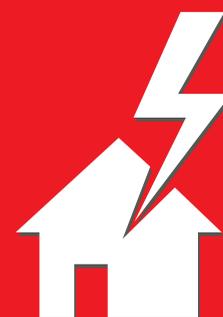




RIA Glossary of Damage Restoration Terms

2013 Edition



RIA GLOSSARY OF DAMAGE RESTORATION TERMS

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This standard was developed by the RIA Restoration Council to provide a common glossary of damage restoration terms to the whole industry, and is grateful for the volunteers and work to bring this project to fruition.

A

ABRASIVE: A hard substance used for grinding, air blasting and polishing. Common abrasives used in restoration include sand, pumice, ground corn cobs, nut hulls, baking soda, dry ice and glass beads.

ABRASIVE BLASTING: The use of compressed air with an abrasive medium to grind away surface discolorations, accretions, char or fire residues.

ABRASIVE CLEANING: The use of an abrasive to remove residues without damaging the surface.

ABSORPTION: The process by which a liquid or gas is drawn into a porous solid material.

ACGIH: American Conference of Governmental Industrial Hygienists, a standards organization that develops and publishes recommended workplace exposure limits for toxic or hazardous substances.

ACID SMOKE: Fire residues characterized by high levels of acidity, often inducing corrosion of metals or color change in textiles and pigments.

ACOUSTICAL CEILING: A ceiling formed of an acoustical material such as mineral-core or fiberglass panels.

ADA: Abbrev. for Americans with Disabilities Act; requires that under certain circumstances construction must conform to federal accessibility standards.

ACOUSTICAL PLASTER: A low-density sound-absorptive plaster, applied in the form of a finish coat, to provide a continuous finished surface; also called ACOUSTICAL TEXTURE.

ACTUAL CASH VALUE: A measure of monetary value, arrived at by calculating the replacement cost and deducting some portion of the value for depreciation.

ADDENDUM: A written or graphic change appended to a contract or specification.

ADDITIONAL LIVING EXPENSE: A form of extra expense insurance, by which the insurance company provides funds to compensate for additional costs incurred when a residence cannot be used as the result of a covered loss.

ADJUST, ADJUSTER (INSURANCE): To investigate, administer or negotiate an insurance loss for one of the parties to the loss. An individual who adjusts insurance losses for one of the parties to the loss.

ADSORPTION: The accumulation of a substance on a surface.

AEROSOL: A suspension of fine liquid particles in a gaseous medium, such as air.

AIR BLASTING: The use of high-pressure air, often combined with an abrasive, to remove odor or adhered material from a surface.

AIR SAMPLING: The metered collection of ambient air for purposes of analysis.

AIR SCRUBBER: A device or system for removing contaminants and odors from an air stream; a high-volume air mover connected to a HEPA or carbon filter so as to remove particulate materials and odors from the air. A way of cleaning the ambient air within a building.

ALLIGATORING: The splitting or cracking of a paint film in a pattern resembling the rectangles of an alligator skin. Often due to oxidation or shrinkage stresses.

ALLOWANCE: Funds allotted as a reimbursement or deduction for some action or condition.

ANTIMICROBIAL: A substance or condition that inhibits the growth or existence of microorganisms. Often used to describe compounds in consumer products that have the ability to limit or halt the growth of microorganisms.

ANTIQUE: An object representing the materials, styling and techniques of an earlier time, enhanced in value by virtue of its age; an early version of a current object or device, such as an antique automobile, phonograph, or sewing machine.

APPRAISAL: An evaluation or estimate of the value of an object or other property, including the cost to repair or loss in value incurred by damage; also an arbitration procedure required in many insurance policies as a way to resolve differences in the amount of a claim.

ARBITRATION: The binding resolution of disputes by a neutral party or persons as a substitute for litigation. Arbitration requires agreement of the parties to the dispute, which may be obtained in advance through a clause in a contract between them, or after a dispute has arisen. Arbitration proceedings are less formal than those of a court and require considerably less time and expense.

AS NEEDED: An indefinite term sometimes used when quantities cannot be precisely defined, indicating that the action will be performed until a complete and fully satisfactory result is obtained.

AS POSSIBLE: A limiting or qualifying term indicating that a fully effective result may not be obtainable by the procedure specified.

ASBESTOS: A non-combustible, inorganic fiber which was once used extensively for insulation and as binder in composite building materials. Airborne asbestos has been found to be highly injurious in relatively small quantities. Friable asbestos is powdery and capable of releasing fibers into the air. It is considered a serious hazard.

ATTIC: A room or space directly below the roof of a building. In modern buildings, the attic is the space between the roof and the ceiling of the upper story.

AUTHORIZATION: Permission to perform some action, provided by an individual empowered to grant it.

AVAILABLE MATCH: Indicates that replacement material will be provided as available; exact matching is not assured.

B

BACKFILL: Soil which is replaced in an area that was previously excavated.

BACTERIOCIDE: A substance which kills specific bacteria, though not necessarily all their spores, when applied in accordance with label directions. It differs from a germicide in that it does not claim to kill fungi, viruses or non-bacterial microorganisms.

BACTERIOSTAT: A compound that suppresses bacterial growth when used according to label directions.

BAILEE: A party which accepts the property of another into its care and custody.

BAILEE INSURANCE: Insurance purchased to cover the bailee's legal liability for loss to property: belonging to others, while in the bailee's care and custody.

BASEMENT: Usually the lowest story of a building, either partly or entirely below grade.

BEARING: That portion of a beam, truss, or other structural member which rests on the supports.

BEARING WALL: A wall capable of supporting an imposed structural load.

BETTERMENT: An improvement or increase in value resulting from repair or replacement after an insurance loss; exceeding the requirements of like kind and quality.

BIOHAZARD: A biological agent or condition that constitutes a hazard to humans or the environment.

BLEEDING: The penetration of a pigment or residue from a substrate through a top layer of paint. The diffusion of colors or dyes within a material, often caused by wetting.

RIA GLOSSARY OF DAMAGE RESTORATION TERMS

BLISTERING: Small bubbles or bulges in a finish coat of plaster or paint, caused by entrapped moisture, heat, or applying a coating over an improperly prepared surface.

BLOCKING: Pieces of wood used to secure, join, or reinforce members, or to fill spaces between them.

BLOODBORNE PATHOGENS RULE: A Federal rule requiring employers to determine whether their workers have occupational exposure to body fluids, and if so, to comply with a series of safety, training and record-keeping requirements.

BLOWN ACOUSTIC: A type of acoustic plaster applied by a spray process.

BLUSHING: A white or cloudy cast on high-gloss paint or transparent finish. May be caused by improper preparation, entrapped moisture, high humidity or heat.

BOARD FOOT: A unit used in measuring lumber, equal in volume to an area of 1 square foot having a thickness of 1 inch. A linear foot of 1x12, 2x6 or 3x4 each contains one board foot of lumber.

BOARD UP: The temporary installation of barriers to secure roofs, windows, doors and other penetrations against intrusion or weather.

BOCA: Initials of the Building Officials and Code Administrators, publishers of a building standard adopted in whole or part in many local building codes.

BOTTOM PLATE: Also sole plate. A horizontal timber which serves as a base for the studs in a stud wall or partition.

BOX CORNICE: An enclosed cornice, built up of boards and moldings, often finishing the eave of a roof.

BRACE: A metal or wood member which is used to stiffen or support an assembly or structure; a strut which supports or fixes another member in position.

BRIC-A-BRAC: A miscellaneous collection of small articles commonly of ornamental or sentimental value, often fragile.

BRICK MOLDING: A wood molding used to cover the gap between a door or window frame and the masonry into which the frame is set.

BRICK VENEER: A facing of brick laid against a wall and affixed with ties or mortar, but serving no structural purpose.

BRIDGING: A brace, or a system of braces, placed between joists to stiffen them, prevent twisting and help distribute the load.

BROKER: An insurance broker ordinarily sells, places or negotiates insurance coverage with companies designated by the insured or with companies of his own choosing. Broker is sometimes incorrectly used to designate an agent of more than one insurance company.

BROWN COAT: The coat of rough gypsum plaster beneath the finish coat in two- or three coat plaster.

BTU: Abbr. for British Thermal Unit, defined as the heat required to raise the temperature of one pound of water 1° F.

BUBBLING: Bubbles of entrapped air or moisture which protrude from a coated surface; see: BLISTERING.

BUCKLING: A structural deformation or failure often characterized by bending, twisting or bowing, typically as the result of overloading or swelling from moisture saturation.

BUILDER'S RISK INSURANCE: A specialized form of property insurance to cover buildings in the course of remodeling or construction, usually obtained for a specific site.

BUILDING CODE: A collection of rules and regulations adopted by local or state authorities, governing the design and construction of buildings, their alteration, repair, use and occupancy. Codes usually specify the minimum architectural, structural, and mechanical standards for sanitation, public health, welfare, safety, light and air.

