



NEWSLETTER

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APRIL, 2008

CELEBRATING 15 YEARS OF SERVICE

Integral Consultants is a professional building consulting company. We're there to help when life, sometimes pushed by "Mother Nature" or time delivers devastating losses through disasters such as fires, floods, and wind or just plain age and redundancy. Our expertise and ability to assess, and scope a resolution for property damage, or redesign an existing structure for remedial work is paramount in finding restoration solutions.

We ensure that accurate, detailed and professional estimates are completed quickly so the restoration process can begin. Our services include loss appraisals (both underwriting and claims), damage assessments, documentation of loss or conditions of risk, bid package management, clerk of the works, and dispute resolution.

Founded upon our fundamental values of integrity, knowledge and professionalism, we are building consultants with many years of diverse experience in the insurance, restoration, and consulting fields.

In January of 1993, at the request of two major insurers of high value homes, Ron Wilkes formed Integral Enterprises Inc., formally called "Integral - The Building People", now operating as Integral Consultants for Buildings and Business to perform site surveys and valuations for high value homes in the Lower Mainland. Within months it soon grew to a building consulting company specializing in catastrophic losses in determining value, scopes of repair, and assessments of restoration for the settlement of property claims.

Since that time the company has expanded its services to audits of losses including clerk of the works, and dispute resolution.

With over 45 years experience in both insurance and restoration Ron Wilkes has held various positions in insurance as an inspector, an underwriter, and a manager and as an estimator, site supervisor, project manager, general manager, and arbitrator in restoration.

He is a Certified Residential and Commercial Marshall & Swift Instructor, past Associate with the International Society of Appraisers, holds IICRC designates, founding member of The Restoration & Replacement Network, and Specializes in all facets of Insurance Appraisals. He has been on Cat Teams across this country.

Integral's reports, consulting and management services, are recognized and accepted by insurance companies, independent adjusting firms, insurance brokers, law offices, government bodies, agriculture businesses, commercial establishments, institutional risks, and industries as well as the general consumer.

Here are just a few;

Aldergrove Insurance Service Ltd. AVIVA Insurance Company of Canada
 AXA Pacific Insurance Company BC Assessment Authority
 BCAA Insurance Corporation Beck Robinson & Company Law Firm
 Brouwer Claims Canada & Co. Ltd. Canadian Direct Insurance
 CGI Adjusters Inc. The Citadel General Assurance Co.
 The Co-Operators Commonwealth Insurance Company
 Cunningham Lindsey Canada Limited Dolden Wallace Folick Law Firm
 Dominion of Canada Ecclesiastical Insurance Office PLC
 Economical Mutual Insurance Company Elite Insurance Company
 Family Insurance Solutions Inc. Federation Insurance Co. of Canada
 Gore Mutual Insurance Company Hub International Barton Insurance
 Hunter Waddingham Claims Services Ltd. ING Insurance Company of Canada
 Insurance Corporation of British Columbia Joe Forte's Seafood & Chophouse
 Johnston Meier Insurance Agencies Ltd. Kimball Insurance Services Inc.
 Koch B & Y Insurance Services Ltd. Lombard Insurance Company
 Mainland Concrete Lifters Inc. The Mutual Fire Insurance Company of BC
 Optimum West Insurance Company Palkowski & Company Law Firm
 Pat Anderson Agencies Ltd. Payne Travis & Associates
 Pritchard, Woodall & Associates Rex Rotisserie & Grill
 Royal & Sun Alliance Insurance Co. Taylor Insurance Agencies Ltd.
 Taylor, Tait and Ruley Law Firm SCM Adjusters Canada Ltd.
 The Sovereign General Insurance Co. St. Paul Fire & Marine Insurance Co.
 Ward Watkins Insurance Brokers Ltd. The Wawanesa Mutual Insurance Co.
 Westland Insurance Limited

Wither it be Agriculture, Commercial, Industrial, Institutional, or Residential, some of the projects that we have provided consulting services for are as follows:

Explosion	Industrial Building - Blown off Foundation	\$ 450,000
Mold Remediation	Heritage Home - Clayburn Village (Double Brick)	\$ 300,000
Fire	Commercial Building	\$ 850,000
Fire	Dairy Farm	\$ 1,750,000
Fire	Resort Hotel - Whistler (Fireplace in Lobby)	\$ 250,000
Vandalism	Church (Interior)	\$ 40,000
Fire	Heritage Commercial Building	\$ 540,000
Fire	Residence	\$ 225,000
Fire	Residence (Grandfathered in Fisheries Right of Way)	\$ 225,000
Fire	Residence	\$ 430,000
Hail/Windstorm	Farm Building	\$ 100,000

