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Please email all articles, letters to the editor, subscription inquiries etc. to thechronicles@shaw.ca



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1. LETTERS TO THE EDITOR

Leona Ashcroft, Ashcroft Adjusters Inc., Nelson, BC

Thanks Rob and Ron for an excellent, informative newsletter --- some great stuff here that one doesn't always come across.

Thanks again and have a great week.

Leona

2. WHAT DOES A LOSS CONSULTANT DO?

Ron Wilkes, Integral Property Loss Consultants

Over the months, we have been asked numerous times “What does a Property Loss Consultant do?” “Who are you?” “Doesn't the adjuster do that?” “Doesn't the contractor do that?” “Isn't it up to the insured to do that?” etc.....

My favorite is “Aren't you a Public Adjuster?” Well the answer to this is a categorically “NO”. And neither the adjuster, the contractor nor the insured can do what we do.

Restoration services are dramatically changing from what they were 10 even 5 years ago. More and more consultants are now involved in the restoration process of a fire or water damaged building. The contents replacement services

as we knew it is changing. Obtaining replacement estimates for large schedules from suppliers is becoming a service of the past. Even obtaining a simple police report has even becoming a chore for the adjuster to obtain.

Years ago the term “Loss Consultant” was closely tied in with a public adjusting firm, but that is not the case today. The term is a general description for property loss specialists usually emanating out of the insurance industry. These individuals usually have years of experience behind them as insurance company executives and managers who have a wealth of knowledge that they can bestow on behalf of the consumer or the underwriter. They can provide assistance in numerous areas including loss prevention, insurance buying, assisting in statement of values, assisting in providing a reasonable and sufficient proof of loss etc.

Another question asked quite often was “Who pays for your fees?” This question made us research who actually paid for our services whether we were retained by the consumer, the insurer, the independent adjuster, or the broker. Surprisingly enough it was the insurer who issued the cheque for our services over 90 % of the time over the past 10 years. Our fees formed part of the administration cost of the underwriting or claims service.

Each consulting firm provides different services depending upon the experience of the professionals in the firm. Here are the services that Integral Property Loss Consultants provides.

OUR APPRAISAL SERVICES

- Our GRC Appraisal Report provides an underwriter, broker or consumer with full Replacement Cost, and/or Actual Cash, and/or Projected Catastrophic Values to ensure you have sufficient limits on the insurance policy.
- Our Loss Appraisal Report provides an adjuster or consumer full Replacement Cost, and/or Actual Cash, and/or Projected Catastrophic Values in order to determine payout after an insured loss.
- Our Assessment of Damage Report provides an unbiased Scope of Damage, and an Assessment of Restoration cost in order to provide an adjuster or consumer with documentation and budget in order to obtain compatible bids from restoration contractors.

OUR INSPECTION SERVICES

- Our Conditions of Risk Inspection Report is designed for loss prevention for a consumer and will optionally include a Damage and Improvement Assessment.
- Our Underwriting Inspection Report is designed for risk submission to an underwriter and will optionally include a valuation of the building.

OUR MANAGEMENT SERVICES

- As a Restoration Manager, we will scope the damage, assess the conditions of the risk, estimate the cost or repair, provide a schedule of the work to be performed, provide all necessary loss reports and revisions, qualify the contractor and sub trades, and obtain WCB and CGL certifications, negotiate permits, attend all site meetings with engineers, inspectors, etc., site supervision, quality control inspections, etc., provide weekly status reports, until the completion certificate is signed and the deficiencies are corrected to the satisfaction of the insured.
- As a Replacement Manager, we will list the non restorable items before they are disposed of, assess the replacement value, assist the insured in completing their statement of values, and oversee the replacement of the items to the satisfaction of the insured.

OUR ABRITRATION SERVICES

- Our Conflict Resolution Service assists the consumer in providing a reasonable sufficient proof of loss in order to substantiate their claim including investigating the loss in order to provide the facts, verify the quality of assets, assist in completing a statement of values, assist in completing a proof of loss, assist in presentation of the proof of loss, oversee the completion of the restoration process, oversee the distribution of funds and maintain management of loss until it is completed.
- Our Dispute Resolution Service represents the consumer, or insurer in a pre litigation circumstance and we can act either as an appraiser or umpire.