BUILT-INS: Finish components installed as an integral part of a structure such as cabinetry, shelves or furniture.

C

CABINETRY: Cabinet work; also collectively, the cabinets themselves.

CABO: Council of American Building Officials, a national building standards organization.

CANOPY: A covering above a niche, pulpit, entry, loading dock or the like. Also a finishing escutcheon for a ceiling fixture, to cover the junction box.

CAPILLARY ACTION: The movement of a liquid in the interstices of soil or other porous material as a result of surface tension. This phenomenon explains the movement of liquids in absorptive materials to levels higher than the level of external saturation.: **CAPTIVE AGENT:** An insurance agent who represents a single carrier exclusively, in contrast to an independent agent, who may represent several insurers.

CARE, CUSTODY & CONTROL: A condition which excludes property from liability coverage in standard commercial policies. Property in the care, custody and control of another is not covered by that party's liability insurance.

CARPET PILE: The tufts of yarn that stand erect from the base of the carpet, forming the visible surface and wear layer, providing the color, texture and styling of the carpet.

CARRIAGE: An inclined notched beam which supports stair treads or adds support between the stringers of a wooden staircase.

CARTAGE: The action of, or rate charged for, hauling and delivering.

CAULK: A plastic material applied as a filler in cracks, joints and connections, for cosmetic purposes or to seal against water or air infiltration; the act of applying such material.

CAUSE AND ORIGIN: The precise location and mechanism by which a fire originated.

CAUSTIC: A strongly basic substance of sufficient potency to cause injury or damage by chemical reaction.

CAVITY WALL: An exterior wall, usually of masonry, consisting of an outer and inner wall separated by a continuous air space, but connected by wire or sheet metal ties. The enclosed air space provides improved thermal insulation.

CELLULOSE: A naturally occurring material made up of glucose units and a primary constituent of most plants and trees; used in the manufacture of various synthetic materials.

CERAMIC TILE: Thin, flat pieces of fired clay, attached to walls, floors, or other surfaces to form a durable, decorative, and moisture-resistant surface. Ceramic tiles are adhered by adhesives or mortar and the joints between tiles filled with a cement or synthetic grout.

CERTIFICATE OF SATISFACTION: A signed statement that work has been performed and completed to the satisfaction of the purchaser.

CHAIN OF CUSTODY FORM: A formal record of possession for an item or component which may be put into evidence, showing the date, location, and names of individuals involved in any transfer of the property.

CHAIR RAIL: A horizontal molding affixed to a wall at a height which prevents the backs of chairs from damaging the wall surface.

CHANGE ORDER: A written order to a contractor, signed by the owner or authorized agent as an addendum to a contract, authorizing a change or addition in the work. The original contract usually defines the payment terms and conditions under which change orders will be accepted and performed.

CHAR, CHARRING: To convert to charcoal or carbon by the application of heat; to burn slightly or partly; to scorch deeply.

CHASE: A continuous recess or enclosure built into a wall to receive pipes, wiring, ducts, etc. Also, to decorate metalwork by tooling or engraving the surface.

CHECK (APPLIANCE): Inspect and test a device to confirm its proper operation.

CHECKING: Cracks in timber due to uneven seasoning; also a series of fine map cracks in painted and transparent finishes.

CHEM SPONGE: See Dry Sponge.

CHEMICAL SENSITIVITY: A chronic physical response induced by certain substances, involving discomfort, loss of function or other allergic symptoms.

CHLORIDE: A compound of chlorine with another element or group; a salt of hydrochloric acid.

CHORD: A principal member of a truss which extends from one end to the other, primarily to resist bending.

CLEAN (RESTORATION): To remove residues or contaminants caused by a specific incident or damage, as distinguished from pre-existing or normal conditions.

CLEAN FOR CLEAN: Describes finished cleaning of walls and ceilings without the necessity of painting, in contrast to clean for paint.

CLEAN FOR PAINT: Removal of residues to a degree sufficient for the proper application of paint.

CLEAR COAT: A transparent finish; the application of such a finish.

CLERESTORY: A window located high on a wall to admit light; a high wall containing such windows.

CLIMATE-CONTROLLED STORAGE: A warehouse or other facility where the temperature and relative humidity are maintained at stable levels appropriate for the safe storage of property.

COINSURANCE: The division of insurance coverage between two or more insurers. Coinsured losses are allocated in proportion to the amount of coverage provided by each carrier. If a minimum coverage requirement of a policy is not met, the deficiency may be assumed by the property owner as an un-named co-insurer.

COINSURANCE REQUIREMENT: A percentage of the replacement cost that must be carried in order to receive the full benefit of the policy in the event of a covered loss.

COLLECTIBLE: An object or category of objects that is collected by enthusiasts; virtually any objects may be considered collectibles if markets exist which establish their values.

COMPANY ADJUSTER: An insurance adjuster in the direct employ of one company.

CONDOMINIUM ASSOCIATION POLICY: Insurance covering the common property of a condominium as defined by the association's bylaws, in contrast to insurance carried by the individual unit owners.

CONSEQUENTIAL DAMAGE: Loss which arises as an indirect result of an incident, as distinct from the direct and immediate effects. Lost earnings which occur as the result of a fire are a consequence, not a direct result, of the fire.

CONSIDERATION: The compensation or fee paid.

CONSTRUCTION GRADE: A lumber classification defined by an independent standards organization.

CONTAMINATION: The presence of sewage, wastes, chemicals or other material rendering an article, habitation or substance unfit for use, usually for reasons of toxicity and health.

CONTAINMENT: The isolation of an area of contamination within a building in order to prevent the spread of contaminated materials, by erecting a barrier of plastic sheeting or similar material.

CONTENTS: Personal property, or items contained within a building, as distinguished from the building itself, for purposes of insurance.

CONTENTS MANIPULATION: Handling and positioning of furniture and other personal property required during the course of repairs.

CONVECTION: Air currents induced by the different densities of warm and cool air.

COOKWARE: Utensils used in cooking.

CORBEL: A projection or a series of step-like projections of masonry units constructed to form a decorative or supporting ledge or shelf.

CORNICE: A molded projection which crowns or finishes a wall, door, window or eave, usually constructed of two or more members.

CORROSION: The deterioration of metal, concrete or other material by chemical or electrochemical reaction; acid-induced oxidation resulting in a loss of surface or structural integrity.

CORROSIVE: A strongly acid substance which can cause damage or injury.

COVE BASE: A trim piece at the base of a wall forming a concave rounded connection with the floor; common materials are vinyl and ceramic.

COVERAGE (INSURANCE): The hazards to which an insurance policy responds, as well as the property insured and the amounts of insurance provided, as defined by the insurance policy and endorsements.

CRAWL SPACE: In a building without a basement, an unfinished space below the first floor which is normally enclosed by the foundation wall; an unfinished interior space of limited height, located between floors, containing ductwork, piping, or wiring.

CRAZING: Random hairline cracks forming a network pattern on or under a surface of plaster, concrete, glazed ceramic, paint or transparent finish.

CRIPPLE: In buildings, a framing member that is shorter than usual, as a stud above a door opening or below a window.

CROCKING: A paint or dye defect where color is removed from a surface by rubbing.

CROWN MOLDING: A decorative molding at the junction of the ceiling and wall.

CULTURED MARBLE: A cast or molded material composed of ground marble and colorants in a resin binder, often used for sinks and counters.

CUPPING: A concave deformation in wood flooring or other material caused by uneven moisture absorption; often a temporary condition, but may be permanent.

D

DAMP PROOFING: A treatment of concrete or masonry to retard the absorption or transmission of water.

DAVIS-BACON ACT: A federal law (40 USC 3141-3148) governing minimum wage rates, fringe benefits, and hours of work for laborers and mechanics employed by contractors working on construction and related projects of the federal government or District of Columbia that are more than \$2,000 or that have more than \$2,000 of: federal involvement.

The Davis-Bacon Act, located at 40 U.S.C. §§ 3141-3148 et seq., is federal legislation that governs the wage rates and hours of work for laborers and mechanics employed by contractors and subcontractors on public buildings. The Davis-Bacon Act requires that each contract over \$2,000 (Two Thousand Dollars) to which the United States or the District of Columbia is a party for the construction, alteration, or repair of public buildings or public works must contain a clause setting forth the minimum wages to be paid to various classes: of laborers and mechanics employed under the contract. Accordingly, contractors, or their subcontractors, must pay workers employed directly on the worksite no less than the locally prevailing wages and fringe benefits paid on similar projects. The U.S. Secretary of Labor determines the local prevailing wage rates.

DECONTAMINATION: The removal of toxic, allergenic or dangerous substances from a building or its contents.

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DEDUCTIBLE: An amount specified in an insurance policy which is automatically subtracted from any settlement following a loss. The deductible is applicable to every: occurrence of a loss.