Fire	Residence	\$ 125,000
Fire	Fire Hall - Rural	\$ 200,000
Fire	Ranch (COC) - Meth Lab	\$ 250,000
Fire	Residence	\$ 300,000
Design Conversion	Residence to Commercial Restaurant	\$ 300,000
Fire	Residence - Mail Order Home	\$ 175,000
Fire	Residence	\$ 60,000
Vandalism	Townhouse	\$ 60,000
Vandalism	Townhouse - Grow Operation	\$ 60,000
Fire	Strata Complex (High Rise) - Undergoing Envelop Repairs	\$ 300,000
Fire	Band Office & Recreation Center	\$ 75,000
Ruptured Pipe	Commercial Complex	\$ 400,000
Ruptured Pipe	Apartment Complex (Low Rise)	\$ 25,000
Windstorm	Church - Steeple	\$ 125,000
Fire	Commercial Complex (Steveton Village)	\$ 550,000
Failing Foundation	Residence - on Steep Hillside	\$400,000

For more information, please visit our website at www.integralconsultants.ca

LET THE GAMES BEGIN!

Take your average home with a view that was built here in the Lower Mainland on a hillside.



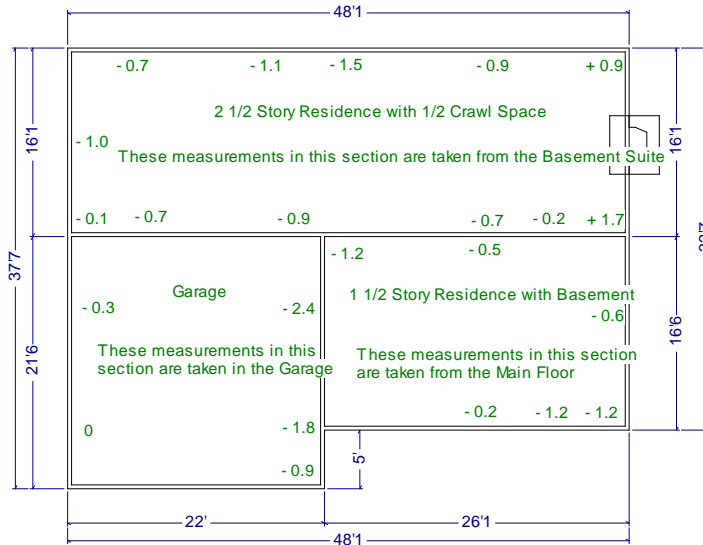
Now add a few years, say 20 give or take a few, with the original owners still living there except that if they walked through the house from the front door to the back door they got sea sick. If nothing was on TV that night, they would drop marbles on the floor and chase them around the house. Here's why.



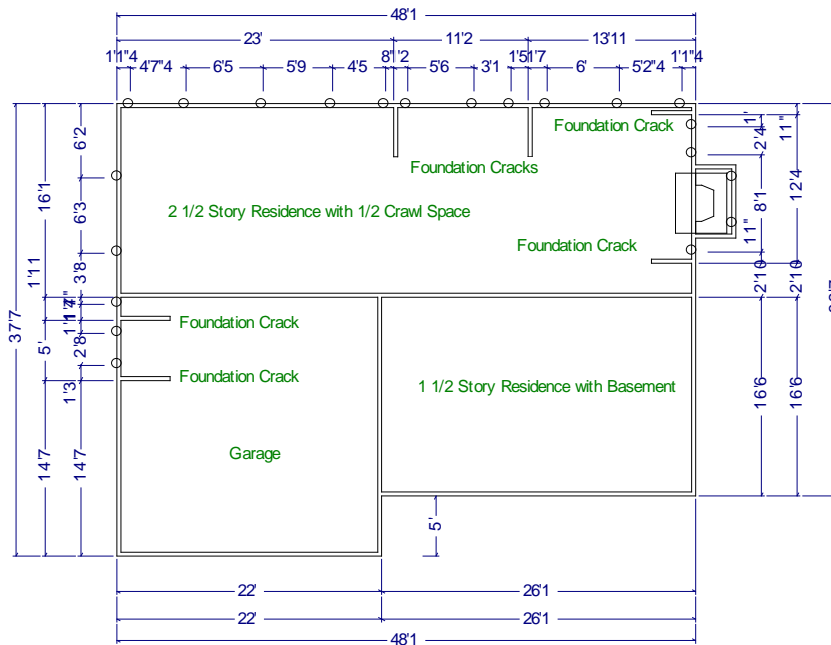
Cause of Damage

**BUILDERS WHO CAN NOT THINK OUTSIDE THE BOX!
MINIMUM CODE REQUIREMENTS!**

Mainland Concrete Lifters Inc. (www.mainlandlifters.com) completed an Elevation Survey by their consulting department then their cost consultant was brought in to provide a scope of repairs, and an assessment of restoration. The Elevation Survey revealed the following:



The Scope of Repairs included selective demolition, excavation, Kevlar staples, crack fill, RamJack piers, underpinning, drainage systems, backfill, benching, new deck and concrete walks, staircases and other exterior remedial work under the direction of a structural engineer and a geotechnical engineer. This work has been completed by Mainland Concrete Lifers Inc. and there is still interior remedial work left to do. This portion for stabilization of the residence is in excess of \$ 100,000. Piering placement was completed as follows;



The residence is tiered down a hillside by the basement being below ground in the front to above ground in the rear. It is virtually built on a rock shelf. Because the builder built following the plans and minimum code requirements to the letter in order to have the municipality pass inspection quickly and quietly, his actions caused grief and expenses to the owners later on. All that would have

been required, would be a little more forming and concrete to take the footings right down to bearing strata (in this case the rock shelf) and start from there.

Instead the footings were formed at the height described in the plans on top of the approved fill of the day. All that was required would have been to form down to the rock and the footings poured a little more thicker in spots. We are only talking 6" to 24" more along less that 50 % of the exterior perimeter plus the interior bearing wall footings. Now couple this with the approved fill of the day which incidentally washes away when wet, and add Big O drain tiles that ran above the footings it is a recipe for disaster.

To correct this, excavation was done to the north and east elevation and 25 % of the south elevation, piers were placed as outlined on the piercing plan, new double PCV drain pipe was installed, including 100 % of the south elevation, along with selective clean outs along the way and new drains in walkways, cracks were filled and sealed, cracks were stapled then parged, bench underpinning along the upper north and south exterior walls, proper drain rock and backfill rock was installed, benching was done to the landscape on the north elevation, a new deck was constructed on the north elevation, and new concrete sidewalks and staircases were installed.



Oh, did we mention that the sequent of events that lead to the demise of the foundation was just this simple.

- Drainage tiles (Big O) incorrectly installed - too high
- Natural underground drainage from the normal rain run off and the gutter run off ran down along side the residence towards the foundation
- Time allowed this drainage to wash away the fill between the bottom of the footings and the rock
- Water eventually washed in under the footings and down the rock scale under the basement floor
- These chain of events left the residence cantilevered over the hill at the rear of the residence
- Couple this with the weight of the residence suspended in mid air and thus the foundation cracks at the pivot point
- The foundation now settles down on the next ridge along the rock surface and the process repeats itself again and again

For more information on Foundation Repair Solutions, call the foundation experts at 1 - 800 - 231 - 3132 or visit them on line at www.mainlandlifters.com

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 This newsletter is sponsored by the following reports - Replacement Cost Reproduction Building Appraisal Reports (RCR), Occupancy Design Fixtures Appraisal Reports (ODF), Damage Assessment Reports (DA), and Loss Appraisal Reports (LA) for Marshall & Swift Field Valuations. Our current fees are:

CONSULTING FEES

Effective: March 1, 2008

The following report fees include mobilization costs by ARRN for the Lower Mainland.

For outside the Lower Mainland and the Fraser Valley, please contact our office at (778) 239 - 6308. To learn more about our services, our company, and our clientele please visit us on the web at our new and improved website - <http://www.integralconsultants.ca/>

MUNICIPALITY	RCR Appraisal	ODF Add	DAM Report	CO-INS Add	AUDIT Desk	AUDIT Site
Abbotsford	650	250	650	250	250	400
Agassiz	650	250	650	250	250	400
Burnaby	675	250	675	250	250	425
Chilliwack	650	250	650	250	250	400
Coquitlam	650	250	650	250	250	400
Delta	675	250	675	250	250	425
Harrison Hot Springs	650	250	650	250	250	400
Hope	750	250	750	250	250	500
Langley	650	250	650	250	250	400
Maple Ridge	650	250	650	250	250	400

Mission	650	250	650	250	250	400
New Westminster	675	250	675	250	250	425
North Vancouver	825	250	825	250	250	475
Port Coquitlam	650	250	650	250	250	400
Port Moody	650	250	650	250	250	400
Richmond	825	250	825	250	250	475
Squamish	900	250	900	250	250	650
Surrey	650	250	650	250	250	400
Vancouver	825	250	825	250	250	475
West Vancouver	750	250	750	250	250	500
Whistler	1,725	250	1,725	250	250	1,475
White Rock	675	250	675	250	250	425

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THIS NEWSLETTER IS DESIGNED TO INFORM ADJUSTERS, BROKERS, UNDERWRITERS, AND CONSUMERS OF RISKS REGARDING REAL PROPERTY WHETHER IT IS SIMPLY EXISTING CONDITIONS OF A PROPERTY OR ACTUAL LOSS OF PROPERTY. THIS PUBLICATION IS DISTRIBUTED BY SUBSCRIPTION OR APPOINTMENT ONLY TO OVER 3,000 SUBSCRIBERS.