Integral were consultants for the Grimshaw tornado, the Northern Alberta windstorm, and the Barriere - Kelowna fires in 2003 and have been serving Western Canada since 1992.

For more information please visit our website at www.integralconsultants.ca or email us at integral@shaw.ca or call us toll free at (888) 880 – 2181.

3. WHAT IS EMERGENCY MANAGEMENT?

Ron Wilkes, Integral Property Loss Consultants

FIRE DAMAGE

A **FIRE** or **SMOKE DAMAGE** to your home or business can be very emotionally upsetting and stressful as well as disruptive to your daily routine. Water, mildew and smoke can be very destructive if not treated correctly. We at INTEGRAL

PROPERTY LOSS CONSULTANTS are here to help you through the process of restoring you life to normal.

Damage can be in the form of burnt and charred material, and black, grey or white smoke, depending on the severity and type of fire. Building and contents can sometimes be cleaned and deodorized on site. Some items may have to be treated at the plant.

When contents are removed, we have completed a removed articles list of which you will receive a copy. We take proper measures to assure that property is protected in transit, in the warehouse and in storage.

Protein fires produce a penetrating, rancid odor and you may not see a clear almost invisible film throughout the affected area. Standard cleaning and smoke odor removal processes are seldom effective. Specialized treatment for both odor and cleaning are required.

Our first step will be to apply all necessary steps required under **EMERGENCY SERVICE** to stabilize (stop the cause of) the loss and secure (prevent further damage to) the property. In our initial steps, we will establish the following procedures to be taken:

- Sort and arrange contents for treatment (It will be necessary to treat contents back at the plant.).
- Extract water and raw sewage.
- Remove wet and damaged ceilings, walls and flooring.
- Remove all charred materials.
- Open up any wet cavities.
- Treat all affected areas for mildew and bacterial growth.
- Provide and set up drying equipment in the form of:

- \$ Air Movers *
- \$ De humidifiers
- \$ Generators **
- \$ Pumps **

* Air Movers are not used when raw sewage is evident as they will put bacterial spores into the air.

** This equipment is installed only if required.

- Smoke seal all open framing and smoke damaged surfaces.
- Treat odor as necessary
- Remove all contaminated contents.
- Provide emergency structural cleaning.
- Secure the building.

Immediate **EMERGENCY** action can reduce:

< Overall Damage

- < Overall Claim Costs
- < Later Repairs or Reconstruction
- < Illness from Contaminants
- < Additional Living Expenses

FIRE DAMAGE MITIGATION by INTEGRAL PROPERTY LOSS CONSULTANTS includes:

- \$ 24 Hour Emergency Deodorization, Board up, Water Extraction, and Drying Services
- \$ Move outs: Packing, Inventory, Warehouse Storage
- \$ Draperies and Clothing Deodorized, Dry Cleaned, and Laundered
- \$ Electronics Cleaned and Service Checked (computers, stereos, TV's etc.)
- \$ Fine Art Cleaning and Restoration (paintings, sculptures, textile art, etc.)
- \$ Wall to Wall Carpet and Area Rug Cleaning and Deodorizing
- \$ State of the Art Drying Equipment and Techniques
- \$ Debris Removal
- \$ Odor Removal
- \$ Upholstered Furniture Cleaning
- \$ Media and Data Recovery
- \$ Contents Cleaning and Restoration
- \$ Detailed On Site Interior Clean up
- \$ Furniture Refinishing
- \$ Books and Documents Restoration and Drying
- \$ Certified Inspectors, Appraisers and Technicians
- \$ Direct Insurance Company Billing

APARTMENTS & CONDOMINIUMS

All too often you can hear on the news that a large apartment building or multi unit condominium complex is struck by fire, leaving families homeless. What you seldom hear reported is that skilled crews arrive to assess the damage, and before reconstruction can take place, necessary steps are taken to protect the building owner against liability or looting which includes sealing off dangerous or exposed areas, sandbagging against water damage or leakage, handling specialized problems such as asbestos removal or disposal of hazardous materials.

