

**Fire Loss Restoration
Project - Residence**

William J. Davis, CR

February 1996

RESTORER'S STATEMENT

The enclosed report contains detailed information, documentation, and cost estimates compiled by Mr. William J. Davis of Fire Pro Services. The report covers the complete process involved in the restoration of a home owned by Mr. and Mrs. Alvin Brady from severe water damage.

This report starts from the initial call received from the insurance agent, and continues with the initial inspection at the property location with the insured, proceeds with the initial visual inspection with the insurance claims representative. It includes emergency service steps described, initial inspection report, analysis of damages, actions taken and supported by Fire Pro Services to the owner and to the insurance company claims representative.

The purpose of the report is to demonstrate the capabilities of Fire Pro Services, division of D&D Restoration Specialists, to administer and complete a restoration project.

Third party specialists and subcontractors were employed, directed, and supervised by Fire Pro Services management staff during the project. These third party specialists included electricians, a plumbing and heating contractor, a kitchen cabinetry subcontractor, dry cleaning subcontractors and subcontract installers or technicians for carpeting, wall covering, electronic equipment, and appliance services.

The water damage restoration of this project dealt with only conditions that existed prior to the loss, conditions created by the loss, and as a result of the damages incurred to render the dwelling and contents to a restored condition upon completion of the restoration services.

SCOPE OF REPAIRS - STRUCTURE - DWELLING (con't)

BASEMENT

In the basement cosmetic materials and surfaces were replaced to include: 12 x 12 and 2 x 4 suspended ceiling tile, drywall, paneling, doors and trim.

OTHER DWELLING SERVICES

All exposed superstructure surfaces were cleaned and disinfected. Insulation material was replaced. All surfaces not removed were thoroughly cleaned and disinfected. All painted surfaces were primed and painted. All wall covered surfaces were sealed and sized.

MECHANICAL AND THIRD PARTY

Extensive electrical repairs were made by Carl Garrett and Son. All heating and plumbing repairs were completed by Crawford Plumbing and Heating Co. A complete kitchen layout and replacement of cabinetry and appliances were done by Style Rite Kitchens. All carpets and floor covering materials were ordered through our distributor and installed by our third party installers. Wall coverings were replaced by our third party installer.

RESTORER'S STATEMENT (con't)

The documentation of this loss varied and was unusual in the handling of the insured personal property lost by the damage. Fire Pro Services acted in this case by providing additional steps in documentation and document processing for destroyed and lost personal property. The insured health condition and the fact that the insured was living in Florida for the winter made this an atypical circumstance. It was handled as a special circumstance by Mr. Joseph Griffith, Erie Insurance Claim Specialist, and in the respect of services provided by Fire Pro Services.

Fire Pro Services and Mr. William J. Davis' interest in the project was as an independent restoration contractor offering consultation and restoration services to the property owner. The role of William J. Davis was to act as a coordinator of the overall damage loss, to ascertain the damages incurred by water and related conditions, to accurately report those damages to the owner and insurance carrier and to ascertain the most economical and efficient method of restoration, and to assist the property owner in providing the insurance carrier with proper documentation required on the contents loss.

This report does not address and should not be used to address any local building compliances or ordinances or federal and state fire and panic standards. Much of the information contained herein is based on information gathered by Mr. Davis in consultation with the property owner, Mr. Alvin Brady. Fire Pro Services does not warrant the accuracy of all the information provided.

William J. Davis, President
Fire Pro Services

INTRODUCTION

On or before January 10, 1995, the residence owned by Mr. and Mrs. Alvin Brady, located at 1231 McClure Avenue, East McKeesport, Pennsylvania was damaged by water. The cause of the water damage was found to be the temperature regulator on the boiler system had quit operating.

On January 11, 1995, Fire Pro Services received a call from the Weisner Insurance Agency, who represents the Erie Insurance Company, requesting that we contact Mr. Brady regarding his damage. Bill Davis went out to the residence that afternoon to do an initial inspection of damages and to determine what, if any emergency services were needed. The loss scope and related information was prepared by Bill Davis and his staff.

