

## ***Glossary of Terms***



### *Acid Smoke*

Fire residues that have high levels of acidity.

### *Addendum*

A written or graphic change added to a contract.

### *Actual Cash Value (ACV)*

The amount of money it takes to restore the dwelling to its condition before the fire.. *ACV* is determined by the cost of materials and labor at the time of the loss, less depreciation.

### *Additional Living Expense (ALE)*

Expenses that are above the normal living expense you incurred before the loss. *ALE* is typically 20% of the insured dwelling amount. The expenses you incurred immediately following the catastrophe apply, such as hotel, meals, replacement of medications, etc. Temporary housing and temporary furnishings are also covered.

### *Adjuster*

An individual who negotiates insurance losses

### *Alligatoring*

The splitting or cracking of paint film in a pattern resembling the rectangles of an alligator skin.

### *Allowance*

Funds paid as reimbursement

### *Anti-Microbial*

Destroying or inhibiting the growth of microorganisms

### *Arbitration*

The binding resolution of disputes by a neutral party or persons as an alternative for litigation.

### *Bearing*

That portion of a beam, truss, or other structural member, which rest on the supports

### *Bearing Wall*

A wall capable of supporting an imposed structural load.

*Betterment*

Exceeds the requirements of like, kind and quality.

*Biohazard*

A biological agent or condition that creates a hazard to humans or the environment.

*Bleeding*

The penetrating of a pigment or residue from a substance through a top layer of paint

*Blistering*

Small Bubbles in a finish coat of plaster or paint

*Board Up*

The temporary installation of barriers to secure roofs, windows, or doors against vandals or the weather.

*Bottom Plates*

A horizontal timber, which serves as a base for the studs in a stud wall or partition.

*Brace*

A metal or wood member, which is used to stiffen or support a structure.

*Bric-a-Brac*

A miscellaneous collection of small articles of ornamental or sentimental value.

*Building Code*

Rules and regulations adopted by local or state authorities, overseeing the design and construction of buildings, their repair, use, and occupancy.

*Built-Ins*

Finish components installed as a complete part of a structure such as cabinetry, shelves, or furniture.

*Fascia*

A flat board used at the outer face of a cornice, called a gutter board.

*Flashing*

A thin, solid building material used to prevent water entering at roof edges, joints, windows, and doors.

*Freeze-Dry*

To dry in a frozen state for purposes of protection

*Fungi*

A class of organism that lives by decomposing and absorbing organic materials

*Green Board*

A water-resistant drywall used as a backer for ceramic tile in moist environments.

*Heat Line*

The visible division between areas affected by heat and those that were not.

*Hepa Filter*

High efficiency particulate arresting filter, capable of entrapping at least 99.8% of airborne particles 0.3 microns in diameter or larger.

*Hidden Damage*

Damage not visible on the surface

*HVAC*

Heating, ventilating, and air conditioning.

*Hygrometer*

An instrument for measuring the humidity of the surrounding air.

*Independent Adjuster*

An insurance adjuster who handles losses for a variety of insurance companies on a fee basis.

*Inventory*

An item-by-item listing of a group of articles.

*Lien*

A legal claim which one person has upon property of another, often as security for a debt.

*Line Item*

Work shown as an individual entry in a work estimate.

*Like, kind and quality*

Similar in type, function, and value, but not identical.

*Licensed Tradesman*

Plumber, electrician, etc.

*Masking*

A protection for surfaces nearby paintwork, often involving paper and tape.

*Mortgage Company*

The lender from whom the mortgage is obtained.

*Mortgage Clause*

A requirement in building insurance to include the mortgagee or lender as a payee on any check issued under the policy.

*On-Location*

Performed on site as opposed to the restorer's warehouse.

*Open Item*

An item listed in an estimate, which the cost cannot be determined without further examination

*Overhead & Profit*

A combined allowance covering overhead expense and operating profit.

*Oxidize*

A chemical reaction in which an **elemnt** reacts with oxygen to form a different substance.

*Ozone*

A variation of oxygen which contains an extra oxygen atom, rendering the molecule unstable. Ozone is used as a deodorant.

*Pack Out In*

The packing and transporation of all personal property to a restoration warehouse for cleaning and storage.

*Paint Grade*

Moldings that contain finger joints, making them inappropriate for clear finishes

*Plastic Fires*

A fire involving polymers as a primary fuel, resulting in highly acid fire residue.

*Plenum*

A main air duct serving one or more distribution ducts.

*Pre-loss Conditions*

The appearance and state of repair which existed prior to the loss.

*Pre-existing Damages*

Damage present before a loss.

*Protein Fire*

The slow burning of meat, fish, or fowl, which generates a highly obnoxious and relentless odor, carried by a clear and often invisible residue.

*Punch List*

Near the end of a project, a list of work to be performed by the contractor.

*R & R*

Remove and Replace

*Remove and Reset*

To take apart a building component and reinstall it after other repairs.

*Replacement Costs*

The amount of money it takes to restore the dwelling to its pre-loss condition without depreciation.

*Rough In*

The initial piping and electrical wiring which are installed within walls.

*Scheduled Property*

Personal Property individually listed on an insurance policy, often accompanied by a description and appraisal.

*Scope*

Detailed estimate of repairs required to restore damage.

*Secondary Damages*

Damage, which arises out of primary damage, such as mildew, corrosion or fire odor.

*Short-Term Lodging*

Short lease on an apartment or house.

*Single Family Dwelling*

A house, not a duplex or an apartment.

*Soffet*

A enclosure which hides framing members, lighting fixtures, and unfinished space.

*Soot*

Fine black particles made up of carbon, produced by the incomplete combustion of fuel.

*Square*

A measure of roofing materials, equal to 100 sq. ft.

*Subrogation*

A standard policy term giving the insurer whom paid a claim the right to act in the name of the insured in recovering the funds from another party.

*Supplemental Estimates*

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

*Temporary Lodging*

Hotel or motel lodging.

*Temporary Repairs*

Emergency work performed immediately after damage has occurred.

*Thermal Fogging*

Circulating odor counteractants by igniting a combustible material in which they are dissolved.

*Time and Material*

A method of calculating charges by recording the hours worked, labor rates, materials cost and subcontractors charges.

*Total Loss*

An object or structure damages that are too severe to repair, or not cost effective to repair.

*Vault*

A secure enclosed area for the storage of personal property.

*Wainscoat*

A decorative facing, such as wood paneling, applied on the lower portion of an interior wall.

*Water Mark*

A water stain.

*Water Migration*

The movement of water within a material by capillary action.

*Wet Smoke*

Airborne combustion products containing a high liquid component in the form of aerosols, usually generated by smoldering, oxygen-starved fires.

*Work Authorization*

A document signed by a property owner requesting the contractor to perform damage repairs.

*Work Specification*

A comprehensive listing of work to be performed, including quantities, material specifications, and performing details.