DEHUMIDIFIER: A device which removes water vapor from the air. Refrigerant dehumidifiers use coils to chill air below the dew point, collecting the condensate in a receptacle: or drain; desiccant dehumidifiers collect moisture on a moisture-extracting: medium and discharge moist air to the exterior.

DELAMINATE: The separation or detaching of a layer from a previously adhered composite.

DEMO, DEMOLITION: The systematic dismantling of building components in order to permit their repair or replacement.

DENTIL MOLDING: A complex molding with spaced serrations, reminiscent of teeth.

DEODORIZE: To eliminate an offensive odor.

DEPRECIATED VALUE: The value remaining after deduction for depreciation.

DEPRECIATION: A deduction from replacement cost to reflect the lessened value from age, use, wear and tear, obsolescence, or other departure from pristine condition.

DESTRUCTIVE TESTING: The application of test procedures which damage or destroy the subject tested.

DIAGNOSTICS: The application of systematic test protocols and software to evaluate the operation of computers, peripherals, and other complex devices.

DIRECT COSTS: All costs that are charged to a job such as direct labor, materials, subcontractor costs, disposal expenses, permits and fees and equipment rental.

DIRECTION TO PAY: A formal request, submitted by a named insured to their insurance carrier, that a third party be paid directly from the proceeds of their insurance policy after a loss.

DISINFECT: To free from infectious materials by destroying harmful micro-organisms.

DISINFECTANT: Any chemical or substance that destroys more than 99% of unwanted microorganisms capable of causing human disease, but may not kill all spores on inanimate surfaces.

DISTRESS: Damage, weakness or deterioration relating to the character, composition or use of an object or component.

DISTRESSED FINISH: The intentional application of blemishes and irregularities in a finish to simulate the appearance of use and age.

DOOR TO DOOR SALESMAN RULE: A Federal rule that requires remodeling and repair firms to offer a three-day rescission period for residential home improvement contracts.

DOUBLE GLAZING: An assembly of two panes of glass separated by an air space, used to provide increased thermal or sound insulation.

DRAFT: A written order conveying funds to a particular party or parties, which is payable on presentation to the issuing company. Similar to a bank check in appearance and function.

DRAFT AUTHORITY: The maximum amount which an agent or adjuster may personally issue in payment of a loss.

DRAYAGE: Hauling or transport.

DRY CLEAN: To clean with a non-aqueous solvent, usually formulated for that purpose.

DRY FOAM: A detergent solution which is agitated or mixed with air to produce a frothy cleaning medium with low moisture content.

DRY, OR CELLULAR SPONGE: A cellular rubber cleaning sponge which cleans by capturing and retaining small particles. These sponges have wide application in fire restoration for removing combustion residues. Dry, or Cellular sponges have no active chemical properties and deposit no residue of their own.

DRY POWDER EXTINGUISHER: A fire extinguisher which discharges fine, dry powder for specific applications in fire suppression.

DRY ROT: The decay of seasoned wood caused by a type of fungus.

DRY SMOKE: Fire residues characterized by loose, non-smearly particles which tend to remain on the surface. Dry smoke reflects a freely burning fire with cellulosic materials as a primary fuel.

DRY SPONGE (CLEAN): The removal of residues by applying a cellular rubber sponge.

DRYWALL: A wall and ceiling material consisting of a gypsum core enclosed in a paper envelope. Drywall may be affixed with nails, screws or adhesive, and is finished to a smooth appearance with joint tape and compound.

DUCT CLEANING: The removal of residues, contaminants or debris from the interior of air ducts. A variety of methods may be used, depending on the configuration of the air system and the nature of the residues.

DUMPSTER: A large trash receptacle transported by truck, commonly used at construction sites.

DWELLING: A building designed or used as a habitation by one or more families.

E

EPA: Abbrev. Environmental Protection Agency.

EPA REGISTRATION: The US Environmental Protection Administration registers disinfectants, providing an assurance of performance when the product is used on specific microorganisms in accordance with label directions.

EFFLORESCENCE: An encrustation of soluble salts, commonly white, deposited on the surface of stone, brick, plaster, or mortar; usually caused by free alkalis leached from the material as moisture moves through it.

ELECTRICAL FIRE: A fire originating in an electrical device or wiring, often characterized by a distinctive, pungent odor.

ELECTRONIC COMPONENTS: Those parts of a device which incorporate electronic components or circuitry.

ELECTRONICS: The management and application of extremely small electrical currents, used in communications, process controls, computers, and various process equipment; collectively, the technology, theory and equipment relating to electronics.

EMERGENCY RESPONSE: The rapid response of service personnel to a damage site after a fire or other disaster.

EMERGENCY TREATMENT: Remedial action in the immediate aftermath of damage, designed to protect and minimize the loss to buildings and contents.

EMPLOYEE: An individual who performs services for an employer under the employer's direct control of when, where and how the work is done. Under the common-law definition, if an employer maintains the legal right to control the worker's activities, the workers are deemed employees. More specifically, the person for whom the services are performed has the right to control and direct the services, not only as to result to be accomplished by the work, but also as to the details and means by which the result is accomplished.

Temporary Employee: Workers hired, trained and paid by a staffing firm and assigned by the firm to work for a particular organization, normally to supplement the organization's won workforce. The assignments are not usually long term.

Leased Employees: Workers who are rented on a long-term basis from an agency that is responsible for employing the worker, paying the salary or wages and taxes, and providing benefits for that employee.

Part-Time Employees: Employees who are hired to work only a few hours per week or month, but usually on a more regular basis than a casual worker. To maintain part-time status, part-time employees must be scheduled to work less than 40 hours per week.

Contract Employees: Workers who may be employed by a primary employer but provide services to a secondary employer on a contract basis.

Outsourced Employees: Workers who are involved in an outsourcing relationship where a firm undertakes the full responsibility for managing a particular function for an organization, including personnel and operations.

Seasonal Employees: Employees hired to work during a particular part of the year.

Casual Employees: Employees hired to work on an irregular or occasional basis, as needed.

EMPLOYEE BENEFITS: Additional cost associated with the hiring of an employee such as vacation, holiday and sick pay, health and life insurance, payroll taxes, workers' compensation and 401K.

ENCAPSULATE: To enclose in a protective barrier, usually of a plastic material that conforms and closely adheres to the subject surface.

ENCLOSURE: A barrier erected for the purpose of containing or excluding moisture, dusts, contaminants, etc.; an alternative method of asbestos abatement in which the asbestos is isolated within a structural enclosure.

ENDORSEMENT: A written addendum to an insurance policy which amplifies, restricts or modifies the original provisions.

EQUIVALENT: Equal in utility, value and appearance, often applied when a facsimile replacement is not available.

EXCLUSION: A provision of an insurance contract which limits the coverage; a peril, cause or conditions listed in the policy as not covered.

ETCHING: A uniform pitting on the surface of glass, metal or stone caused by chemical reaction with an acid; a form of graphic art work in which the image is created by the transfer of ink lodged in recesses scribed into the surface of a metal plate.

EXPOSURE: The potential loss for which an insurer is liable on a specific claim or category of claims. The degree of risk involved in insuring a particular site or peril.

EXPOSURE LIMITS: The concentration of toxic substances to which workers may be safely exposed, as established by the ACGIH and enforced by OSHA.

EXTERIOR CLEAN: To remove damaging residues from the outer surfaces of a device, furnishing, or enclosure.

EXTRACTION: A restoration process in which a liquid cleaning agent or solvent is sprayed on a surface and immediately vacuumed out, removing dissolved soils or residues.

F

F & I: Abbr. for Furnish and Install.

FRT PLYWOOD: Abbr. for Fire Resistant Treated plywood, a construction material used as roof sheathing and subject to premature deterioration because of its hygroscopic qualities.

FASCIA: A flat board, band, or facing strip used by itself or in combination with moldings, generally at the outer face of a cornice or eave; sometimes called a gutterboard.

FACTORY MATCH: Color and styling as available from normal factory sources, as opposed to custom fabrication or color matching.

FADING: The loss of color in paint, textiles or other surfaces from exposure to sunlight, weather, age or atmospheric pollutants.

FAIR LABOR STANDARDS ACT: The Fair Labor Standards Act, located at 29 U.S.C. §§ 201 et seq., is federal legislation that establishes the minimum wage, overtime pay, recordkeeping, and child labor requirements for full-time and part-time employees in the public (federal, state, local governments) and private sector. The FLSA applies to those: employers engaged in interstate commerce or the production of goods for: commerce and that have annual gross sales or business volume of \$500,000 or greater.

FAIR MARKET VALUE: The price at which an article would change hands between a knowledgeable buyer and seller, neither of whom is under pressure to complete the transaction.

FILTRATION SOIL: A normal condition which appears as dark streaks on carpeting or insulation in the path of continuing air flow. The affected materials filter out airborne particles which accumulate over time.

FINGER JOINTING: A type of joinery, permitting smaller segments of millwork to be combined into a single length, sometimes specified as paint grade.

