine foot ceilings, vaulted ceiling in the great room, the three new porches, the hot water radiant heating system, the built in appliance package, the additional bathroom, and the slab on grade floor system were considered as part of the additional \$ 22,000.00 cost in addition to the insurance portion of the loss which was \$ 160,000..

These additional costs were necessary in order to achieve the results you see today.

The insured loss was \$ 160.000 and an additional \$ 22,000 would be required to satisfy every requirement. The insured wanted to increase his mortgage for this but did not receive the co-operation he required to do so therefore other avenues had to be explored which ended up with him providing sweat equity and completing some tasks himself. Even in making these concessions, we were able to come in on budget and 2 weeks ahead of actual construction time schedule. All delays were caused by third parties.

The following is a photo gallery of this loss. The new photo's were taken during course of construction.





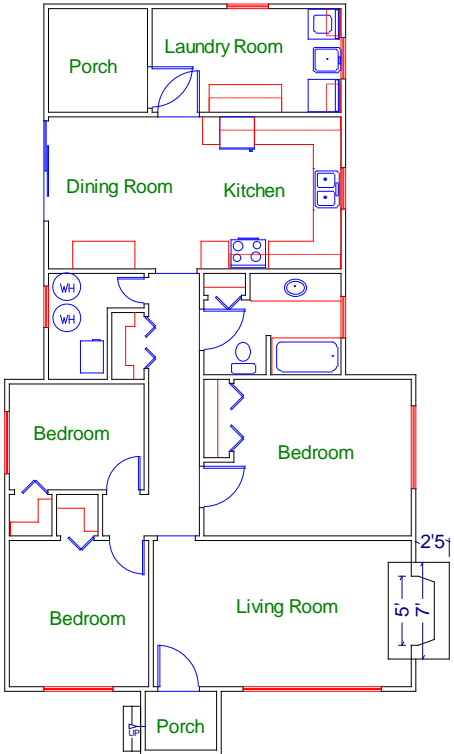
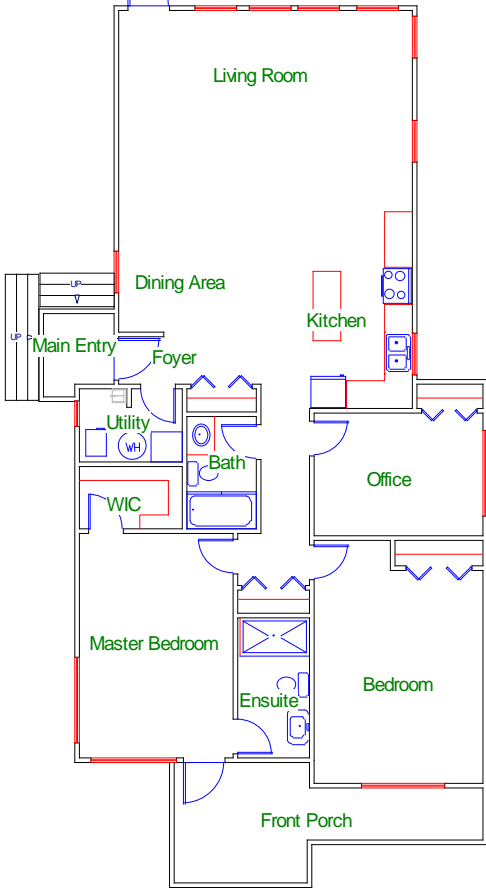


