

Winter Weather Claims

With winter not far away, many property owners and insurance companies find themselves still filing and processing claims from the winter snowstorms of 2007-2008. There is a variety of reasons for this. One is that damage caused by the wind, ice and snow of New England winters may not be apparent upon casual observation. It may be weeks or months before someone notices that a building is showing signs of damage and a claim is submitted to the insurance company. If a structure is used seasonally – closed up for the winter and occupied or used in the summer only – it is not uncommon for the owners to be totally unaware that there may be problems until they arrive to open up for the season.

Once a claim has been submitted, it becomes necessary to determine the cause and extent of structural damage and the cost to repair it. Often a building will have pre-existing minor damage, so it may also be necessary to separate damages from deterioration caused by age and use of the structure from damages caused by the winter weather. The longer the time from the date of damage, the more difficult it can become to determine cause.



Property owners can help to streamline the processing of their claims. Some suggestions based on information derived from NAIC and insurance.com are:

1. File claims as soon as possible.
2. Provide complete, correct information to the insurance company.
3. Keep copies of all correspondence with the insurance company.
4. Ask questions about anything that is not clear.
5. Don't make permanent repairs before the damage is inspected.
6. Take pictures of the damage as soon as it is discovered and make them available to the claims adjuster.
7. Determine the cost of repair before meeting with the claims adjuster.
8. Provide the claims adjuster with records of any improvements made to the property.
9. If possible, check on seasonal property periodically when it vacant.

These few simple steps taken by property owners can help expedite the claims process on any type of structural claim. **Roaring Brook Consultants, Inc.** can help by providing services such as failure analysis, determination of causation, and cost estimating. We have over 30 years experience in providing a wide range of technical services to the insurance industry and to property owners.



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ENGINEERING A BETTER FUTURE

Fall 2008

Terra Solutions in Montreal

Terra Solutions, LLC traveled to Montreal, Canada in September to participate in the U.S. Consulate's Gold Key Service. The Gold Key Service is offered by the Commercial Services of the U.S. Department of Commerce. It schedules appointments with prescreened potential buyers, sales representatives, and business partners. The goal is to match companies in the U.S. with foreign companies to promote U.S. businesses in the international marketplace.

Terra Solutions, accompanied by Pierre Richer, the Senior Commercial Specialist in Montreal, engaged in meetings with four companies. Terra Solutions provided sales presentations in English and French and demonstrated its odor control products. The Canadian market appears to be a viable market for products and services offered by Terra Solutions. The Province of Quebec gives strong incentives to Canadian companies to utilize "green" technology for addressing odor control.

Terra Solutions is now set up with an Importer Number and has confirmed all the necessary details with Canadian Customs and the Canada Revenue Agency to import products into Canada. Efforts to negotiate contracts and establish Terra Solutions in the Canadian market have advanced as a direct result of participation in the Gold Key Program.



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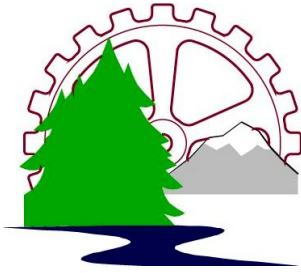
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Finding Road Boundaries – No Easy Task

by William J. Gallot, P.L.S.

I often cringe when a prospective client says, “This survey should be easy – there are roads on two sides.” You might think that’s true. However, determining the location of the edge of the right of way can involve a significant expenditure of time. The road pavement is easy to see. You can walk up to it and put your toe on the white line. But where is the right of way line? Good question.

Roads can be created at the town, county or state level. Each presents its own issues. Most newer state roads, say from about 1935, will have plans that show the edge of the right of way and other features that will aide in locating the edge of the right of way on the ground. Granite bounds are usually shown placed along the road right of way. So there’s no problem – except that the bounds aren’t always there. The plan may say they are, but you can spend an hour or two looking and find nothing. Maybe try the trusty metal detector? Alas, granite isn’t magnetic. Granite is durable, but easily hidden when covered with just an inch or so of soil.

Expansion of the search may reveal additional bounds, but they may be shattered and leaning as a result of being struck during one or more of the annual mowing of the grass in the right of way. Expanding the search even farther may finally reveal usable bounds. It would not be unusual to find two that are one mile east of the lot and one that is $\frac{3}{4}$ of a mile west of the lot. If the area of the lot is only 3 acres, locating the right of way bounds will take twice as long as performing the remainder of the fieldwork.

The lack of reliable monuments is a common problem in locating all road rights of way. In newer subdivisions this is less of a problem, but monuments still get lost through burial or disturbance during road and building construc-

tion. I can’t count how many lot corners I have found that had been mangled by lawnmowers.

Old county roads will have a description of the road layout that is recorded at the County Commissioners Office. Most of these descriptions date from the 1700’s and 1800’s, depending on when the county was established. There may be some records from the early 1900’s, but most road creation in the 1900’s was done at the town or state level. The county road layouts can be very detailed, providing bearings and distances for the right of way and including the right of way width. The trick is finding a reliable starting point for the road. I have read a description with the starting point described in 1847 as “an old anvil buried in the center of the road”. You look and find that the road is now a major highway, obviously rebuilt since 1847.

We do the best we can to gather the information needed to complete the survey in a timely, cost effective way. However, the apparently easy task of locating the right of way line for the road can involve significant work and turns out to be no easy task after all.

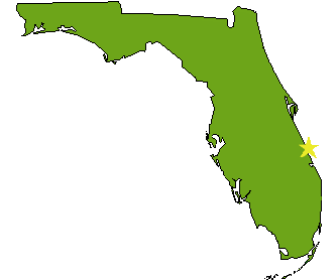
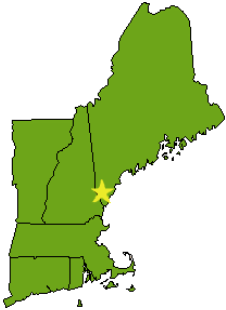


What is left of a concrete highway bound on Route 4 in Berwick, ME



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We Welcome Your Comments

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