



# NEWSLETTER

FALL, 2010

Well I hope everyone had a good summer, enjoyed any holidays, got well rested for upcoming the months ready to step into this fast pace called life.

Yes, we have a new look and redesigned services under the Integral banner. The company has been restructured but all of the old services are still available in a new company format.

Effective August 23<sup>rd</sup>, 2010, the services of Integral Consultants, namely Appraisals, Damage Assessments, Loss Audits, Large Loss Coordination and Forensic Restoration Reports, now fall within the definition of Financial Services under sections (h), (j), (j.1 – after September 1992), and (j.1 – after October 1992) of the GST Memoranda Series 1.5 Definitions found on page 18 and 19 of that document in accordance with a CRA ruling as of August 23<sup>rd</sup>, 2010.

This ruling only applies to an insurer, therefore all outstanding invoices not already paid as of that date for an insurer, will have the HST/GST removed from them and will reflect in the next consecutive statement.

Our invoicing format will be period ending from the 16<sup>th</sup> of each month to the 15<sup>th</sup> of next month on the basis that is similar to an independent adjuster format for billing purposes only. Our statements are now issued on the 25<sup>th</sup> of each month. These consulting services are an hourly basis with task pricing.

Consequently, we have opened a new company for the restoration services. GGL's the Workshop – Insurance Repair Division, is one of four divisions that the new company which is Glorious Gardens & Lawns Inc. provides. The other three divisions are Design Services for Outdoor Living Décor, Gardening Services which is run by a genuine plant whisperer (yes, there are people like that), and the Lawn Services run by a horticulturist. Yes, by all means send your vehicle impacts and ICBC claims their way. The office number is (604) 826 – 0004, fax number (604) 826 – 0009, and email [gloriousgardens@telus.net](mailto:gloriousgardens@telus.net) just look for this banner.



# **GLORIOUS GARDENS & LAWNS INC.**

**YOUR MAINTENANCE & REVITALIZATION GARDENERS**



Now for that problem restoration job, there will be no change from working with Integral is as far as the job is handled. The experienced trades are the same, the field management is almost the same, and the pricing and draw requirements are unchanged.

Younger legs have replaced me in the field but don't think for a minute they are running free out there. I am watching.

To get acquainted with our services try us for smaller jobs (under \$ 10,000), please give us a try in the Fraser Valley, just call me on my cellular phone (604) 614 – 8350 or continue to call me at Integral – office (778) 239 – 6308, fax (604) 820 – 3010 or email [integral@shaw.ca](mailto:integral@shaw.ca) just look for our new banner.

## **GGL'S THE WORKSHOP INSURANCE REPAIR DIVISION**



After attending a meeting the other day, the following subject became quite evident that some people have lost sight of the fact that change is inevitable, and change is with us on a daily basis. Every day there are new changes and the building code change in 2006 affected the quality of construction and materials, so I thought that the following article from a previous newsletter bear repeating.

### **BRITISH COLUMBIA BUILDING CODE CHANGES**

December 15, 2006

In 2006 the British Columbia Building Code changed to the National Building Code at which time the quality of construction and materials for residential construction changed at the same time. Prior to this change the quality had 6 classifications with 4 grades of construction which were reduced to 4 classifications with 6 grades of construction. Below Average Quality is not up to Building Code Standards.

QUALITY CLASSIFICATION BEFORE 2006 CODE CHANGE	QUALITY CLASSIFICATION AFTER 2006 CODE CHANGE
Excellent Quality	

	Luxury Quality
Very Good Quality	
Good Quality	Custom Quality
Average Quality	Average Quality
Fair Quality	
Low Quality	Economy Quality

Although, this change incorporated the two higher grades of Fair Quality in to acceptable building code, overall it upgraded requirements for building construction in British Columbia. For example a grade 1 average quality design under the old British Columbia Building Code became a grade 3 average quality design under the National Building Code.

This change allows for an expanded range of construction costs with an expanded dollar range in the quality of construction. The pitfall in as far as insurance is concerned the inexperienced damage assessors will give the higher range of like kind value that what was actually there.

This change will mainly affect upgrading for foundations, framing, insulation, building envelope, windows, exterior doors, roofing, electrical, plumbing, heating, and fire suppression.

Around the same time as the building code changes, most municipalities are streamlining and adapting standard building bylaw requirements from a common generic standpoint. As an example if 75 % of the building is damaged by fire, water or wind the entire structure has to be replaced.

Well that's it for me for this letter. Have yourselves a great fall.