

Major Fire Reconstruction The Phoenix Rises

Multi-Family Residence
Morris County, New Jersey • 2010

FITZGERALD ARCHITECTURE

DISASTER RESTORATION SERVICES

INSURANCE RESTORATION CONTRACTORS

A three-story, multi-family residence was significantly damaged by a fire that began on the second floor and spread to the third level, also damaging the entire roof. Contacted by the carrier adjuster, Fitzgerald Architecture Studio-Disaster Restoration Services (FAS-DRS) was on site within days, immediately contributing to the recovery process and ultimately reducing costs for the carrier. By including FAS-DRS in disaster recovery cases from the outset, carriers and their adjusters are able to bring in necessary architectural expertise early, often identifying required work prior to sign-off of estimates.

On-Site Evaluation

Unlike many other architectural firms most familiar with new construction code compliance, FAS-DRS professionals are intimately versed in all construction rehabilitation subcodes. In this instance we documented all fire-related damage and the impact to the building's structural integrity and identified additional code-mandated structural upgrades. We also brought in a structural engineer to further identify and document required repairs.



Coordination

As disaster recovery experts, FAS-DRS representatives develop and maintain relationships not only with adjusters but also with zoning and building code officers, building code inspectors and contractors, enabling us to identify local requirements and eliminate unforeseen delays in restoration. For this multi-family residence, consultations with the adjuster and knowledge of local parameters allowed for determination of a defined recovery plan.



Analysis and Documentation

FAS-DRS prepares comprehensive documentation for all restoration projects, identifying structural damage, required repair work and related necessary information, such as location of relevant electrical devices. We also provide architectural drawings when requested by the contractor or adjuster. This multi-family residence required both restoration and upgrades. The FAS-DRS report identified those requirements and outlined recovery work that would meet the carrier's obligations at the minimal necessary expense.



Outcome

Normal development of a restoration plan for a project such as this is four to six months. FAS-DRS was able to complete our evaluation and deliver documentation and architectural drawings in 22 working days – saving the carrier more than three months in additional living expense (ALE) and lost rent reimbursement outlays.



Thomas P. Fitzgerald, AIA | **Fitzgerald Architecture Studio**
67 Main Street | High Bridge, NJ 08829 | P.908.638.4848 | F.908.638.4555
info@fitzgeraldstudios.com | www.fitzgeraldstudios.com

Solving Life's Interruptions... Quickly

Storm Damage Restoration

Expanding Roots

Single-Family Residence
Maplewood, New Jersey • 2010

FITZGERALD ARCHITECTURE

DISASTER RESTORATION SERVICES

INSURANCE CARRIER ADJUSTERS

A summer storm caused a 36-inch-wide tree to fall on this single-family home, causing significant damage to the roof and attic, chimney, porch and deck, as well as destruction of a car. Fitzgerald Architecture Studio-Disaster Restoration Services (FAS-DRS) was on site within days of the accident, brought in by the contractor retained by the carrier adjuster. Early inclusion of FAS-DRS in the assessment team for projects of this magnitude ensures a more timely assessment of damages and required work than is typically possible when architectural expertise is retained at a later date.

On-Site Evaluation

The extent and variety of injury to the home required the proper evaluation of damage to existing structures and systems and necessary repairs, as well as prevention of additional damage due to temporary protective measures that could result in additional costs for the carrier. FAS-DRS involvement from the outset enabled proper evaluation and assessment that both ensured fair treatment of the homeowner and clear definition of true costs for the carrier.



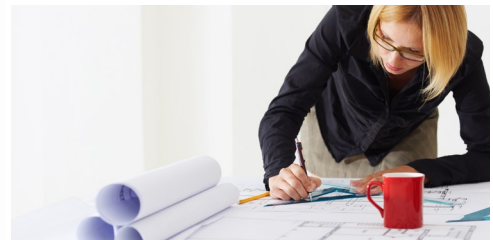
Coordination

In addition to working closely with the adjustment team to define an appropriate restoration plan, FAS-DRS was approached by the homeowners, who had been considering renovations prior to the accident. They requested architectural plans for home improvements unrelated to the damage. Inclusion in the project from the outset enabled FAS-DRS to identify both necessary repairs and renovation opportunities at an early juncture that maximized the efficiency of the work.



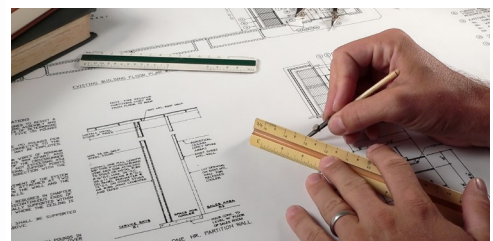
Analysis and Documentation

Acting as a member of the adjustment team, FAS-DRS provided the carrier a full report of damages and necessary restoration work, including code-mandated upgrades, as well as architectural drawings for that defined work. In addition, FAS-DRS provided the homeowners architectural plans for desired renovations, which were ultimately completed. This delineation of disaster documentation and renovation drawings clearly defined the financial responsibilities of both the carrier and homeowner while protecting the interests of both.



Outcome

Restoration plan development that entails accident and repair evaluation, documentation and architectural drawings combined with additional renovation work plans typically would take three months. FAS-DRS inclusion in this project from the outset enabled us to produce all documentation and plans in 21 working days – resulting in considerable savings for the carrier.



