

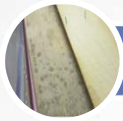
A Real Claim: The 18 Month Journey

Lynn Shugars, Greg McCarty and Tom Vaccara

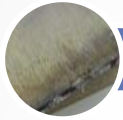
July 20, 2016



Timeline



October 17, 2013: Work Order Submitted



October 21, 2013: Physical Inspection Conducted



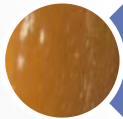
October 26, 2013: Mold Assessment IAQ Performed by Quality Air Specialists



November 4, 2013: Follow-Up Inspection of Crawlspace



November 15, 2013: Meeting and walk thru with AIG Insurance Claims Adjuster



November 2013 – February 2014: Additional Assessments IAQ Performed of All Building Wings



June 2014: Reimbursement letter from AIG



July 2014: Cabinetry Tear-Out & Mold Assessment



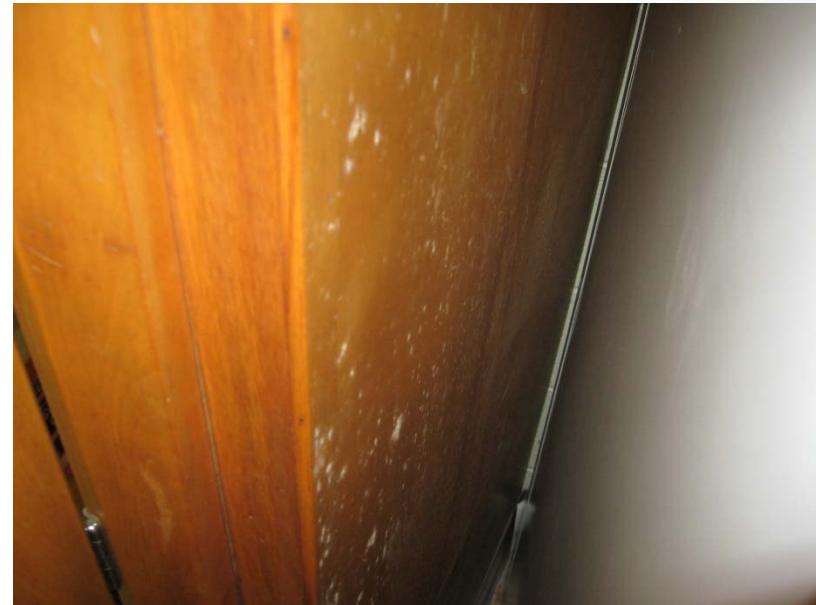
Timeline



October 17, 2013:
Work Order Submitted



October 21, 2013:
Physical Inspection Conducted









Timeline

October 26, 2013:

Mold Assessment IAQ Performed by Quality Air Specialists













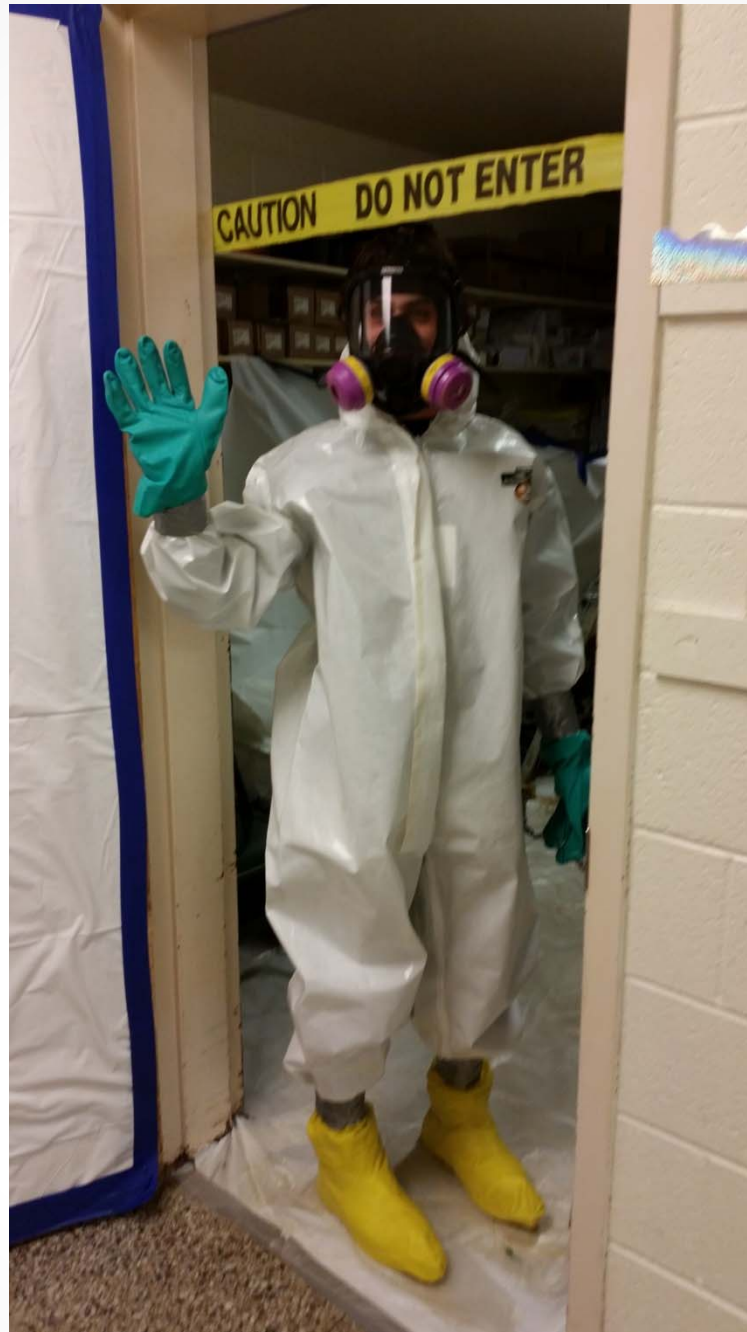


Timeline



November 4, 2013:
Follow-Up Inspection of Crawlspace









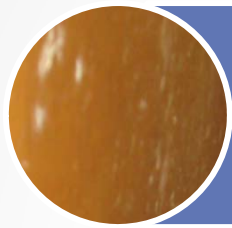
Timeline



November 13, 2013: Meeting and walk thru with AIG
Insurance Claims Adjuster



Timeline



November 2013 – February 2014:
Additional Assessments IAQ Performed of All Building Wings