BACKGROUND

Mr. and Mrs. Brady were not at home at the time of the loss, because they were at their winter home in Florida. In the early evening of January 10, 1995, the daughter of the insured, Dorothy Spencer, stopped by to check on the house and found the damage.

Mrs. Spencer notified her father and Mr. Brady flew home from Florida on the afternoon of January 11, 1995 to assess the damages himself.

The cause of the damage to the residence occurred when a sensor on the temperature regulator of the boiler system failed causing a loss of heat in the home. Crawford Plumbing and Heating Company indicated that when the sensor malfunctioned it signaled to the boiler that it was overheating causing the system to shut down. The shutting down of the system resulted in frozen pipes and ruptures in the plumbing lines. There were multiple plumbing leaks in the kitchen, second floor bathroom and to the feed lines to the room radiators.

It has not been determined the exact time of damage, but it can be determined that the damage occurred sometime between January 6, which was the last time the daughter, Dorothy, had checked the house and January 10, which was the date the damage was found. It was the professional opinion of Mr. Davis that the water damage had occurred for a minimum of 24 hours prior to January 10, based on the severity of the damage.

INSPECTION

Based on my preliminary inspection on January 11, 1995, I made the following observations and determinations:

1. There was only one type of general damage to the residence - water.
2. The visible water damages were extensive to the first floor and basement of the house. The damages were severe, however, hidden damages were increasing as time passed because of the saturated condition of the house.
3. The first floor exhibited extreme saturation of water to include all the rooms on the first floor. Several inches of water were still laying in puddles on the hardwood floors which were already buckling.
4. Moisture readings done with a digital hygrometer were conducted to establish the relative humidity in the house. Those readings ranged from approximately 65% on the second floor to 95% on the first floor. Since the house was closed up for an extended period of time while the water damage was occurring, there was a major amount of saturation and absorption of water into the structure of the home.
5. The water damage into the basement was evidenced by the saturated floor joist system. The ceiling material and insulation had collapsed into the furnace room, storage and utility room and garage area exposing the floor joist.
6. The water damage to the second floor of the home was caused primarily by the absorption of moisture and dampness. Using a moisture sensor to test the wallpaper in the bedrooms, I found all were highly saturated. An extreme amount of condensation was evidenced by the fogged vinyl double hung windows and beaded water on the structural surfaces throughout the second floor. The floor surfaces on the second floor were wet, with puddles of water near the radiators.

INSPECTION (con't)

7. Plastered wall surfaces were randomly checked with a Delmhorst Moisture Meter and were found to be highly saturated on the first floor of the home. Plaster surfaces on the second floor were less saturated.
8. Furniture and personal property on the first floor were found to be covered by fallen debris. Personal property on the second floor was not directly affected, but was being damaged by absorption.
9. Water was still draining through structural surfaces from the floor joist system on the first floor and into the basement, even though the water had been shut off the day before.
10. Although there was power to the home, several circuits were inoperable and many fixtures, outlets and switches were filled with water.

PRELIMINARY RECOMMENDATIONS

Based on the preliminary findings, Bill Davis, on January 12, 1995, reported the following findings, emergency actions, and recommendations to Joseph Griffith, Claims, Specialist for Erie Insurance.

EMERGENCY SERVICES

On January 12, 1995, our emergency service crew was dispatched to the Brady residence to begin necessary emergency services. Carl Garrett and Son, Co., our electrical subcontractors, were called to loss and performed a complete electrical safety inspection and provided necessary emergency services to the electrical system. Mr. Brady put us in contact with Crawford Plumbing and Heating Co. and we are to meet with them on January 12, 1995 to review the plumbing and heating damage.