HIGH RISE BUILDINGS

A high rise building that has been damaged by fire and the water that is used to fight the fire, whether it's an office tower, apartment or condominium building, or a hotel, we have the expertise, and the knowledge to return it to its original pre loss condition. High rise projects can be extremely complex, involving many different parties, including insurance companies, engineers, architects, building owners, building managers, individual tenants, and specialized contractors.

SINGLE FAMILY RESIDENCES

We are a single source service that can handle the restoration from start to finish. There is no need to have a stream of sub contractors coming in to survey the damage and provide estimates to repair the damage. We, as a turnkey service, will provide all the trades that are necessary from obtaining permits to demolition to repairs to final cleaning.

Our **APPROACH** in solving your restoration problem will include the following:

- An onsite inspection of the premises.
- A general scope of our proposal as to the assessment of damage and repairs.
- Our specific observations of the premises, damage, conditions, and restoration procedures.
- Photographs of damage and overviews.
- Recommendations regarding the required repairs.
- Options of various ways to resolve the problem with your needs in mind.

Our **ESTIMATES or BUDGETS** include:

\$	Permits and Fees
\$	Labor Costs
\$	Material Costs
\$	Equipment Costs
\$	Management Fees

Work is done in a quality manner within a time frame that meets your requirements.

Our goal is to put you back into the same position you were experiencing before the loss occurred, with as little inconvenience and as quickly as possible.

Our billings will be made on a monthly draw basis based upon the dollar value of the loss restoration that has been completed to date for that 30-day period.

LOSS PREVENTION FOR THE INSURED BEFORE FIRE DAMAGE HAS OCCURRED

1. We suggest you read your insurance policy and contact your broker if you have any questions about coverage, limits, etc. Read all of it and just don't skim through it - now is the time to understand it - not after a loss has occurred.
2. Install smoke alarms throughout the entire building. Areas of special concern would be sleeping quarters, cooking facilities, heat sources, etc.
3. Keep fire extinguishers near heat sources such as furnace rooms, workshops, kitchens, etc. Make sure they are properly rated and fully charged.
4. Know how to remove the source of fuel or contamination. Everyone should know where the main shut off's are for electricity, gas, and water.

- Containment will definitely limit the amount of damage that can occur.
5. Have an emergency plan for everyone to follow in the event of fire. Have a pre-determined place to meet or phone for family members or staff in case the building is severely damaged. Have periodical fire drills.

LOSS PREVENTION AFTER FIRE DAMAGE HAS OCCURRED

After fire damage, it is natural to want to clean a building and its contents but incorrect or delayed action can jeopardize or seriously impede satisfactory restoration. Although smoke and soot may seem to be identical, experienced professionals recognize the important differences and appropriate emergency action can help in restoring walls and furnishings damaged by soot.

- < **DO** clean and protect trim on kitchen appliances with a light coating of Vaseline or other oil.
- < **DO** blow off or brush vacuum loose smoke particles from upholstery, drapery and carpet.
- < **DO** open windows for ventilation.
- < **DO** change furnace filter if blower is operating.
- < **DO** empty freezer and refrigerator completely if electricity is off, and prop doors open with a rolled towel or newspaper.
- < **DO** clean and protect smoked bathroom faucets, tub fittings and towel bars with a light coating of oil.
- < **DO** pour antifreeze in toilet bowls, sinks, and tubs to prevent freezing of heat is off in winter.
- < **DO** wash plants with water on both sides of leaves (water softener helps).
- < **DO** call a plumber to drain heating system if heat is off in winter.
- < **DO** remove pets (especially birds) to clean environments.
- < **DO** cover upholstery with clean sheets.
- < **DO** tape double pieces of cheesecloth over air registers with masking tape.
- < **DO** limit the movement in the home or business to prevent spreading and embedding soot particles.
- < **DO** turn off water and drain lines.
- < **DO** drain the hot water heater if the electric or gas is off.

- < **DO NOT** wipe or attempt to wash walls, ceilings or other absorbent surfaces.
- < **DO NOT** use upholstered furniture if it can be avoided.
- < **DO NOT** use exposed food items, or canned goods, which have been subjected to excessive heat.
- < **DO NOT** use TV's, stereos, or electrical appliances until cleaned and checked.
- < **DO NOT** send smoked garments to an ordinary dry cleaner. Improper cleaning may set smoke and odor.
- < **DO NOT** use domestic carpet or upholstery cleaners.