BEFORE



AFTER



BEFORE	AFTER
 <p>A photograph showing a cluttered kitchen area before renovation. The space is filled with various items, including a chair, a table, and kitchen fixtures. The lighting is dim, and the overall appearance is disorganized.</p>	 <p>A photograph showing a bright, clean living room after renovation. The room features a ceiling fan, a window with a view of the outdoors, and a clean, uncluttered space.</p>
 <p>A photograph showing a severely damaged interior wall, likely due to fire. The wall is charred and blackened, with significant structural damage and debris visible.</p>	 <p>A photograph showing a clean, empty room after renovation. The walls are painted a neutral color, and the room is bright and uncluttered.</p>
 <p>Floor plan diagram of the 'BEFORE' state. The layout includes a Porch, Laundry Room, Dining Room, Kitchen, two Bedrooms, a Living Room, and another Porch. The plan shows the placement of fixtures and the overall room arrangement.</p>	 <p>Floor plan diagram of the 'AFTER' state. The layout includes a Living Room, Dining Area, Main Entry, Foyer, Kitchen, Office, Master Bedroom, Bedroom, Bath, Utility, WIC, and Front Porch. The plan shows the updated room arrangement and fixture placement.</p>

2. STATEMENTS FROM THE CLAIMS FILE

Here is an excerpt from a statement in a claims file for you to analyze and determine what the insured is talking about.

"Pool filters do not like Jello."

3. TIME MANAGEMENT (Part 11)

Prevent Interruptions

- Prevent interruptions from walk-in visitors by isolating yourself. Close your door. Put up a sign. Work in a conference room. If you work in an office, take a day to work on important projects at home if necessary.
- Don't feel obliged to have "an open door policy." This allows people to manage your time on their terms, not on yours. "Open door" means you're generally available for honest communication from any level. It doesn't mean "always" available.
- If you have an assistant, establish clear guidelines as to what kinds of interruptions are appropriate, so they can screen visitors. The assistant should have the authority to schedule a subsequent meeting, or divert the inquiry to someone else.
- Block off your time for priorities. Handle larger, important projects early in the morning, before you read your e-mail and before interruptions are likely to occur. Schedule a quiet hour to create essential private time.
- Inform co-workers or subordinates that you generally like to come in at perhaps 8:00 am, and work on your own until 9:30 am. Only then do you accept meetings.
- Change the layout of your desk so that you're not facing traffic. Otherwise, you encourage interruptions.
- If you're storing materials or files that people have to access frequently, move them to another area.

When They Walk In

- When someone asks for a few minutes of your time, respond with "Sure, how about if I come by your office at 2 o'clock this afternoon?" This gives you more control.
- If they insist that it's urgent, ask them how many minutes they need, then agree to that time (or tell them how much time you can give them).
- Stop people from telling stories. Interrupt them and say, "Can you summarize how I can help you in one sentence?" If they ramble on, say "OK, so how can you sum up what you need from me?"
- If they're asking for help, ask them what solution they propose?
- Agree to help them with their request, but schedule a specific time to do it.

Prevent Them From Staying

- When someone walks into your office or cubicle, immediately stand up. That way, your visitor is less likely to sit down and get comfortable.
- If you must, place a binder or a briefcase on visitors' chairs, to discourage people from sitting down if they happen to drop in. (Or remove chairs altogether.)
- Invent a meeting that you have to go to. Confess that you promised to call someone back about a confidential matter at exactly this time. Go make some photocopies. This will bring a meandering discussion to an end.
- Set a time limit. Then check the time in an obvious way, and make sure to announce the end of the allotted time when it occurs.
- Ask subordinates to "save up" items of importance and deal with them in a bunch at an appointed time.
- Be careful that your tactics aren't counter productive to the organization. What may benefit you, as an individual may be detrimental to the team? Isolating yourself might frustrate others, or cause them to waste their own time because you weren't available for help.

4. WE LEAVE YOU WITH THIS THOUGHT

“The mind can be a frightening wilderness.”

See ya on the flip side!

Notice: As of September 1, 2004 the Informer Newsletter, the WCC Newsletter, and the ARR N Advocate, has merged with the Chronicles Newsletter, and that is why you may be receiving this newsletter for the first time.

If you have changed your email address or if you wish to be added to this newsletter or removed from this newsletter please email us at integral@shaw.ca

All QUESTIONS, OPINIONS, & ARTICLES WELCOME, please send them to Letters to the Editor at integral@shaw.ca

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