Emergency services being provided are:

1. Removal of salvageable large contents and disposition to our warehouse.
2. Water extraction of wet floors and removal of saturated carpet and vinyl on the first floor.
3. Air exchange and humidity control bringing cool and dry air in and exhausting wet damp air.
4. Removal of baseboards and drilling access holes into wall surfaces.
5. Towel drying and vacuuming wet cabinetry and contents.
6. Applying a protective oil coating on metallic finishes.
7. Placement and set up of drying equipment to begin drying.
8. Spray disinfecting by wet fogging the house to counter act water related bacteria.

PRELIMINARY RECOMMENDATIONS (con't)

RECOMMENDED INITIAL RESTORATION STEPS

1. The structural surfaces in the living room, downstairs hall, kitchen and dining room have 100% saturation and should be removed and replaced. The saturation between the floors from the second floor to the first and then from the first floor to the basement can effectively be dried once removal of the damaged surfaces has taken place.
2. Treatment for bacteria will be necessary throughout the home and primarily to any areas saturated by water. All exposed floor and wall framing will be dried and disinfected for bacteria.
3. The kitchen cabinetry will be removed and taken off location to Fire Pro Services' warehouse facility in order to get them properly dried and to make an evaluation of them.
4. To do the necessary tear out from water damage and to correct the plumbing leaks, the entire kitchen will have to be gutted. It should be noted that there are multiple plumbing leaks to both the hot and cold water feeds. These feeds run from the basement of the home through the exterior walls of the kitchen and up into the second floor bath. At this time, we will attempt to expose the plumbing leaks without tearing out the second floor bath.
5. The damage to the second floor appears to be contained to cosmetic surfaces. The wall covering on the rooms in the second floor has absorbed a lot of moisture and is visibly wet and damp. Replacement of the wall covering is recommended. The plastered walls behind the wall paper will need to be evaluated once the wall paper is removed.
6. There will be an attempt made to dry, clean and restore the carpeting and subfloor on the second floor. We are in the process of air floating carpets and pulling wet padding.

PRELIMINARY RECOMMENDATIONS (con't)

RECOMMENDED INITIAL RESTORATION STEPS (con't)

7. The evaluation of the basement level is incomplete at this time, but it is evident that there was saturation through the ceilings and floor joists. Some of the ceiling will have to be exposed to further determine the extent of the water damage to the basement area.
8. Some repairs to the heating system have been made in order to restore the heat to the first floor. There were multiple breaks and splits to the room radiators as evidenced by water adjacent to the registers throughout the house.
9. Evaluation of the contents is incomplete at this time. There is visible water damage to the contents on the first floor. A complete evaluation of contents will require additional time.
10. Drying equipment to include 2 Drizair 150 dehumidifiers and 8 air dryers have been set up throughout the house. The goal at this time is to dry the home through the weekend. An itemized scope of damages will be prepared once removal of damage surfaces is complete and the home is dried.

POST TEAR-OUT RECOMMENDATIONS AND FINDINGS

The damage appraisal for structural damage restoration services and contents evaluation after tear out was reported by Bill Davis on January 30, 1995, to Joseph Griffith, Claims Specialist, Erie Insurance.

1. The damage scope has increased from the initial inspection in the kitchen. Initially the goal was to remove the kitchen cabinets and potentially save the cabinets and built-in appliances. Upon attempted tear out of the kitchen, we found that the water damage to the cabinets and appliances to be more severe than initially thought. The cabinets and appliances were saturated with water throughout and had to be emptied of water even prior to attempting tear out. When attempting to tear out the kitchen cabinets, we found the oven cabinet and some of the wall cabinets completely fell apart.
2. Upon tear out of the plastered surfaces on the first floor, we found two layers of plaster. We had to remove all plaster to the studs to dry out the superstructure. This home was built around 1910 and existing surfaces were not removed when additions were made.
3. Mr. Dennis Stello of Carl Garrett and Son Co. reported on the electrical damages found and recommended changing all devices and light fixtures on the first floor and basement. Mr. Stello also indicated the panel did receive water and was being dried out for further evaluation.
4. Mr. Jerry Faulk of Crawford Plumbing and Heating Co. indicated the plumbing that feeds to the boiler system needed replaced in all the rooms. This necessitated removing the radiators one floor at a time. The radiators were cleaned and painted and the feeds replaced. The reason for removal of only a floor at a time was to maintain adequate heat to repair the house. By alternating repairs, we were able to do this.
5. Mr. Nick Vatakis of Union Dry Cleaners assisted us in the evaluation and itemized estimate of damage for all dry cleaning and clothing.