FLOODS

WHAT TO DO BEFORE & AFTER

Beyond the human toll taken in lives and suffering, flood damage costs Canadian taxpayers millions of dollars annually.

Though governments at every level work to reduce the risk of floods, the first line of defense always rests with the individual. Each of us has a responsibility to protect our homes and families to the greatest extent possible. By planning ahead and taking sensible precautions, you can do your part to minimize flood damage.

Flood threats to particular areas can usually be forecast in a number of ways:

- § by constant evaluation of rising water tables that result from heavy rain
- § through surveys of snow conditions in river drainage basins
- § by meteorological observations and forecasts.

Flash or sudden flooding, in which warning time is extremely limited, can result from other causes such as earthquakes, tsunamis or tidal waves, hurricanes, violent storms or bursting of dams.

In all cases, local government authorities try to keep residents informed of developments in areas most likely to be affected by flooding. Regular media advisories will recommend actions people should take to limit or prevent disaster. As the need arises, more detailed instructions by municipal or provincial authorities will be given.

BEFORE THE FLOOD

ELECTRICITY

When there is immediate danger of flooding, shut off all power in your home.

HEATING EQUIPMENT

Special precautions should be taken to safeguard or minimize damage to electrical, natural gas or propane heating equipment. If there is enough warning time, consult your supplier for instructions on how to proceed.

GENERAL PRECAUTIONS

Ensure that you have a battery-powered radio in working order, with spare batteries, to listen to instructions from your local station.

Prepare an emergency survival kit that includes food, water and medical supplies in an easy-to-carry container. In addition to the battery-powered radio and spare batteries, it should contain at least the following items:

- § flashlight with spare batteries

- \$ warm clothing, including waterproof outer garments and footwear
- \$ blankets
- \$ all necessary medication
- \$ infant care items
- \$ personal toiletries
- \$ identification for each member of your household
- \$ any important personal and family documents.

Move furniture, electrical appliances and other belongings to floors above ground level.

Remove such toxic substances as pesticides and insecticides from the immediate area to prevent pollution.

Remove toilet bowls, and plug basement sewer drains and toilet connections with a wooden plug.

Disconnect eaves troughs if they are connected to the house sewer.

In some cases, using sandbags or polyethylene barriers may protect homes. But this approach requires specific instructions that must be obtained from your local emergency officials.

EVACUATION

Vacate your home when you are advised do so by local emergency authorities. Ignoring such a warning could jeopardize the safety of your family or those people who might eventually have to come to your rescue.

When you leave, take your emergency survival kit with you.

Follow the routes specified by officials. Don't take shortcuts. They could lead you to a blocked or dangerous area.

Make arrangements for pets.

Should time allow, leave a note informing others when you left and where you went. If you have a mailbox, leave the note there.

If you are evacuated, register with the reception center so that you can be contacted and reunited with your family and loved ones.

If you are using your car, try not to drive through floodwaters. Fast water can sweep your car away. However, should you be caught in fast rising waters and your car stalls, leave it behind. Always consider your safety and the safety of others first.

AFTER THE FLOOD

Following a flood, it is important to restore your home to good order as soon as possible to protect your health and prevent further damage to your house and its contents.

Canada Mortgage and Housing Corporation have prepared the following handy checklist to help you organize your clean up. However, this information is provided as self-help advice only.

BEFORE YOU BEGIN

Exercise caution when re-entering your home. Avoid electrical shock by wearing rubber boots in an area flooded with more than 5 cm (2 in.) of standing water.

ELECTRICITY

Keep extension cords out of the water. If the power is on in the flooded area, shut it off immediately at the breaker box.

If conditions are wet around the breaker box, stand on a dry board and use a dry stick to turn off the switch.

Consult with your local electrical utility if you require assistance.

THE BUILDING

Make sure the building is structurally safe. Look for buckled walls or floors. Watch for holes in the floor, broken glass and other potentially dangerous debris.