Thomas P. Fitzgerald, AIA | **Fitzgerald Architecture Studio**
67 Main Street | High Bridge, NJ 08829 | P.908.638.4848 | F.908.638.4555
info@fitzgeraldstudios.com | www.fitzgeraldstudios.com

Solving Life's Interruptions... Quickly

Accident Repair Open for Business

Commercial Facility - Small Restaurant
Fort Lee, New Jersey • 2010

FITZGERALD ARCHITECTURE

DISASTER RESTORATION SERVICES

INSURANCE RESTORATION CONTRACTORS

A small roadside restaurant specializing in high-volume lunch traffic was forced to close after a traffic accident damaged the storefront wall and windows, resulting in loss of revenue and interruption of service to customers. Fitzgerald Architecture Studio-Disaster Restoration Services (FAS-DRS) was on site within days after being called in by the contractor retained by the carrier adjuster to assess the project and prepare an estimate for recovery. FAS-DRS involvement in the project's early stages both helped clearly define restoration cost responsibilities and allowed for faster resumption of business operation – and revenue – for the policy holder.

On-Site Evaluation

In evaluating the building and damage, FAS-DRS determined that additional structural upgrades not directly related to the accident would be mandated by construction rehabilitation subcodes. Our assessment helped determine that not all upgrading costs would be the responsibility of the carrier. Unlike many other architectural firms most familiar with new construction code compliance, FAS-DRS professionals are intimately versed in all rehabilitation subcodes, a unique benefit of FAS-DRS project involvement at early stages.



Coordination

FAS-DRS representatives contacted local building code officials to establish a working relationship and identify a recovery path process that would lead to restoration and upgrading in the quickest and least costly manner. In addition, while FAS-DRS worked closely with the contractor retained for the project by the carrier adjuster, WE was able to bill the carrier directly for our contributions, alleviating undue administration for both the contractor and adjuster.



Analysis and Documentation

FAS-DRS prepared a comprehensive report of all damages and restoration work, as well as additional code-mandated upgrading requirements for the project. Architectural drawings were provided for the work, a step frequently taken after disaster documentation has been completed, often resulting in an additional two weeks to a month of project delay.



Outcome

FAS-DRS completed our work in just 16 days, as compared with a typical turnaround of two months had we not been retained early in the project. Early project involvement allows FAS-DRS to quickly identify damage and required restoration and upgrading work – both related and unrelated to the incident – prior to completion of estimates. In this case, our involvement allowed the business to reopen faster and saved the carrier potential additional expenditures.



Thomas P. Fitzgerald, AIA | **Fitzgerald Architecture Studio**
67 Main Street | High Bridge, NJ 08829 | P.908.638.4848 | F.908.638.4555
info@fitzgeraldstudios.com | www.fitzgeraldstudios.com

Solving Life's Interruptions... Quickly

Water Damage Restoration Back on Dry Footing

Single-family Residence
Montville, New Jersey • 2010

FITZGERALD
ARCHITECTURE

DISASTER RESTORATION SERVICES

INSURANCE RESTORATION CONTRACTORS

A winter cold snap caused second floor pipes of this single-family home to freeze and crack while the owners were away. Damage was severe, including to all floors and finishes, wiring and electrical components and structural framing. Fitzgerald Architecture Studio-Disaster Restoration Services (FAS-DRS) was on site the same day as the adjustor to assist in the project assessment from the outset. In many cases architectural expertise is not called upon until a contractor has been retained, often leading to re-assessment of damages and required work and delays in commencement of restoration.

On-Site Evaluation

FAS-DRS helped determine that all flooring and finishes and wiring and electrical components needed replacement. In assessing structural damage, our expertise in construction rehabilitation subcodes allowed us to identify both necessary repair work directly related to the water damage as well as additional upgrades mandated by code. This expertise ideally positions FAS-DRS for early involvement in disaster restoration projects.



Coordination

Having been brought in at initiation of the project assessment, FAS-DRS was able to work closely with both the carrier and adjustor to ensure rapid progress in developing a restoration plan. Relationships and familiarity we maintain with local building code officials also enabled us to strengthen the project team's local effectiveness.



Analysis and Documentation

As a key component of a restoration development project team, FAS-DRS prepares a comprehensive report of all damages and restoration work, as well as additional code-mandated upgrading requirements for every project. We also provide architectural drawings when requested by the adjustor or contractor, required for any structural repair. Early consideration of architectural drawings frequently shortens restoration plan development time and saves carriers money.



Outcome

Development of a restoration plan typically takes three to four months when following a normal process of an adjustor retaining a contractor, who then contacts an architectural firm for drawings. Due to FAS-DRS involvement in the project at initiation we were able to provide both comprehensive documentation and construction drawings within 15 days, ultimately reducing the time of the disaster and the period the property owners were out of home and associated costs for the carrier.



Thomas P. Fitzgerald, AIA | **Fitzgerald Architecture Studio**
67 Main Street | High Bridge, NJ 08829 | P.908.638.4848 | F.908.638.4555
info@fitzgeraldstudios.com | www.fitzgeraldstudios.com

Solving Life's Interruptions... Quickly