POST TEAR-OUT RECOMMENDATIONS AND FINDINGS (con't)

6. Mr. Al Venglish of Style Rite Kitchen was brought in to lay out and scope the replacement of the kitchen cabinetry and appliances.

SCOPE OF REPAIRS - STRUCTURE - DWELLING

GENERAL

Daily and on going coordination was required on this project. A great amount of coordination was required due to the amount of damage and variety of damage incurred. The actual structural restoration process took about three and a half months commencing about February 1, 1995 through the middle of May. We coordinated every aspect of repair including those repairs done by Crawford Plumbing and Heating Co. and the local security system company, who Mr. Brady brought in on his own.

During the process, Mr. Brady returned to Florida and only returned two times for review meeting. Most of the coordination and material selections were done via the phone and by facsimile. In spite of the owner being absent for the restoration process, things went very well and basically according to plan

The general scope of dwelling repairs was reviewed in a walk through with Mr. Joseph Griffith, Erie Claims Specialist, was completed and submitted to Mr. Griffith on January 31, 1996. A copy was forwarded to Mr. Brady and reviewed over the telephone.

FIRST FLOOR

The damages to the interior structure were extensive. They required replacement of all ceiling, wall and floor materials on the first floor with exception of the enclosed front porch and a powder room in the back of the house.

SECOND FLOOR

On the second floor replacement of floor surfaces were necessary to include all vinyl and carpet. We also had to replace ceiling tile in the second floor hall due to the need to access for plumbing repairs. All wall covering was replaced.

SCOPE OF REPAIRS - STRUCTURE - DWELLING (con't)

THE STRUCTURAL RESTORATION PROCESS (AFTER EMS)

1. Final stage tear out of ceilings, walls and floors not removed during the emergency process. Subfloors were removed and replaced during this process.
2. Removal and wall preparation of wall covered surfaces. This process included additional drying of the wall cavities on the second floor.
3. Electrical repairs to the rough in stage.
4. Plumbing repairs to the radiators and all rough in plumbing repairs to the kitchen and second floor bath. NOTE: The repairs to the room radiators were done randomly so we could maintain adequate heat in the home.
5. Upon completion of rough in electrical, the superstructure was cleaned, disinfected and insulated.
6. At this time, some additional framing and drywall installation throughout the home was performed. NOTE: The insured opted to make some changes, installing drywall rather than plaster and not replacing hardwood floors. The insured used the credit savings to upgrade the electrical system, kitchen and carpeting throughout the home.
7. Upon completion of drywall finishing, all rooms were cleaned, prepped, primed and painted.
8. Suspended ceilings and replacement of the acoustical tile in the dinette area were then done.

SCOPE OF REPAIRS - STRUCTURE - DWELLING (con't)

THE STRUCTURAL RESTORATION PROCESS (AFTER EMS) (con't)

9. At this time, finish repairs to the kitchen and baths with installation of cabinetry and vinyl floors were completed. This included plumbing hook ups.
10. Finish electrical work was then completed with the installation of fixtures, switches and outlets.
11. At this time, our trim carpentry crew installed all trim and doors.
12. Carpet replacement was then completed.
13. Finish work to include door trimming, touch up and final cleaning was done.
14. Concurrently, installation of new wall covering was arranged and completed.
15. A final inspection of dwelling restoration was held with the owner. Acceptance of the finished project was provided by the owner.
16. Arrangements were made of delivery of new furniture and restored contents from our warehouse.

SCOPE OF REPAIRS - CONTENTS

Upon Fire Pro Services' initial meeting with Mr. Brady and Joseph Griffith, Claims Specialist, Mr. Brady indicated that he was overwhelmed with the handling and disposition of contents. It was obvious that the contents evaluation process was going to take extensive time and he wanted to return to Florida to be with Mrs. Brady. At this time, the adjustor asked Mr. Davis if Fire Pro Services could handle all of the content evaluation and processing on behalf of the insured. Mr. Davis indicated that we could provide those services and the process was discussed. On this project, Fire Pro Services provided the following services on contents:

1. Complete evaluation of damaged and restorable large and small contents.
2. Processing of documentation of loss/destroyed contents.
3. Handling to include inventory, moving, storage and restoration of large contents.
4. Inventory, packing, moving, storage and restoration of small miscellaneous boxed contents.
5. Providing service for restorable electronic equipment and small appliances through our third party subcontractors.
6. Complete evaluation on destroyed and restorable clothing, handling, cleaning and storage of all clothing, by Union Dry Cleaners of all clothing until the home was restored.
7. Removal to include loading and hauling of damaged large and small contents.
8. Move back of restorable contents to the insured's residence upon completion of the structural restoration.

SCOPE OF REPAIRS - CONTENTS (con't)

The contents process was very time consuming and extensive. These services were provided during the course of the building restoration process. Fire Pro Services provided the insurance carrier and Mr. Brady complete restoration cost documentation, complete inventory of both restorable and unrestorable contents, and complete coordination and handling of all contents services.

SUMMARY OF THE RESTORATION PROCESS

From the onset of the initial call from Weisner Insurance Agency, Fire Pro Services provided continuous services to minimize resulting damages, restore the building and contents, and to provide estimates and documentation of all areas related to this loss.

The emergency services process on this loss was provided in various steps from January 12, 1995 through January 30, 1995. By taking quick and decisive action, Fire Pro Services was successful in mitigating damages to both the dwelling and structure. The drying procedures were particularly effective in the first week of emergency operation. We substantially reduced humidity levels and effectively dried and treated the structure and contents alleviating on going bacterial problems. The result in savings to the insurance carrier was salvaging the entire structure of the second floor and garage. A substantial savings of contents was also achieved by quick and decisive action. All of the large contents on the second floor and part of the first floor were salvaged. Approximately 70% of the small contents in the home was salvaged.

By handling all coordination and providing documentation services, we were able to make the process for Mr. and Mrs. Brady very manageable, and they were able to go on with their lives in a normal fashion.

Mr. Davis was assisted on this project by Mr. Bob Sims, Fire Pro Services site superintendent, Ms. Helena Bash, Fire Pro Services warehouse supervisor, Mr. Dennis Stello of Carl Garrett and Son Co., electrical contractor, Mr. Al Venglish of Style Rite Kitchens, Mr. George Platz of Hinkel-Hoffman Floor Covering Distributor, Mr. Nick Vatakis of Union Dry Cleaning and Mr. Jerry Faulk of Crawford Plumbing and Heating Co.

SPECIFICATIONS AND PRICING

The following estimate was based upon an agreed scope of damages. The scope was reviewed and agreed upon by Mr. Joseph Griffin, Erie Insurance Claims Specialist, Mr. and Mrs. Alvin Brady, homeowners, and William J. Davis, Fire Pro Services.

The pricing of the estimate was based on prevailing unit cost in the area for cleaning, painting and carpeting. Electrical costs were based upon detailed itemized material cost and prevailing labor rates. Dry cleaning costs were based upon detailed itemized cost. Plumbing and heating costs were based upon detailed itemized material cost and prevailing labor rates. The project was a non-union project with prevailing non-union rates for the area.