WATER

Floodwater can be heavily contaminated with sewage and other pollutants, and pose a serious health hazard. If through taste, color or odor you suspect that your drinking water has been contaminated, purify it before drinking either by boiling it for 10 minutes or adding purification tablets. If you choose to chlorinate your water with a non-perfumed bleaching compound, add one drop per litre of water, or three drops per litre of cloudy water, and allow it to stand for 30 minutes before consuming.

Household items that have been flood-damaged will have to be bagged, tagged and discarded according to local regulations.

EQUIPMENT

Assemble equipment and supplies, which should include:

- § gloves, masks and other protective gear
- § pails, mops, squeegees and plastic garbage bags
- § chlorine bleach and non-ammonia dishwashing detergent
(*Note: Never mix bleach with ammonia since the fumes produced together are toxic.*)
- § large containers for soaking bedding and clothing, and lines to hang them until they are dry.
- § You may also need to rent extension cords, submersible pumps, wet/dry shop vacuums, a carbon monoxide sensor, and dehumidifiers, fans or heaters.

Remember to store all valuable papers that have been damaged in a freezer until they are needed.

Record details of flood damage, by photograph or video if possible. Register the amount of damage to your home with both your insurance agent and local municipality immediately

FIRST STEPS IN CLEAN-UP

WATER DAMAGE

Immediately add about 2 litres of chlorine bleach to standing water.

Do not occupy a house that still contains standing water.

Remove water from your flooded home slowly. Drain it in stages - about a third of the volume daily. If the ground is still saturated and water is removed too quickly, it could cause the walls or the floor to buckle.

Use pumps or pails to remove standing water, followed by a wet/dry shop vacuum to mop up the rest.

For instructions on how to disinfect and restore wells and cisterns, contact your local or provincial health authorities or emergency measures organization.

HEATING

Do not heat your home to more than 4 degrees Celsius (about 40 degrees Fahrenheit) until all water is removed.

If you use gasoline-, kerosene or propane powered pumps or heaters, buy and install a carbon monoxide sensor. Combustion devices can produce large amounts of lethal carbon monoxide when out of tune or improperly ventilated.

DIRT AND DEBRIS

Remove all soaked and dirty materials and debris. Break out walls and remove drywall, wood paneling and insulation at least 500 mm (20 in.) above the high-water line. Remove residual mud and soil, furniture, appliances, clothing and bedding.

Hose down any dirt sticking to walls and solid-wood furniture. Then rinse several times.

Wash and wipe down all surfaces and structures with chlorine bleach, ensuring there is adequate cross ventilation to remove fumes. Then rinse again. Wear a charcoal respirator (which can be obtained at major safety supply or hardware stores) when using bleach in any closed space.

Wipe down surfaces that have not been directly flood-affected using a solution of one part chlorine bleach to four parts cold or tepid water, mixed with a small amount of non ammonia dishwashing detergent. Then rinse.

STRUCTURES

Ventilate or dehumidify the house until it is completely dry. Tape clear food wrap to sections of material. If these sections are still damp inside, they will turn darker than the surrounding material. Dry until this does not occur.

Rinse, then clean all floors as quickly as possible. Replace flooring that has been deeply penetrated by floodwater or sewage.

Clean all interior wall and floor cavities with a solution of water, chlorine bleach and non-ammonia dishwashing detergent and dry thoroughly.

If regular checks reveal mold, kill it with chlorine bleach. Mold can lead to serious health problems.

FLOOR COVERINGS

Carpets must be dried within two days. For large areas, hire a qualified professional to do the job. Carpets soaked with sewage must be discarded immediately.

WATER-DAMAGED HEIRLOOMS AND ANTIQUES

GENERAL RECOMMENDATIONS

Time is of the essence to prevent further damage. Wet items will be heavy and fragile, so keep them well supported when handling, drying, or freezing. Relocate items to a cool, dry location as soon as possible. Freeze books, paper, and textiles until they can be properly treated, and consult a conservator before attempting any repairs. If items are contaminated with sewage, take proper health precautions.