FINGER PRINT POWDER: A dark, finely pulverized powder used to detect oily finger prints, consisting of carbon black and other materials, some of which are rated as carcinogens.

FIRE EXTINGUISHER: A portable device for immediate and temporary use in putting out a fire. Extinguishers contain wet or dry materials appropriate for specific types of fires.

FIRE RESIDUE: Solid or viscous combustion products transported as a component of smoke, which fall out or adhere to surfaces in its path.

FIRE WALL: A wall having sufficient fire resistance and structural stability to restrict the spread of fire to adjoining areas or buildings. The design, materials and other requirements of fire walls are defined by local codes.

FLASHING: A thin, impermeable building material used to prevent water penetration at roof edges, joints, windows and doors.

FLOOR AREA: The area within the perimeter of a room or building, measured from the inside surface of the perimeter walls.

FLOORING: Any material used as the wear layer of an installed floor.

FOAM CLEAN: To clean by the application and removal of detergent foam.

FOGGING: A process in which liquid materials are broadcast as a mist of finely divided particles.

FORMAL APPRAISAL: An arbitration procedure conducted in accordance with an insurance policy's Appraisal clause. When the parties fail to agree on the amount of a loss, each names an independent appraiser, who jointly select an umpire. A settlement signed by two of the three determines the amount awarded in settlement of the claim.

FOUNDATION: The part of a structure that transmits the load to the supporting earth; usually located all or partly below ground level.

FRAMING: A system of structural woodwork, providing rigidity, support and a surface on which to install interior or exterior finishing materials.

FREEZE-DRY: To dry in a frozen state under vacuum for purposes of preservation; a means of drying wet books and documents.

FRIENDLY FIRE: A fire located in a customary and intended place.

FUNGI: A class of spore-producing organisms that do not contain chlorophyll, and feed on organic matter, including molds, yeast, mushrooms, and toadstools.

G

GERMACIDE: A compound that kills disease-causing microorganisms when used in accordance: with the manufacturer's instructions.

RIA GLOSSARY OF DAMAGE RESTORATION TERMS

GESSO: A plaster-like material that is shaped, carved or molded to provide a decorative raised design on picture frames, mirrors and moldings.

GLULAM JOIST: A framing material formed by layers of wood bound together by resins into a structural unit, used as an alternative to solid lumber.

GOLD LEAF: Metallic gold applied in thin sheets and burnished to form a lustrous gold finish on picture frames, mirrors and furniture.

GRADE: The classification of materials according to their quality; the ground level at the outside walls of a building, or at any other point on a building site; to level or move earth into some desired configuration; the slope of a roadway, embankment, drain or plumbing line.

GRADE BEAM: In light construction, a part of a foundation system which rests directly on earth or column footings, usually constructed of reinforced concrete poured in place.

GREEN BOARD: A water-resistant drywall used as a backer for ceramic tile in moist environments, such as tub surrounds and shower enclosures.

GRIT BLASTING: The application of abrasive substances driven by compressed air or water, in order to remove rust, adhered materials or coatings. A wide variety of materials may be used, corresponding to the hardness of the surface, the nature of the adhered material and other job requirements.

GROUT: Mortar used for filling joints in unit masonry or ceramic tile; also a mixture of cement and water, or similar materials, used to consolidate unstable earth.

GUARANTEE: A written commitment by a manufacturer, distributor or provider of a service, usually relating to the quality, durability or life expectancy of the product or service provided; a warranty.

GYPSUM BOARD: Drywall, or a lathing material of similar composition.

H

HARD FURNITURE: Wood, metal, plastic or other furniture, in contrast to textiles and bric-a-brac.

HARDWARE: Metal products used in building and furniture construction; bolts, nails, screws, as well as fittings such as catches, hinges and locks.

HARDWOOD: A category of lumber cut from broad-leaved deciduous trees, such as oak, maple, walnut and poplar etc. The term is not an indication of hardness.

HAZARDOUS MATERIAL, HAZMAT: A chemical or other substance adjudged to be harmful to human health or the environment; materials containing such substances. Federal and state statutes regulate the definition, handling and disposal of hazardous materials and waste.

HEADER: A framing member which crosses and supports the ends of joists, rafters or studs, transferring their weight to adjacent parallel members, usually to bridge an opening. A masonry unit, laid over two or more adjacent withes of masonry and tying them together. In plumbing, a main pipe or manifold from which outlets extend.

HEAT LINE: The visible demarcation between areas affected by heat and those which were not, usually rising at an angle away from the heat source.

HEAT EXCHANGER: A furnace chamber which transmits heat to distribution air while excluding combustion products. Cracked heat exchangers are a common source of soot damage and constitute a health threat for occupants.

HEIGHTENED AWARENESS: A tendency, after a fire or other traumatic incident, to view one's surroundings with greater scrutiny, often mistaking long-standing conditions for new damage.

HEIRLOOM: An article handed on from one generation to another, often possessing increased value because of its age, but falling short of the status and value of true antiques.

HEPA FILTER: Abbr. for High Efficiency Particulate Air filter, one capable of entrapping at least 99.7% of airborne particles 0.3 microns in diameter or larger.

HEPA VAC: A vacuum incorporating a HEPA filter.

HIDDEN DAMAGE: Damage not visible on the surface, but subject to later discovery during construction or after completion of repairs.

HOMEOWNERS INSURANCE: A package policy designed for home owners, which includes the building, appurtenant structures, unscheduled personal property, liability, and loss of use.: Different versions of the policy may provide different levels of coverage.

HOSTILE FIRE: Destructive combustion which occurs or spreads outside normal areas of containment.

HOT WATER EXTRACTION: A cleaning process in which a heated detergent solution is sprayed and simultaneously vacuumed from a surface, carrying off dissolved soils and residues.

HOURLY RATE: The price charged per hour for the services of various tradespersons or the use of equipment.

The price charged per hour for the services of various tradespersons or equipment. The price includes the hourly wage plus employment-related expenses and taxes, a percentage of the hourly wage to reimburse the company for employee benefits and other overhead expenses associated with operating the business as well as a reasonable profit. When developing hourly rates to charge for the services of various tradespersons, one has to take into consideration the fact that the insurance industry does not always recognize O & P on emergency and cleaning as well as work that has less than three trades.

HOURLY WAGE: The amount paid per hour for the services of various tradespersons.

HUMIDITY: Moistness; usually relates to the moisture content of air and is often expressed: as Relative humidity, indicating the amount of moisture present in air compared to the maximum amount that could be held at that temperature.

HUMIDITY MONITORING: The organized observation and recording of ambient humidity at a site.

HVAC: Abbr. for Heating, Ventilating, and Air Conditioning.

HYDROSTATIC PRESSURE: The pressure exerted on one side of a surface by the presence of water on the opposing surface.

HYGROMETER: An instrument for measuring the humidity of the surrounding air.

HYGROSCOPIC: Readily absorbing and retaining moisture from the air.

I

IMPROVEMENTS: Building modifications or additions executed by a tenant; leasehold improvements; Improvements and betterments are repairs or modifications which exceed the scope or quality of the original installation.

ICBO: International Conference of Building Officials, a national building standards organization.

IN-PLANT: To process or restore articles at a restorer's facility.

INDEMNIFY: To secure against loss or damage; to compensate for a loss or damage.

INDEPENDENT ADJUSTER: An insurance adjuster who handles losses for a variety of insurance companies on a fee basis; often retained to handle claims when staff adjusters are not available.

INDEPENDENT AGENT: An agent or agency which has no exclusive company relationship, representing several or many insurers and placing business at its own discretion.

INDEPENDENT CONTRACTOR: A self-employed worker who, while retaining control over essential elements of work behavior, performs work pursuant to a contractual agreement with an employer.

An independent contractor is a self-employed worker who has a contractual agreement to complete jobs/tasks for an employer; and who has complete control over their job performance. Federal and state agencies will often question the status of independent contractors because of the huge potential for employer liabilities and penalties for improper classification. The title is not what matters however; it is the substance of the relationship between the worker and employer. Employers can avoid many obligations normally in place when hiring an independent contractor. For example, an individual who truly is an independent contractor (and not an employee) is not governed by the federal and state wage and hour laws; the federal and state income tax laws; unemployment tax laws; or the federal and state anti-discrimination in employment laws. There are a variety of legal tests used in determining whether an individual is an employee versus an independent contractor, but generally, the issue comes down to behavioral control, financial control and the relationship of the parties. Significant factors that indicate the existence of an independent contractor relationship would include: workers are engaged in a separate business or occupation, particularly if they are professionals; a specialist does the job without supervision at the workplace; the worker defines the time required for a workday rather than abiding by a typical company workday; the skill required to do the job is greater; the employer pays the worker for each job completed; and the worker is engaged in a personally owned business.

INDOOR AIR QUALITY, IAQ: The condition of the ambient air within a building, as measured by the presence or absence of fresh or stale air and airborne contaminants.

