

# RESTORING FIRE DAMAGED BUILDINGS

**Repairing fire damaged buildings is quite a different challenge from new construction. We turn to an ex-builder, now insurance loss adjuster, to understand the role of builders during the restoration phase.**

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**A**ccording to BERL (Business and Economic Research Ltd), the annual estimated cost of fire-damaged properties in New Zealand is \$164.5 million. Of this, \$147 million (90%) is covered by insurance companies. Well over half of all fires (64%) occur in the household sector. BERL believe the overall economic impact of fire is \$1 billion per year when taking into account all other uninsured losses (costs of risk reduction, readiness and response, recovery and consequence).

But facts belie the trauma that owners of these buildings experience. Whereas new buildings are well planned for and highly anticipated, fire loss is not and owners are often in shock. Although the assessor will handle the main management of the building owner's needs, the builder plays an

important supporting role. Empathy is the key if builders want to be successful working for insurers and their customers.

Therefore, it is helpful to look at how all parties depend on each other to restore both the damaged buildings and the lives of those affected.

## Owners, insurers, builders

Experiencing a fire to your property is unexpected and frightening. The first crucial actions are preventing loss of life and getting the fire brigade there quickly. The next step is to contact the insurance company.

Claims consultants are specifically trained to handle stressed callers and make quick decisions to facilitate meeting the needs of the affected parties. An assessor is assigned immediately. They start and own a

process that goes from providing immediate accommodation for the building owner, through to the final sign-off when the building is completely restored.

The builder's role in this process may start at the same time as the assessor's. Often only part of a building has been damaged by fire. A builder is needed to board up the key areas to secure the property. This may mean doing work in the middle of the night. In the same way that building owners look to their insurance companies to meet their needs, and insurers rely on their claims staff to action crucial steps, so the assessors depend on builders to carry out urgent (and non-urgent) work effectively and professionally. Builders who regularly repair fire-damaged buildings often develop specialist skills for other insurance work and form trusting relationships with assessors.

Builders and other tradespeople must understand that the insurer wishes to retain good customers. Claim time is when the customer experiences the outcome of the 'insurance promise'. How well all parties perform at this time will strongly influence customer satisfaction and retention.

## Every fire is different

Fires can vary in size and in the damage they cause, from smaller kitchen fires to large commercial blazes. The needs of each claimant will be different. For example, businesses (large or small) must be able to continue doing business. The effects of a fire may require a complete move to other premises within a day or two. However, a minor fire may allow the family to stay in the home, but issues such as smoke odour must



Plywood is used to secure the house from vandalism.



A fire-damaged bathroom. The bath is likely etched from the soot and will need replacing as will the vanity, ceiling, wall and floor linings and internal door.



Some framing is more damaged than the rest. Up to 3 mm can be scraped off the timber before it must be replaced. Stud is holding up temporary roof frame for canopy. Floor covering is damaged but not joists.

be mitigated as quickly as possible. Specialist cleaning and building contractors use ozone machines and thermal foggers that can eliminate the effects of fire-induced odours. The assessor, with their team of builders and other specialist contractors, must manage these processes in an expeditious manner.

For larger losses, the assessor will work with an architect or draughtsperson, and perhaps an engineer, to develop defined specifications and plans. Once the building owner has agreed, these plans are submitted to the building consent authority.

Usually several building companies are invited to submit their best price based on the same documents. The successful builder is confirmed and contracts are signed between the building owner and the appointed builder, even though it is the insurance company that will be paying the contractor at the agreed stages.

## Repair advice for builders

Builders dealing with fire damage repairs must make sure they work only from plans and specifications consented by the local

building consent authority. Where there is uncertainty, tag work accordingly. Before work starts, ensure proper sign off between you and your customer. Raise any concerns with the assessor. For example, sometimes the building owner may want to 'maximise' the claim by demanding more than was there before the fire.

Ensure specifications are precise and clear, such as types of taps/door handles, or extent of aluminium painting to fire-affected timber. Make sure you know exactly what structural framing is being replaced and what is only being cleaned and painted. All work needs to be done to the highest standards, with expected start and finish times being stated and achieved.

Smoke-sealing aluminium painting must be done thoroughly. In one example a house still had a smoke odour several months after repair completion, but this was only noticed when it rained. It was discovered that the tops of the rafters had not been sealed, even

though new roof purlins and steel roofing had been put on. The roof had to be taken off, the rafters sealed, and the roof re-clad. The smell then disappeared.

Pass on invoices to the assessor at completed stages and expect prompt payments. Finally, when work is finished, advise the owner to get a Code of Compliance Certificate from the building consent authority, gain written sign-off from owner and advise the assessor.

For smaller fire jobs:

- allow for the elimination of all soot smells
- be sensitive to customer's needs
- do all work as quickly and efficiently as possible, to a high standard
- keep in regular communication with both the customer and the assessor, particularly about the days you will be on or off the job. ◀