DIRT

If dirty items are saturated, rinse with clean water if they are strong enough to withstand it; exceptions are paper, fragile items, or those with loose parts or soluble paints and adhesives. If items are only damp, let mud dry and then brush it off.

MOLD

To minimize mold growth, move items to a cool, dry area within 48 hours and set up fans. Alternatively, textiles, paper, and books can be frozen and a conservator called for advice. Wet mold will smear if wiped; let it dry then brush it off out-of-doors. Materials not affected by alcohol can be lightly misted with isopropanol (rubbing alcohol) to kill mold spores. *Note: Mold is a health hazard. If present, wear a facemask and disposable gloves.*

TEXTILES (OTHER THAN UPHOLSTERY)

§ Separate dark and light colored items to prevent staining. If colors run,

- rinse in clean water until the water runs clear.
- \$ Remove any metal attachments and dry separately.
- \$ Blot excess water, lay items flat, shape them, and air-dry quickly using fans; alternatively, place textiles individually on supports, bag separately, then freeze for treatment later.
- \$ If staining has occurred, do not allow items to dry; bag them wet and freeze, then seek the advice of a conservator.

FURNITURE

First priority is to keep the wooden structure from warping or splitting, so dry slowly. Discoloration of the finish such as “blooming” is secondary and can be dealt with later. Use caution with flaking paint and lifting veneers. Joints may be loose if glue is water-soluble.

- \$ Open doors and drawers immediately so they do not swell shut and become impossible to remove when dry; do not force if stuck.
- \$ Blot excess water.
- \$ Lay freezer or wax paper on lifting veneer and apply weights.
- \$ Air-dry using fans; if necessary; shelter the item under polyethylene sheeting to slow drying.
- \$ For upholstered furniture remove cushions but not upholstery, and blot excess moisture from both; raise furniture onto blocks and place fans underneath.

METALS

- \$ Move ferrous (iron-containing) metals to a dry location as soon as possible, blot excess water, blow hollow areas with warm (not hot) air, and air-dry.
- \$ Metals other than iron are less prone to water damage.

PAPER

Most items can be air-dried. Inks or dyes that have run can be “wicked up” with the corner of a sheet of blotting paper or paper towel. Do not blot! A paper conservator should treat stains and distortions.

BOOKS

- \$ Bag or wrap in freezer paper all books printed on glossy paper, and freeze immediately to prevent pages from sticking together.
- \$ For other books, if not saturated, fan out pages and air-dry, using fans (set on cool) to circulate air. If saturated, freeze as soon as possible and thaw as time permits.

DOCUMENTS

- \$ Remove documents from wet storage boxes or colored file folders; keep supported.
- \$ Do not try to separate pages if stuck together.

- § Where possible remove pins, paper clips, and staples to avoid corrosion.
- § Air-dry on blotting paper or paper towels, or freeze.

FRAMED ITEMS (I.E. PRINTS, DRAWINGS, WATERCOLORS)

- § Remove items from frames, lay face up on blotting paper or other absorbent material, and air-dry.
- § For vellum or parchment documents, and pastel, charcoal, or chalk drawings, call a conservator.

OIL AND ACRYLIC PAINTINGS ON CANVAS

- § Remove excess water by tilting and draining from a corner.
- § Relocate paintings to a dry area; use fans to increase air circulation.
- § Remove paintings from frames unless there is adhesion of the paint to the frame; do not remove paintings from stretchers.
- § Place damaged or highly textured paintings face up and raise on blocks for adequate air circulation.
- § Paintings with minimal texture should be placed face down on a padded, absorbent surface covered with tissue paper; if the stretcher is warping, place weights on the corners.
- § Contact a conservator immediately for further advice and/or assistance.

PHOTOGRAPHS

Some early photographs (i.e. tintypes, daguerreotypes) will not survive immersion. Store them in waterproof containers away from potential leaks. If other types of photographs are stuck together do not try to separate them. Prioritize for salvage as follows:

- § contemporary color prints;
- § black-and-white prints;
- § black-and-white negatives.

Most photographs can be either air-dried (face up) or frozen, then thawed and air-dried.

4. WE LEAVE YOU WITH THIS THOUGHT

“While earning your daily bread, be sure to share a slice with someone else less fortunate.”

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