INLAND MARINE: A category of insurance coverage for property in transit, including bailee's: insurance and various floater policies.

INSURED, NAMED INSURED, ASSURED: An individual or other entity covered by an insurance policy and specifically named therein.

INTERIOR CLEAN: To dismantle as necessary and clean the interior components of a cabinet, case, furnishing or device.

INVENTORY: An item-by-item listing of a group of articles or properties; the act of preparing such a list.

INVESTIGATIVE DEMOLITION: The opening of cavities or removal of building components required in order to perform an inspection.

IRRITANT: A substance known to cause discomfort or an unhealthy physical response to individuals in close proximity to it.

J

JACK RAFTER: A rafter that is shorter than the usual length of the rafters used for the roof, for example the shorter rafters which are used towards the end of a hip roof or: dormer.

JOIST HANGER: A fabricated metal bracket or strap used to attach and support the end of a joist to a header, beam or girder.

K

KILN DRIED: Dried or seasoned in an enclosure in which excess moisture has been drive off by heating, in contrast to air drying; used to bring lumber to some pre-determined moisture content prior to milling or other use.

KITCHEN WARE: Utensils and appliances intended for use in a kitchen.

KNEE WALL: A wall or framing which acts as a brace, supporting roof rafters at some intermediate position along their length.

KNICK-KNACK: A small article usually intended for decoration or ornament.

L

LAMINATE: A product made by bonding together two or more layers of material, e.g., plywood, laminated counters, etc.; to bond layers of material into a composite: with an adhesive.

LATENT DAMAGE: Damage not yet apparent but which may occur at a subsequent time.

LATEX: A kind of paint, consisting of an emulsion of finely dispersed particles of natural or synthetic rubber or plastic materials in water.

LEASEHOLD IMPROVEMENTS: Building improvements performed by a tenant. Leasehold improvements usually revert to the building owner, as defined in the lease, which also determines whose insurance responds in the event of a loss; see IMPROVEMENTS.

LEDGER: In frame construction, a horizontal member which is attached to a wall, beam or posts for the purpose of supporting the ends of joists.

LIEN: A legal claim which one person has upon the property of another, often as a security for a debt or charge; see MECHANICS LIEN.

LIABILITY: The actual or potential obligation to pay out funds for some cause or injury.

LIGHT CLEAN: To remove loose residues from a surface using wipes or other non-aggressive media.

LIGHT, WINDOW LITE: An individual glazed section of a window

LIGHT REFINISH: A restoration process, usually involving cleaning, surface preparation and application of a spray coating, in contrast to full, or complete refinishing, which involves the removal of existing finishes and building a new finish.

LINE ITEM: Work shown as an individual entry in a work specification or estimate.

LIKE KIND AND QUALITY: Equivalent in type, function and value, but not identical, to another item.

LITTLE DAVIS-BACON ACT: A law in 32 states legislation that governs the wage rates, fringe benefits and hours of work for laborers and mechanics employed by contractors and subcontractors on state public works projects when no federal monies are involved.

This phrase refers to any state-level legislation that governs the wage rates, fringe benefits and hours of work for laborers and mechanics employed by contractors and subcontractors on state public projects, when no federal monies are involved.

LOAD: A force or combination of forces carried by a structural component. The power delivered to an electrical device or equipment.

LOCKSET: A complete lock system including the basic locking mechanism and all the accessories, such as knobs, escutcheons, plates, etc.

LOSS OF USE: A type of insurance which covers the loss resulting from the inability to occupy or use a building or other property damaged by a covered peril.

LOSS PAYEE: The party to whom payment will be issued as the result of an insurance loss.

M

MARBLE: A metamorphic rock often possessing veins or shadings from minerals of various kinds; as general term, any rock that will polish, including dense limestones.

MARKUP: An amount added to the cost price to cover overhead and profit, usually expressed as a percentage.

RIA GLOSSARY OF DAMAGE RESTORATION TERMS

MASKING: A protection for surfaces adjacent paintwork, often involving removable tape or paper, installed to keep the protected surfaces free of paint; applying a pleasing scent with the intention of covering an objectionable odor.

MASONRY UNITS: Natural or manufactured building materials of stone, burnt clay, concrete, of relatively small size, usually bonded with mortar or other adhesive.

MASTIC-SET: Building materials that have been installed using a dough-like synthetic adhesive.

MATCH: The quality of being identical or nearly so; a measure of similarity between objects, textures or colors.

MECHANICS LIEN: A recorded claim against the property of another, created by state law in order to protect persons supplying labor or materials for construction, remodeling or repair of a building. Clear title to the property cannot be obtained until the claim has been satisfied.

MICRON: A unit of length equal to .0025 inches, or .001 millimeters.

MILDEW: A mold or fungus that grows and feeds on organic materials exposed to heat, moisture and stagnant air.

MILDEWCIDE: A preparation formulated to kill mildew, usually by direct contact.

MOBILIZATION COST: Expenses incurred in assembling the required equipment, materials and personnel at a site prior to the start of work.

MOISTURE METER: A device for measuring the moisture content of various materials.

MOISTURE MONITORING: The organized observation and recording of moisture levels in materials or air.

MOLD: A form from which castings or pressings are produced; a template or pattern. A: micro organism which feeds on organic materials.

MORTGAGEE: The lender from whom a mortgage is obtained.

MORTGAGEE CLAUSE: A requirement in building and some equipment insurance to include the mortgagee or lender as a payee on any check issued under the policy. The clause applies only to property in which the mortgagee or lender has a direct financial interest. Contents are usually not included as they are normally the property of the insured.

MUD-SET: A means of affixing tile or masonry units by embedding them in mortar, rather than using an adhesive.

N

NATIONAL OAK FLOORING MANUFACTURER'S ASSOCIATION (NOFMA):

A trade association that sets grading and installation standards for hardwood flooring and provides educational materials on floor distress and damage.

NAMED INSURED: The individual or parties insured, signified by the inclusion of their names on the policy.

NATURAL FIBER: A fiber derived from plants or animals.

NEGATIVE AIR MACHINE: A fan or blower which creates a condition of negative pressure by exhausting air to the outside while drawing air from other parts of the building; often coupled with HEPA or carbon filters to capture particulates or odors.

NEGATIVE PRESSURE: A condition of lower air pressure than the surrounding areas, causing air to flow towards the area of negative pressure. Usually induced to limit the spread of dust or contaminants.

NEUTRALIZE: To change the state of a substance so as to make it neither positive nor negative, acidic nor alkaline; to render a substance or its qualities inactive.

NOMINAL SIZE: The dimensions customarily used when referring to a particular size of material, such as lumber, which may differ from the actual finished size.

NON-BEARING WALL: A wall supporting no load other than its own weight; a partition.

NON-COMBUSTIBLE: In building construction a material of which no part will ignite when subjected to fire; a building material which meets statutory requirements for ignition and flame spread in applications calling for such materials.

NON-WAIVER AGREEMENT: A document signed by the insured when an insurance company actively investigates a loss, but does not wish to imply that it has agreed to cover the loss. The insured agrees that the insurance company does not waive any rights by investigating the loss.

O

OBSOLESCENCE: A departure from current styling, design or performance as the result of age, use, or technological advance, incurring a loss in value compared to a new item of the same type.

ODOR: An olfactory sensation experienced by individuals, often assumed to have an unpleasant connotation.

ODOR COUNTERACTANT: Any substance which mitigates a particular odor.

OIL BASE: A paint in which a drying oil is the vehicle for the pigment.

OILY-TYPE: A category of paint remover which is viscous and does not evaporate readily, requiring flushing with more volatile solvents.

OLFACTORY: Pertaining to the sense of smell.

ON CENTER: A term used to signify the spacing of joists, studding, or other structural parts.

ON-LOCATION: Performed on-site as opposed to the restorer's plant or other processing site.

OPEN ITEM: An item listed in an estimate or work order for which the restoration procedure or cost cannot be determined without further testing, investigation or actual performance.

ORANGE PEEL: In spray painting, a defect in which the coating has the texture of an orange peel. The varied causes include holding the gun too close to the surface or using a thinner which dries too quickly.

ORGANICS: Materials or compounds derived from vegetable or animal life, including petroleum derivatives.

OSHA: Abbr. for Occupational Safety and Health Administration, of the Department of Labor.

OVERHEAD: Expenses that are not chargeable to a particular job. These include insurance, rent, telephone, advertising, legal services, office salaries, sales costs, automobile expenses, taxes, licenses and so on, frequently expressed as a percent of sales.

OVERHEAD EXPENSES: All costs not directly associated with a job such as salary and employee benefits for employees not charged to a job, business development, building and equipment repairs and maintenance, vehicle repairs and insurance, fuel, liability and property insurance, communication expenses, legal and accounting, building rent, utilities, office expenses, interest expense and depreciation.

OVERHEAD & PROFIT: A combined allowance covering overhead and operating profit, frequently expressed as a percent of sales.

