

**Termite Infestation
of
Garage**

Brian Oxendale, CR

February 1995

RESTORER'S STATEMENT

The information contained within this report will serve to document repair cost(s) and opinion of cause with respect to the Gail Joseph roof collapse. The facts compiled here are based on direct inspection of the Joseph property site. Damage conditions were carefully observed for the purpose of preparing unit cost repair estimates. Further research and consultation was done to substantiate my opinion as to the cause of the damage condition.

The approaches employed on this project are twofold. First, direct inspection was used for the purpose of preparing detailed unit cost repair estimates which is the generally accepted estimating format preferred by the insurance company insuring the Joseph property. The unit cost repair estimates provide a procedural breakdown with associated prices for each procedure showing how the project would be completed as well as how the total job amount is derived. Secondly, consultation with A.B.C. Pest Control; a licensed extermination company, was done to verify infestation of framing members discovered during the inspection process.

Due to the nature of infestation in a damage condition, the repair estimates may not address all areas affected. All sites visibly infested have been included in the repair estimate related to this factor. However, additional areas may be discovered in the repair process and would need to be itemized on a supplemental basis.

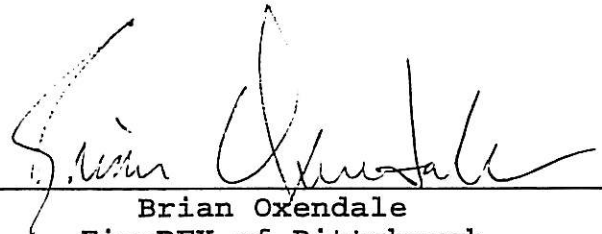
The following is a key defining abbreviations used in the repair estimates:

W/A - Work Area	INST - Install
T/A - Trade Area	CT - Coat
PH - Perimeter High	REM - Remove
PL - Perimeter Low	P/H - Prehung
AF - Area Floor	DR - Door
AC - Area Ceiling	EXT - Exterior
AW - Area Walls	PNT - Paint
WC - Area Walls & Ceiling	DBL - Double
SF - Square Foot	SYS - System
LF - Lineal Foot	QTY - Quantity
SD - Per Side	INT - Interior
HRS - Hours	R&R - Remove & Reset
EA - Each	WGHT - Weight

The repair estimates also contain comment lines usually listed below certain procedures. These comments are designated by a triple astrick before and after the comment. The comment lines are added by myself, as the estimator, and will help to qualify or further define the area or procedure related to the comment line.

The repair recommendations and facts contained in this report are true and correct to the best of my knowledge based on my professional experience and training in property damage restoration as well as the specialty knowledge of A.B.C. Pest Control. I believe the opinions expressed are professional, impartial

statements based on my involvement with the homeowner as well as the insurance carriers' representative. Cost estimates represented are those by which FireDEX would be able to perform quality repairs as per generally accepted trade practices at a fair profit.



Brian Oxendale
FireDEX of Pittsburgh
Operations Manager

2/24/95

Date

INTRODUCTION AND BACKGROUND

FireDEX of Pittsburgh's assignment as outlined in this presentation was received on August 11, 1986. This particular loss was telephoned into our office by Mr. Rege Smith, a property adjuster for States Insurance, whose office is located in the Parks Building on Route 19 in Wexford, Pennsylvania.

Mr. Smith specifically requested that a site inspection be made at the Gail Joseph residence at 209 Martha Avenue, Pittsburgh, PA 15217. Mr. Smith stated that the Joseph's roof on a detached garage had collapsed on or about July 23, 1986, during a storm. FireDEX was asked to provide repair estimates and render an opinion as to why the roof collapsed. It was suggested to us by Mr. Smith that he had looked at the damaged property and was not sure that coverage would be provided for repairs under provisions of the insurance policy depending on the cause of the collapse.

As Operations Manager for FireDEX of Pittsburgh, I accepted this assignment.

INVESTIGATION

This account including the assignment, investigation, repair estimates and supporting information is based on standard operating procedure and formatting by FireDEX of Pittsburgh. Initial input regarding the circumstances of the damage situation was from Mr. Rege Smith of States Insurance. Upon meeting at the site with the homeowner, Gail Joseph, further information was gained. During my walk through at the Joseph residence with the owner, the customer was key in relating relevant information surrounding the damage condition and circumstances of the loss.

