



The CHRONICLES Newsletter

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THIS WEEKS FEATURES

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ROOF STRUCTURE

Ron Wilkes, Integral Property Loss Consultants

Often Over Spanned & Under Constructed

Although built to building codes, architecturally designed buildings or complexes often result in the building structure being over spanned and under constructed. When the architect designs the style and use of the building, he generally designs it to be aesthetically pleasing to the eye. It is not uncommon for the roof to have a generous amount of hips and valleys as well as the odd roof dormer.

The building design will not specify materials and sizes of lumber to be used in the construction. This is left up to the specifications portion of the building process to provide. Consequently some designs will require a better quality of material and method of construction.

In order to attract buyers at a certain income level a budget for that income level must be met. Therefore inexpensive materials and assembly of the components of the building must be attained. This is a common occurrence with detailed roof construction which results in the following observations.

As the following illustrations show this building has been over spanned and under constructed that are often found in minimal code construction. Once the building cover has reached its life expectancy and they need to be replaced correcting the problem can often be accomplished more economically.

This can be achieved by performing the following work.

1. Obtain all necessary permits
2. Remove shingles
3. Remove existing sheathing
4. Stabilize the engineered trusses over a 10 foot span with 2 x 8 ties as shown in Photo # 2
5. Replace existing rafters with 2"x 8" rafters on edge and tie into truss system as shown in Photo # 1
6. Replace OSB (strand board) with ½" plywood sheathing as shown in Photo # 3
7. Supply and install new roof vents
8. Supply and install new flashing
9. Supply and install aluminum valley flashing
10. Supply and install new roof shingles
11. Remove and dispose of all loss related debris



Photo 1 - Typically 2 x 4 rafters installed on the flat instead of edge



Photo 2 - Typical engineered truss system with long runs of 2 x 4 trusses.



Photo 3 - Typical approved OBS (strand board) roof sheathing with H clips.



Photo 4 - Typical opening made in OBS (strand board) for roof vent (Note: jagged

edges)



Photo 5 - Typical truss lines under composite roof shingles



Rae-Tech Investigations Ltd.

International Fire & Forensic Consultants

Rae-Tech Investigations Ltd. is an international fire and forensic consulting firm based in Western Canada. We cover western Canada from our offices in British Columbia and Alberta. We service North America and other Pacific Rim Countries with affiliates in Philippines, Canada, United States, South America and Great Britain.

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WHEN SHOULD A RESIDENTIAL APPRAISAL BE REQUESTED?

Ron Wilkes, Integral Property Loss Consultants

- ✓ When the reported value of the residence is \$500,000 or more
- ✓ When a residence constructed before 1981 is 5,000 square feet or more of finished floor area
- ✓ When a residence constructed in 1981 or after is 4,000 square feet or more of finished floor area
- ✓ When a residence is considered to be “heritage” or was constructed before 1941
- ✓ When a residence has had its original occupancy design converted to another use
- ✓ When a residence has 2 or more of the following features or conditions that are applicable:
 - Radiant Heat (in floor)
 - Custom Glazing
 - Custom Staircases
 - 11 or more plumbing fixtures
 - 7 or more built in appliances
 - 3 or more fireplaces
 - When the residence is not within 10% of the weighted average per square foot of finished floor area for the quality submitted
 - When the residence has a style submitted that is incorrect

BLASTS FROM THE PAST

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FRIDAY, JANUARY 16, 2004

So you think you have problems?



House in the country \$1 Million.

Three luxury cars \$150,000.

Leaving town during a cold Michigan winter without turning off the water pipes in your garage PRICELESS!



Integral Property Loss Consultants are committed to providing loss prevention and managing property losses that are innovative, responsible, and cost effective by assisting the consumer in restoring their property to its origin design, quality and value. We provide a consulting service that assists private and business consumers to make highly informed decisions with regards to a property loss in settling insurance claims.

GRC APPRAISAL REPORTS ~ LOSS REPORTS ~ ASSESSMENTS OF DAMAGE REPORTS

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FRIDAY, AUGUST 6, 2004

2. STATEMENTS FROM THE CLAIMS FILE

Editors Note: *We give you no other explanation other than --- you figure out what the insured is talking about.*

If you hook a dog leash over a ceiling fan, the motor is not strong enough to rotate a 42 pound boy wearing Batman underwear and a Superman cape. It is strong enough, however, to spread paint on all four walls of a 20 by 20 foot room.

And there you have it for this edition.....exit stage left!



Walking Dog