OXIDIZE: A common chemical reaction in which a substance combines or reacts with oxygen to form a different substance.

OZONE: A variant of oxygen which contains an extra oxygen atom, rendering the molecule unstable and highly reactive. A powerful oxidizing agent, ozone is used as a deodorant or disinfectant.

P

PACK OUT, IN: The packing and transport of all or a substantial quantity of personal property to a restoration plant for processing; also its return after processing.

PAD: An exterior slab constructed for the purpose of supporting equipment; a flat piece of stone, lumber or metal placed under a girder or beam to distribute the: load over a wider area.

PAINT: A liquid solution of pigment in a vehicle of oil, organic solvent, or water, which dries to form an adhered, protective, and decorative coating.

PAINT GRADE: Moldings which contain finger-joints, making them unsuitable for clear finishes.

PAIR & SET CLAUSE: An insurance provision which states that the loss of one member of a pair or set is paid on the basis of the reduced value of the remaining members.

PARTITION: To form rooms or other divisions of an interior space with non-bearing walls.

PEELING: A loss of adhesion in a paint film, plaster or other membrane which cause it to separate from the substrate in flakes or strips.

PENETRATION: Any opening in a wall, ceiling or floor, including those for windows, doors, skylights, plumbing, or lighting; the depth to which a substance has been absorbed by another material.

PEPSICUM: A substance designed to temporarily incapacitate individuals by causing severe tearing and burning of the eyes and skin.

PERMIT: A document issued by a governmental authority which authorizes specific work by the applicant.

PERSONAL PROPERTY: Furnishings and other movable possessions not attached as a part of a building.

PERSONAL PROPERTY FLOATER: An all-risk insurance policy covering personal property independent of its location; scheduled policies require an itemized description and value for each item insured; unscheduled policies cover general household contents.

PERSONAL PROTECTIVE EQUIPMENT (PPE): Garments and equipment worn by individuals working in toxic or hazardous environments. PPE may include impermeable coveralls, gloves, boots, respirators, hoods, goggles, and other equipment appropriate for the particular hazard and work situation.

pH: A number denoting the degree of acidity or alkalinity of a substance or surface. Values below 7 are progressively more acidic, and those above 7 more alkaline.

PIER: A support column, usually constructed of concrete or masonry, installed to support vertical loads.

PILASTER: A structural pier or pillar built in or added to a wall to provide stiffness or strength. Also a decorative device, often with a capital and base, flanking doorways, entrances, and fireplace mantles.

PLAIN SAWED: Lumber cut in parallel slabs tangential to the grain. Viewed from the end, the annual rings form angles of less than 45-deg.

PLASTER: A paste-like material, usually a mixture of Portland cement, lime, or gypsum with water and sand; applied to surfaces in the plastic state, it later sets to form a hard surface.

PLASTIC FIRE: A fire involving polymers as a primary fuel, resulting in highly acid fire residues.

PLATE: In wood frame construction, a horizontal board or timber connecting the ends of studs, joists, rafters, usually at a 90o angle.

PLENUM: A main air duct serving one or more distribution ducts; the space between a suspended ceiling and the structure above it.

PLINTH: A square or rectangular base for a column, pilaster, or door frame; a solid base, often ornamented, to support a statue or memorial; the base courses of a building if treated so as to give the appearance of a platform.

PLUMB: Exactly vertical.

PLYSKORD: A rough sheathing board for roofs or walls, designed for utility rather than appearance.

PLYWOOD: A composite wood product made up of three or more thin layers, or plies, laid with the grain of adjoining plies at right angles and bonded with adhesive resins.

POCKET: A recess in masonry to receive the end of a beam or joist; any recess designed to hide sash weights, curtains, shutters, folding or sliding doors.

POLICY EXCLUSION: A peril or category of property which an insurance policy specifically excludes from coverage.

POLICY LIMITS: In an insurance policy, the maximum amount of insurance provided for a particular coverage.

POLLUTANTS: Substances added to the environment which have a deleterious effect on living creatures.

POLY, POLYETHYLENE: A thermoplastic polymer possessing light weight, good resistance to chemicals and moisture, and good insulating qualities, making it suitable for packaging and insulation.

POPCORN: A lightweight plaster or concrete which is formulated so as to provide a coarse, pebbly surface with numerous voids.; a lightweight Styrofoam packing material.

POROUS: Possessing numerous small openings or channels enabling fluids to pass through easily.

POWDER CLEAN: To remove unwanted residues by applying and agitating an absorbent powder. The powder dislodges and holds the residues, which are removed along with it.

POWER OF ATTORNEY: A written authorization granting another individual the right to act as one's agent.

PRE-LOSS CONDITION: The appearance and state of repair which existed prior to the loss.

PREP, PREPARE: To make a surface ready to properly receive a laminate, coating, covering or procedure.

PRESSURE WASH: To apply water, detergent or other preparations at moderate to high pressure.

PRESSURIZED SMOKE: Combustion products propelled by high heat, temperature differential, or vapor pressure which causes them to penetrate normally enclosed spaces.

PREVAILING WAGE: A term referring to the minimum wages, benefits, and hours of work to be paid to laborers and mechanics employed by contractors working on projects that fall under control of the Davis-Bacon Act or any similar state laws. Prevailing wage is a term used in a legislative effort to provide organized labor a fair chance to bid for government contracts. The Davis-Bacon Act requires all employers engaged in the performance of federal contracts to pay "prevailing" wages to their workers. This ensures that nonunion employers cannot gain an unfair bidding advantage by paying wages far below the union rate and passing the savings on to the government in lower bids. A prevailing wage is a rate of pay determined by the U.S. Department of Labor based upon the particular geographic area for: a given class of labor and type of project.

PRIMARY DAMAGE: Damage caused by the immediate, direct impact of a peril, as opposed to secondary damage, which occurs over time.

PRIME: To apply a primer, or undercoat before the application of the finish coating.

PRIOR CONDITION: See PRE-LOSS CONDITION.

PRIOR, PRE-EXISTING DAMAGE: Damage or distress present before a loss.

PROFIT: The excess of revenues over expenditures in business operations; the return on equity that justifies the investment of capital.

PROOF OF LOSS: A written statement submitted by the insured to the insurance company, containing certain information required by the insurer as a precondition to processing a claim.

RIA GLOSSARY OF DAMAGE RESTORATION TERMS

PROTEIN FIRE: The slow combustion or carbonization of meat, fish or fowl, which generates a highly obnoxious and persistent odor, carried by a clear and often invisible residue.

PROXIMATE CAUSE: The origin or initiating mechanism of a loss.

PUBLIC ADJUSTER: An individual who represents policy-holders in preparing and presenting their claims to insurance companies, often taking a percentage of the loss as compensation.

PUFF BACK: An uncontrolled explosion in a heating system which dislodges and broadcasts accumulated soot throughout the building.

PUNCH LIST: Near the end of a project, a list of work to be performed or corrected by the contractor, the execution of which completes the project.

PURLIN: Strips of wood or metal installed horizontal to, and connecting rafters, trusses or steel web joists to facilitate installation or prevent deformation after: installation.

PVC: Abbr. for Polyvinyl Chloride, a polymer commonly used in plumbing pipe and electrical conduit; also for Pigment Volume Concentration, the percentage of pigment in a paint film.

Q

QUARTER SAWED: Lumber sawed perpendicular to the annual rings, presenting the parallel edge grain across the face of the board; the proportion of quartersawed to plain sawed lumber determines the grade of hardwood flooring.

R

R & R: Abbr. for Remove and Replace.

RAFTER: A framing member installed in a series to support the roof deck.

RAFTER, JOIST PLATE: A horizontal member at top of masonry or concrete wall which supports and distributes the load of rafters, roof joists and ceiling framing.

RAKE BOARD: On a gable roof or dormer, the trim which finishes the sloped sides of the rafters or overhang.

RAKE MOLD: A molding installed at the upper edge of rake boards to provide a more finished appearance.

RECISSION NOTICE: A statement at the end of home repair contracts, loan agreements and other instruments which advises the signer of their right to cancel the agreement within a specified time period.

RECOAT: To apply an additional finish layer, e.g. of paint or lacquer.

REFINISH: To remove the existing finish and replace it with a new finish.

REFIT: To adjust a building component to accommodate changes in it or the surrounding materials.

RELEASE: A document signed by a claimant by which they relinquish all rights to further compensation or consideration for the action or event in question; usually reserved for 3rd party claimants.

RELEASE OF LIENS: A legal instrument, signed by a contractor and major subcontractors, which states that all potential liens have been satisfied, and waiving any further right to a mechanics lien against the property; usually provided on receipt of final payment.

REMOVE & RESET: To dismantle a building component and reinstall it after other repairs.

RENTER'S POLICY: See TENANT'S POLICY.

REPAIR: To restore an article's appearance and function to the degree feasible by normal: and accepted methods.

