

Project Profile

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Project Background – Fire Damage Mitigation, Restoration & Reconstruction

Client(s): State Auto Insurance Customer

Month/Year, Project Type, Environment, Location & Proj. Mgr.: January 13, 2011 – Fire Damage – Single Family Residential Structure - Atlanta-metro area – Fire Origin – Owner Discarded Fireplace Ash/Coals - Reignited on Rear Deck, Blair Sperry, Senior Estimator & Senior Project Mgr., FCR

General Scope: Fire damage mitigation, board up, emergency fencing, emergency lighting, Fire Watch/Security & contents management. FCR also provided salvageable contents cleaning, complete demolition & reconstruction.

Total Project Cost: \$523,262

FCR's Fees: \$523,262

FCR's Role: Emergency Mitigation, Security, Fire Watch, Emergency Pack-out, Complete Demolition, Complete Reconstruction, & Permitting

Description & Origin: Homeowner & his wife enjoyed an evening by the fireplace the night before the incident. While waiting for his wife to get ready for a trip to the market, the homeowner decided to clean-out the fireplace.

He temporarily placed the discarded ash, & what were believed to be cold coals, into a bucket on the rear deck of the 3-sided brick home. He got distracted when his wife alerted him she was ready to leave. He inadvertently left the bucket on the rear deck and departed for the market.

Apparently, a gusty wind reignited the coals in the bucket and caused the rear deck to catch fire. Upon their return from the market they found their home fully involved with the Gwinnett County fire department battling a raging fire.

Full Circle was contacted by the insurance adjuster since he was in the New England area handling losses and would be unable to make the trip as soon as desired. He requested FCR evaluate the extent of the damage and send him photos of the home.



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**Initial Mitigation -
Equipment/Protocol:**

Upon release by the fire department, FCR provided the adjuster the information he needed and immediately initiated a safety & security plan, assessing scope & working with structural engineers to evaluate the structural integrity of the remaining home. The plan included security fencing, security/fire-watch, & board up of damaged windows & doors. FCR assessed the structural damage to the building considering what would be necessary to retrieve salvageable contents from the basement, where floor joists were severely cracked due the tremendous excess weight of the water & forming ice above due to the extreme temperatures. Proper precautions were taken with regard to health concerns due to airborne contaminants.



**Contents
Management:**

FCR worked with the adjuster and homeowner in determining contents to be preserved, including nearly 300 antique & modern firearms not scheduled on the insurance policy valued in a range of \$150k to \$250k & 25k rounds of ammo. These items were wiped, dried, & stabilized with gun lubricant, photographed, catalogued, inventoried and separated from other items for security purposes. The firearms along with remaining contents were inventoried & transported to Full Circle's warehouse for cleaning, deodorization, restoration and storage until the reconstruction was complete.



Challenges/Obstacles:

Stabilizing structure from within, sifting through tremendous amounts of debris searching for an unknown # of valuable/security issue laden content, deteriorating weather conditions, cold temperatures & the formulation of ice.

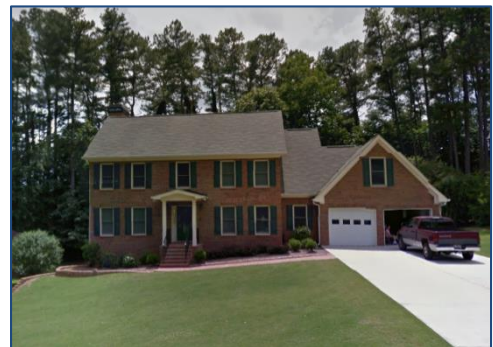


Results:

FCR GC: Complete Demolition & Reconstruction of the structure. FCR provided the homeowner with a high-quality product.

**True Value /
Additional Value:**

Minimizing content loss, maximizing salvage of personal items, flexibility in expanding the footprint/ square footage of the home during rebuild adding space and features desired by the homeowners.



Insurance Adjuster:

Scott Terra, Sr. Property Clm. Spec., State Auto Ins.