During my inspection at the residence, it was apparent that the garage framing members were currently or at some point partially infested by a wood boring insect. Based on this discovery, I consulted with Mr. Robert Romonovich of A.B.C. Pest Control who was able to verify inactive termite infestation in the lumber sample provided to him.

Roger Reith, our electrical subcontractor and the municipal's building inspector were also consulted regarding cost information relating to electrical and building permits.

INSPECTION

My inspection of the detached garage at the Joseph residence which had sustained a partial roof collapse was on August 13, 1986. My meeting at the job site was during day light hours at which time the weather conditions were dry and relatively clear. The insured, Gail Joseph, had been contacted in advance so that she was able to make arrangements to be present at the initial phase of my site investigation.

The damaged structure is a single story, detached, two-car garage approximately twenty-three feet (23') in length, twenty feet, three inches (20'-3") in width with a ceiling height of eight feet, five inches (8'-5"). At the rear of the building is a covered patio area approximately fourteen feet, five inches (14'-5") in length equal in width to that of the garage with a ceiling height of seven feet (7'). The main garage is a framed structure with a beveled cedar siding veneer. The garage has a wood entry door on the side and a double wide wood sectional door on the front. The garage roof is a hip style also of a framed construction with a four/twelve pitch. The roof covering is a heavy weight asphalt shingle. The covered patio is a post and beam construction with open walls. The roof is a shed type framed construction with a ninety pound rolled roof covering. The slope on the patio roof is slightly pitched away from the garage and ties into the main roof at a point low on the rear hip using the back wall of the garage as a bearing point for the patio roof rafters.

The interior of the garage has masonite paneled walls, an open framed ceiling and a poured concrete floor. The interior of the attached patio section also has an open framed ceiling. The floor in this area is a loose layed patio stone construction.

The exterior of the garage and patio area are painted. Additionally, both areas have electrical power for lighting and receptacles.

The quality of the original construction in both of these areas is good; however, the exterior maintenance is poor. The painted surfaces overall are peeling. Both roof surfaces are particularly poorly maintained. The garage roof has a thick layer of pine needles covering the shingles. Pine needles also block portions of the rain gutters interrupting proper drainage. The shingles themselves are cupped and deteriorated. Along one side of the garage roof above the gutter, approximately twenty feet (20') from the collapsed area, a hole exists where the shingles and sheathing have rotted through. The flat roof above the patio area is also covered with pine needles preventing proper drainage. This roof covering is also cupped and curled at the seams.

The actual collapsed area is at a point on the shed roof above the patio where it ties into the main garage roof. The area in question is roughly ninety six square feet in size. The flat roof rafters, sheathing and rolled roof covering have all begun to pull away from the rear of the garage roof and are dropping towards the patio floor. The rear bearing wall of the garage, which both the

common rafters of the hipped garage roof as well as the flat patio roof rafters rest on, has also shifted. This shift is apparent due to the outward bowing of the wall framing, siding and interior paneling.

Natural light was sufficient to see the damage conditions stated above. Brighter, direct light from a flashlight used helped to observe what looked like insect infestation in a ledger beam partially supporting the patio roof.

A section of this beam was taken to A.B.C. Pest Control where termite infestation was positively identified. While this infestation was inactive, the damage done while active was sufficient to weaken the ledger. The permission of Mr. Robert Romonovich, A.B.C. Pest Control's representative, was given to me as far as the use of his name in this report.

SCOPE OF REPAIRS

Three separate repair estimates have been prepared and included, as per the request of Mr. Rege Smith of States Insurance. This approach was used due to the discovery of infestation as a potential contributing factor in the loss.

Scope One is intended to outline repairs related to the roof collapse only. Scope Two provides information relative to repair of the collapse in addition to provisions for repair of damage caused by infestation. The third repair estimate is with respect to the entire replacement of the garage area(s) excluding floors and footings.

All three sets of specifications require primarily construction and painting of the damaged sites to various degrees based on one of the three categories discussed above. In any case, to varying degrees, damaged framing, roofing, siding, doors and windows, trim, electrical, painting, and demolition/hauling repair specifications are written to return the property to preloss condition using material and designs of like kind and quality. By replacing damaged lumber used in framing, siding and roofing, the structural integrity of the garage and patio areas will be restored.

A general comment line has been listed regarding hidden damage with respect to repairs of infested areas. Areas damaged by termites may not be visible on the surface yet may be discovered in reconstruction. The repair scope related to infestation outlines

repairs of visibly damaged areas, hidden damage found in reconstruction would be estimated on a supplemental basis if discovered.