Timeline



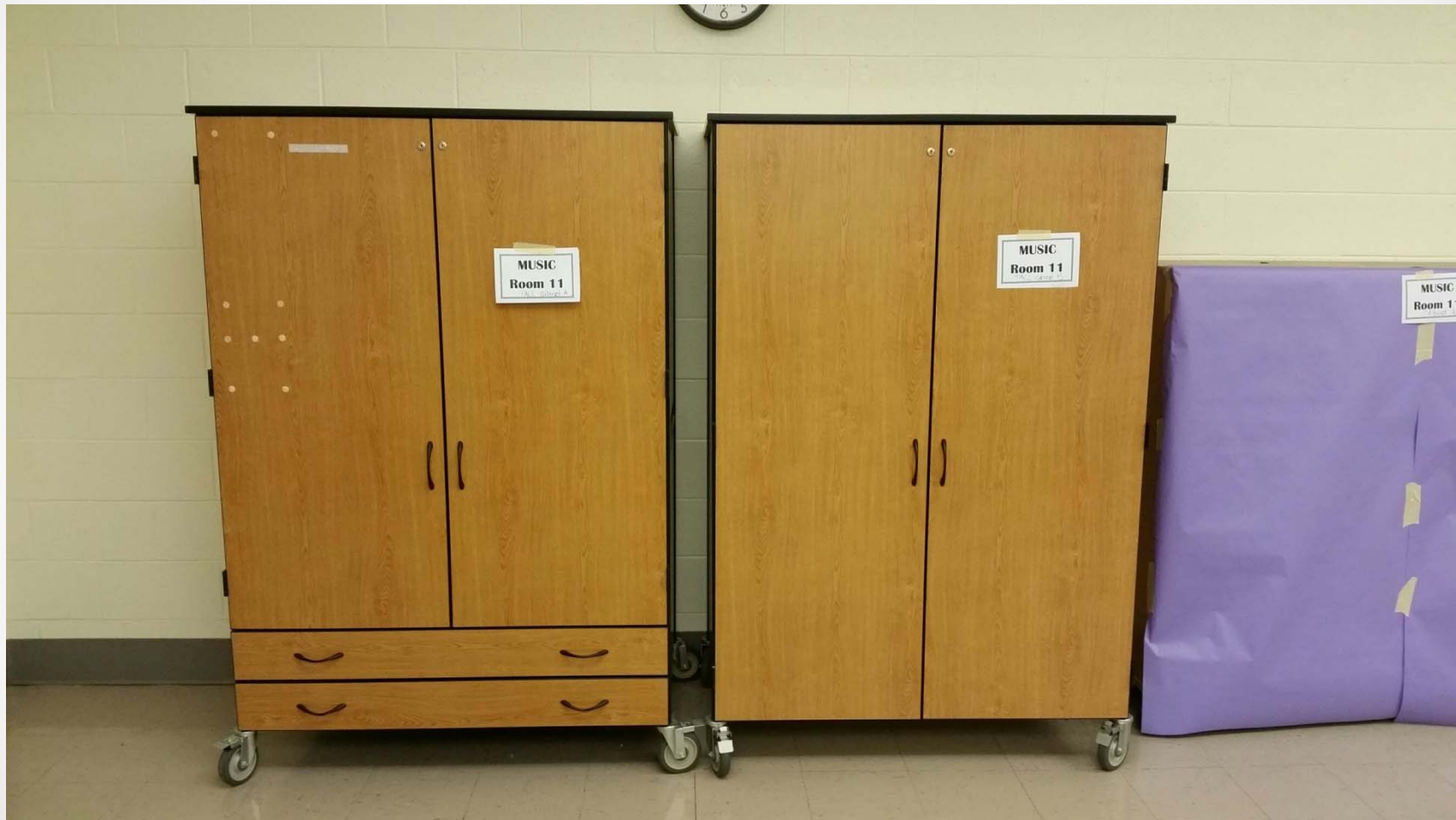
July 2014:
Cabinetry Tear-Out & Mold Assessment







Cabinetry Replacement Solution



Cabinetry Replacement Solution



Lessons Learned

- Developed classroom guidelines targeting items that could promote mold growth such as:
 - Limit classroom throw rugs
 - Eliminate stuffed animals
 - Eliminate all wicker items (chairs, baskets, etc.)
 - Eliminate tennis balls on chair feet
 - Limit decorations
 - Limit house plants to educational purposes only
 - Eliminate all personal furniture (rocking chairs, shelving, microwaves, refrigerators, etc.)
 - Use of dehumidifiers were in limited use prior. All rooms currently use them



Lessons Learned

- Replaced all furniture that deemed susceptible to mold, those with porous surfaces
- Strive to have all new furniture as portable as possible.
- Cubbies , book shelves and wardrobe closets on wheels.
- No stationary furniture and no furniture to be permanently attached.
- All furniture comes out for summer cleaning. Room and furniture can be completely cleaned and inspected for mold



Lessons Learned

- Planned and budgeted for the above items by requesting to keep insurance claim open until all built in suspected furniture was removed in summer of 2014.
- Mold was found behind the old built in cabinets and new cabinets were purchased through insurance. Budget for further remediation through a referendum the following year including drainage installation around the perimeter of the building.
- Completed summer of 2015



Financials

- Environmental Testing - over \$25,000
- Remediation Costs - \$160,000
- HVAC Duct Cleaning - \$12,190
- Overtime, dumpsters & maintenance materials - \$25,923
- Classroom supplies – Over \$90,000
- Replacement Furniture - Over \$82,193
- Drainage project around building - \$423,640



Total Costs

Total Costs:	\$818,946
Insurance Claim Recovery:	\$141,330
Total Paid By District:	\$677,616

Insurance Submittal

Submitted:	\$147,696
Paid:	\$141,330
Not Paid:	\$ 6,366



Any Questions?



THANK YOU!



KEEP
CALM
AND
BE

PROACTIVE