REPLACE: To provide a property or component as a substitute for one which has been damaged or destroyed; where facsimile replacement is not feasible, the new: article should be the closest equivalent currently available from regular sources.

REPLACEMENT COST: The current retail price of an equivalent property; an insurance coverage which pays the full cost of repair, or replacement of items damaged beyond economical repair, payable when the repair or replacement is actually performed.

RESERVATION OF RIGHTS: In insurance claims, a written agreement signed by the claimant, that the insurer does not relinquish its rights under the policy by investigating a loss.

RESERVE: Funds set aside by an insurer to cover claims as they are reported, required by state insurance statutes.

RESIDUE: Materials carried by air, smoke, water, or other substance which remain after the transporting medium has been removed or dissipated.

RESPOND TO CLEANING: To release fire or other residues to a satisfactory degree by the application of restorative cleaning procedures.

RESTORATIVE CLEANING: The application of procedures designed to remove damaging residues from a particular surface while retaining as much of the original character as possible, often requiring the use of specialized or unorthodox techniques and equipment.

RESTORE: To return to pre-damage condition by the removal of damaging residues or odor; to remedy damage or distress while preserving the original components and appearance to the fullest possible degree.

RETARDENT: A substance which slows or blocks the progress of some process or peril, such as moisture, mildew, fire or soiling.

RIDER: An endorsement or addition to an insurance policy which modifies its terms.

RISER: The vertical face of a stair step; any vertical plumbing, electrical, sprinkler or air duct line which extends vertically one story or more, a platform on the stage of a theater or concert hall.

ROOFING: Any material used as a roof covering, such as shingles, slate, flexible membranes, sheet metal, or tile.

ROUGH IN: The initial piping and electrical wiring which are installed within walls and cavities, in contrast to exposed fixtures and fittings; to install such materials.

S

SALVAGE: To recover damaged materials, reducing the amount of the loss; damaged articles or stock which retain monetary value; the disposal of such damaged articles by resale.

SANITIZE, SANITIZER: The act or process of reducing microorganisms to safe levels as judged by public health agencies; a substance that limits or controls microorganisms when used according to manufacturer's instructions.

SASH: The movable part of a window; the panel or frame in which panes of glass are set.

SBCCI: Southern Building Code Congress International, a regional building standards organization.

SATURATION: A condition under which no further moisture or other liquid can be retained e.g. saturated air has a relative humidity of 100%; also the degree of purity of a: color. A color is said to be saturated when it contains no white.

SCHEDULED PROPERTY: Personal property which is individually listed on an insurance policy, often accompanied by a description and appraisal. Scheduled property is often covered by a Personal Property Floater.

SCOPE, SCOPE OF REPAIR: The extent of repairs required after a damage incident; a complete, detailed listing of the repairs required to remedy damage at a specific site, prepared by a contractor, restorer or other individual experienced in evaluating damage.

SEAL: To apply a coating which blocks the penetration or bleed-through of other substances; to apply an undercoating which prepares a surface for subsequent coatings.

SECONDARY DAMAGE: Damage which arises out of primary damage, such as airborne moisture, mildew, corrosion or fire odors.

SENTIMENTAL VALUE: The esteem an individual holds for objects because of their history or emotional significance, unrelated their monetary value or replacement cost; since such values are subjective, no basis exists for their evaluation after a loss.

SHADING: A gradual color change across a surface; in plush carpeting and velvet fabrics, a non-uniform appearance caused by the varying reflectance of irregular pile lay.

SHAKE: A thick hand-split shingle formed by splitting a short log into tapered sections. Also a crack occurring in timber.

SHEETROCK: A proprietary name for drywall.

SHELLAC: A resin coating originating in the secretions of insects, which are dissolved in alcohol or a similar solvent.

SHIM: A thin piece of wood, metal, or stone, tapered so as to adjust the alignment of one surface to bring it flush with another.

SHINGLE: A roofing unit of wood, asphalt, slate, tile, concrete or other material manufactured in uniform lengths, widths, and thickness, applied in an: overlapping fashion as an exterior covering on sloped roofs, mansards and walls;.

SHRINKAGE: The reduction in dimensions of wood resulting from a decrease in moisture content; the decrease in concrete volume caused by drying and chemical changes; the diminished size of some textiles caused by wetting.

SICK BUILDING SYNDROME: The popular name for chronic environmental conditions in building interiors which cause a variety of physical symptoms in the occupants.

SIDING: The outside finish on a building, generally installed in modular units of wood, vinyl, hardboard, aluminum, asphalt, or steel.

SILL PLATE: A horizontal timber which rests on, and is bolted to the foundation, supporting the frame of a wood structure.

SIZING: A paste-like material applied to a surface as a sealer before papering, in order to prevent absorption and provide good adhesion.

SKIM COAT: A thin top coat of plaster, also called the white coat, usually of lime plaster; any thin surface layer applied to a surface.

SLEEPER: One of a series of horizontal timbers installed on concrete or earth, to which wood flooring or subflooring are nailed.

SLIP SHEET: A sheet of light roofing paper serving as a spacer.

SLOPE: An angled surface, or gradient, usually defined as the ratio of vertical rise to the horizontal run; often expressed as a percentage.

SMOKE: The solid, liquid and gaseous products of combustion released into the air; see: FIRE RESIDUE.

SMOKE RESIDUE: Combustion products which remain after the dissipation of smoke.

SMOKE STAIN: A discoloration caused by the penetration of fire residues into a material or surface.

SMOKE TAGS, WEBS: Particles of carbon and other fire products which link together to form strands or chains, a function of their polarity.

SOFFIT: An enclosure which hides framing members, lighting fixtures, unfinished space, and other building components

SOFFIT & FACIA: A type of cornice, enclosing the rafters at the termination or overhang of a roof.

SOFT FURNITURE: Upholstered furniture.

SOLE PLATE: A horizontal member supporting the studs at the base of a framed wall.

SOOT: Fine black particles composed principally of carbon, produced by the incomplete combustion of fuel. Accumulations of soot are sometimes released suddenly by furnace malfunctions called puffbacks.

SOOT SET, SOOT SEALER: A clear, adhesive-like liquid sprayed into ducts in order to bond and immobilize loose soot or fire residues.

SPORE: A minute organic unit emitted or broadcast as part of the reproductive cycle of molds and fungi.

SQUARE: A measure of roofing materials, equal to 100 sq. ft.; any rectangular object or space with four equal sides.; a steel square for checking angles; a perpendicular, or 90o angle

STAIN: To apply pigments or colors in a vehicle which permits them to be absorbed; also any unsightly discoloration.

STAIN GRADE: Millwork constructed in continuous, unjointed lengths, permitting the attractive application of transparent stains or other clear coatings.

STAIN KILL: A sealer designed to block the transmission of stains.

STAIN RETARDENT: An application for textiles which imparts some degree of protection against staining.

STAFF ADJUSTER: See COMPANY ADJUSTER

STAIR CARRIAGE: A diagonal joist, or stringer which supports the steps on a stairway.

STEAM CLEAN: To remove unwanted residues by the application of detergents and steam; also applied to hot water extraction cleaning, whose mist sometimes resembles steam.

STIPPLE: An irregular surface texture consisting of numerous pointed protrusions, created by applying specific coating materials and techniques.

STORAGE: A space designed and used for the safekeeping of goods; the act of storing goods in a warehouse or similar space.

STRINGER: Any horizontal timber which connects and supports posts or other framing members, such as floor framing or stairs.

STRIP: Material which is long and narrow, usually of uniform width; to damage the threads on a nut or bolt; to remove a finish or coating down to the base material.

STRONG BACK: A length of timber affixed to adjacent rafters or trusses so as to stiffen them and distribute their loads.

STRUCTURE: The building, as contrasted with personal property, or contents.

STUCCO: An exterior finish, usually textured; composed of Portland cement, lime, and: sand or other aggregate, which are mixed with water to form a durable, plaster- like wall coating.

SUBFLOOR: An unfinished supporting surface for a finish floor.

SUBROGATION: A standard policy provision giving an insurer who paid a claim the right to act in the name of their insured in recovering the funds from another party.

SUPPLEMENTAL ESTIMATE: A list of charges for additional work not covered in the original estimate.

SUSPENDED CEILING: A nonstructural ceiling hung from the framing or covering slab.

SWELLING: The volume increase caused by absorption of moisture.

SYNTHETIC FIBER: A manufactured fiber as opposed to natural fibers.

RIA GLOSSARY OF DAMAGE RESTORATION TERMS

T

T&G: Abbr. for tongue-and-groove.

T&M: Abbr. for Time & Material.

TEAR GAS: A substance used in law enforcement to incapacitate individuals by inducing severe tearing, burning, nausea and respiratory distress without causing permanent injury.

TEMPORARY REPAIRS, TEMPS: Emergency work performed immediately after a damage incident in order to secure and protect the property and mitigate the damage.

TENANT'S POLICY: A package policy similar to Homeowner's insurance except that dwelling coverage is limited to betterments installed by the renter.

TEST: To determine the extent of damage or the restorability of a material by applying various procedures and observing the result.

TEXTURE: The profile, hand and other characteristics of a surface or material other than its color; a coating or treatment which imparts a raised or irregular profile to an otherwise smooth surface; the act of applying such a coating or treatment.

THERMAL CONTRACTION EXPANSION: Dimensional changes in materials induced by fluctuations in temperature.

THERMAL FOGGING: Distributing insecticides or odor counteractants as a mist of finely divided, heated droplets.

THERMOPANE: Insulating glass, consisting of separate panes enclosing a vacuum.

THIN SET: A cementitious adhesive used for installing tile, slate and marble.

THIRD PARTY CLAIM: A claim against a named insured by an individual or other entity not a party to the insurance contract; usually a liability claim.

THRESHOLD LIMIT VALUE: The airborne concentration of a toxin or irritant to which normal individuals can be exposed in the workplace without loss of structure or function, usually designated as an 8-hour time-weight average for a 40-hour week.

TIME AND MATERIAL: A method of calculating charges by recording the hours worked, labor rates, material costs, and subcontractor charges, to which are added markups for overhead and profit.

TIME ELEMENT COVERAGE: Insurance to compensate for indirect, time-related losses such as Loss of Use, Business Interruption, Loss of Rents, and Extra Expense.

TIME LIMITS: The period of time after a loss within which a proof of loss must be filed; also the time within which the insurer must respond to the proof of loss or pay the claim.

TONGUE & GROOVE: Any lumber, such as boards or planks, milled with a groove on one edge and a corresponding tongue on the other, permitting adjacent members to interlock.

TOP COAT: The final coat of paint usually applied over a primer or undercoat.

TOP PLATE: In frame construction, the horizontal member which caps and connects the studs; the top horizontal member to which the rafters or ceiling joists are fastened.

TOPICAL TREATMENT: A surface treatment.

TOTAL LOSS, TOTALLY DAMAGED, TOTALED: An article or structure damaged too severely to repair, or not cost effective to repair.

TOXIC: Any substance causing short- or long-term impairment or physical damage to living creatures; a poison.

TRAP: A plumbing device to maintain a water seal against sewer gases, air, and odors.

TRIM: Visible moldings such as baseboards, cornices, casings, installed to cover or protect joints, edges, or ends of other materials; metal fittings designed for the same purpose; to shave or fit precisely.

TRUSS: An engineered framing device in which smaller and lighter lumber is assembled to support loads normally requiring heavier and more costly solid lumber, often performing the combined function of rafter and ceiling joist.

TRUSS JOIST: A horizontal truss constructed of wood or metal, serving the same function as a solid joist.

U

ULTRA LOW VOLUME (ULV) FOGGER: A device for dispersing aqueous liquids in extremely fine droplets so as to produce an almost dry mist.

ULTRASONIC CLEANING: Removal of residues by an immersion process in which electronically induced cavitation greatly enhances the effectiveness of the solvent or detergent.

UNDERLAYMENT: A material such as plywood or hardboard placed over a subfloor to provide a smooth, even surface for applying the finish floor; also the material used to cover a roof deck before shingles are applied.

UNIT PRICE: An amount shown in an estimate or contract as the price for a standard quantity of a particular material or service. Unit In Place prices cover both the material and installation.

UNRECOVERABLE: Damaged beyond the possibility of cost-effective restoration.

UNSCHEDULED PROPERTY: Personal property insured under the Contents Property section of Homeowner's policies, expressed as a dollar limit for personal property not individually listed or described.

V

VACUUM FREEZE DRYING: A method of drying large quantities of wet books and documents, in which frozen water is converted to vapor without passing through a liquid phase.

VAPOR BARRIER: A membrane used to prevent moisture from penetrating a wall, roof or floor; also a wrap to prevent the escape of condensed water from cold pipes or ducts.

VAULT: A secure enclosure for the storage of valuables; a large case used for the transport or storage of personal property; an enclosure above or below ground used for the purpose of operating, and maintaining electrical equipment or cable.

VENEER: A thin sheet of wood that has been sliced, rotary-cut, or sawed from a log, used as a facing material on a less attractive wood; a wall facing of brick or other masonry which provides a decorative, durable surface but is not load-bearing; any thin material applied to a surface for utility or decorative effect.

VENT: An opening or pipe installed to provide a flow of air to or from an enclosed area or device, such as roof, attic, foundation, plumbing and exhaust vents; to discharge or permit the escape of moisture, vapor or other gas from inside a building into the atmosphere.

VINYL FLOORING: A resilient floor covering in sheet or tile form composed of a vinyl plastic binder, mineral fillers, and pigments.

VISQUEEN: Trade name for sheet polyethylene, used as a vapor barrier or protective covering.

VOC: Abbr. for volatile organic compound.

VOID: An empty space; not valid, canceled, revoked.

VOLATILE: Tending to evaporate quickly into the environment.

VOLATILE ORGANIC COMPOUND: A category of solvent or vapor derived from petroleum or other natural source which has the property of readily evaporating into the environment, used as fuels, solvents, and vehicles for paints and coatings; widely regarded as a source of air pollution.

W

WAINSCOT: A decorative or protective facing, such as wood paneling, applied to the lower portion of an interior partition or wall; also the area to which such paneling is customarily applied.

WAIVER: An instrument or action which intentionally relinquishes a right, claim, or privilege.

WAIVER OF LIEN: An instrument by which a person or organization relinquishes the right to: invoke a mechanic's lien against the property of another.

WARRANTEE: A written statement by a manufacturer, contractor or service firm providing certain assurances to the purchaser regarding the future performance of a: device, installation or service.

WARPING: The deformation of a surface from its original or intended shape, caused by moisture or temperature differentials.

WASH: The sloping upper surface of a coping, sill or chimney cap, designed to carry off water; a technique used in water colors and other art works on paper.

WATER BASE: A liquid in which water is the principle solvent; compatibility with water.

WATER DAMAGE: The destructive effects of water or moisture on buildings and personal property.

WATER MARK: A water stain; a normal condition of velvet fabrics or carpeting in which an irregular shape resembling a water stain is caused by different pile directions; an irregular wavy pattern characteristic of moiré fabrics.

WATER MIGRATION: The movement of water within a material by capillary action; the spread of water as liquid or vapor to areas not initially impacted.

WATER STAIN: A discoloration caused by water, often forming a dark outline at the edge of the stain; a water-soluble dye used as a stain for wood.

WEEP HOLE: A small opening in a wall, window or skylight through which condensation or water may drain to the exterior; small openings in a retaining wall to permit water to escape and prevent the buildup of pressure behind the wall.

WET CLEAN: To apply a cleaning process using water as the primary solvent; to wash or launder textiles instead of dry cleaning them.

WET SMOKE: Airborne combustion products containing a high liquid component in the form of aerosols, usually generated by smoldering, oxygen-starved fires; fire residues which are tacky, penetrating and extremely malodorous.

WHITE COAT: A thin, lime-putty finish coat for plaster.

WICKING: The upward movement of water within a material by absorption and capillary action.

WIND-DRIVEN: Rain or other water carried by high winds which penetrates areas not normally impacted by moisture.

WINTERIZE: In the absence of normal heating, to provide protection against freeze damage by draining water lines and tanks, introducing anti-freeze into plumbing traps, and other measures required by a particular damage site.

WITHE, WYTHE: A brick partition separating two flues in a single chimney; a masonry wall with a thickness of one brick.

WITHOUT PREJUDICE: A legal term indicating that a decision or award does not preclude further action. In negotiations, a stipulation that an offer is off the record and cannot be introduced as evidence.

WORK AUTHORIZATION: A document signed by a property owner or agent and delivered to a contractor, requesting that the contractor perform damage repairs and accepting responsibility for paying the contractor for the work; usually the document directs an insurer to pay the contractor or include the contractor as a payee on any check or draft issued for that claim.

WORK ORDER: A written communication directing a contractor, subcontractor or employee to perform certain work, often including a starting date or payment details.

WORK SPECIFICATION: A comprehensive listing of work to be performed, including quantities, material specifications and performance details; often appended as part of a contract.

WORKMAN'S COMPENSATION INSURANCE: Insurance covering liability of an employer to his employees for compensation and other benefits required by workmen's compensation statutes for injury, illness, or death arising from their employment.

WRINKLES: In painting, a wrinkled or gathered film, usually relating to the type of materials or the manner of application; in carpeting, ridges and folds from stretching, delamination, improper installation, or other causes.

Y

YELLOWING: The development of a yellow cast in white, light colored or clear surfaces from aging, sun fading, oxidation, heat or fire residues; may also be caused by improper cleaning procedures, such as the use of strongly alkaline detergents on white wool; the condition may be illusory when based on background colors.:

