
Restoration Industry Terminology

A

ACTUAL CASH VALUE	A form of insurance that pays damages equal to the replacement value of damaged property minus depreciation; Abbr. ACV (Insurance Institute).
ACV	See Actual Cash Value.
ADA	See Americans With Disabilities Act.
ADDENDUM	An addition to a completed written agreement. Most commonly a change to a contract or explanation of points within a contract (Legal Dictionary).
ADDITION	A part of a structure built after the original construction was completed.
ADDITIONAL LIVING EXPENSE	Form of extra expense insurance provided by [homeowners'] [insurance] policies for temporary shelter due to damage by a covered peril that makes the home temporarily uninhabitable. (Insurance Institute). Abbr. ALE. Investigate applicability to renters' insurance. abbr. ALE Investigate applicability to renters' insurance.
ADJUST	The act of determining the amount to be paid in the settlement of an insurance loss.
ADJUSTER	An individual who values insurance losses for one of the parties to the claim.
AFFIDAVIT	A written statement of personal knowledge, information, or belief voluntarily made under oath or affirmation administered by a lawfully authorized person.
AGENT	One empowered to act for or represent another.
Agglomerate	A group of individual, sub-micron-sized soot particles (which individually cannot be resolved using light microscopy techniques) that have clustered together to form a larger soot particle (subsequently greater than one micron in size and visible during an optical microscope examination).
AIR DISTRIBUTION SYSTEM	See HVAC Interior Surfaces.
AIR DUCT	A conduit for conveying air.
AIR DUCT COVERING	A material such as an adhesive, insulation, banding, coating(s), film, or a jacket used to cover the outside surface of an air duct, fan casing or duct plenum.
AIR DUCT LINING	A material such as fiberglass insulation used to line the inside surface of an air duct, fan casing, or duct plenum.
AIR FILTER	A device used to reduce or remove airborne solids from heating, ventilation and air conditioning systems.
AIR INLET	Any opening through which air is removed from a space and returned to an air distribution system or exhausted from the space.
AIR OUTLET	Any opening through which air is delivered to a space from an air distribution system.

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AIR TERMINAL UNIT	An appliance receiving, conditioning, and delivering air supplied through an air distribution system.
AIRBORNE PARTICLE	Any particulate that varies in size or in composition that is in the air.
ALTERATION	The modification of a structure or one of its components.
AMERICANS WITH DISABILITY ACT	A federal civil rights law that prohibits discrimination on the basis of disability in employment, state and local government, transportation, telecommunications, public accommodations, and commercial facilities. ADA Title II: Public Accommodations and Commercial Facilities provide mandatory architectural standards for new construction and alterations to meet access requirements. (U.S. Dept. of Justice). Abbr. ADA
APPRAISAL	An evaluation or estimate of the value of an object or other property.
APPROVED EQUAL	A substitution of materials or methods that are equivalent to or greater in type, function and value. See also Like Kind and Quality.
ARBITRATION	The process of resolving a dispute or a grievance outside of the court system by presenting it to an impartial third party or panel for a decision that may or may not be binding.
ARCHITECT	A professional, generally licensed, who designs buildings and other man-made structures. The architect may also produce design plans/drawings and specifications, as well as provide general supervision of contractors.
AS NEEDED	A reference to unknown quantities of materials, required time or necessary methods to achieve a particular result.
AS POSSIBLE	A reference to uncertainty as it relates to a specific outcome.
ASCR FOUNDATION	The Association of Specialists in Cleaning and Restoration Foundation, Inc., a nonprofit educational and research organization founded in 2001 and affiliated with the Restoration Industry Association, Inc.
ASCR INTERNATIONAL	Restoration Industry Association, Inc., formerly called ASCR International or the Association of Specialists in Cleaning and Restoration.
AUTHORIZATION	Legal empowerment to perform an action.
AVAILABLE MATCH	A reference to closest approximate substitute available for irreplaceable damaged materials.

B

BETTERMENT	An improvement that adds to the value of real property.
BIOHAZARD	A biological agent that constitutes a threat to living organisms and/or to the environment.
BLACK WATER	Grossly contaminated, unsanitary water originating from Category 1, 2 or 3 water sources. Also referred to as Category 3 water (IICRC Standard S 500).
BOCA	Building Officials and Code Administrators. See International Code Council.

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BROKER	An individual or firm who acts as an intermediary between a buyer and seller, usually charging a commission.
BUILDER'S RISK INSURANCE	A specialized form of property insurance to cover buildings in the course of remodeling or construction, usually obtained for a specific site.
BUILDING CODE	A series of ordinances enacted by a state or local governmental entity, establishing minimum requirements that must be met in the construction and maintenance of buildings. (BOCA Definition)
BUILDING ENVELOPE	The exterior of a structure (building) that encompasses exterior walls, floor, windows, roof, etc. and separates the conditioned areas from non-conditioned areas and which defines the environmental space within.
BUILDING OFFICIALS AND CODE ADMINISTRATORS	See International Code Council. Abbr. BOCA.
BUILDING PERMIT	A written authorization from a statutory authority to proceed with the construction of a project, and is generally based on approved drawings and/or specifications as required by local building code and zoning requirements.
BULK SAMPLING	A sample of material found in the HVAC system.
BUSINESS INTERRUPTION INSURANCE	Commercial coverage that reimburses a business owner for lost profits and continuing fixed expenses during the time that a business must stay closed while the premises are being restored because of physical damage from a covered peril, such as a fire. It also may cover financial losses that may occur if civil authorities limit access to an area after a disaster and their actions prevent customers from reaching the business premises. Depending on the policy, civil authorities coverage may start after a waiting period and last for two or more weeks. Also called loss-of-income insurance.

C

CABO	Council of American Building Officials. See International Code Council.
CARE, CUSTODY AND CONTROL	A condition which excludes property from liability coverage in standard commercial policies. In some cases it is determined to entail physical possession of the property; in others, any party with a legal obligation to exercise care with respect to property has been deemed to have that property in its CCC.
CARPET AND UPHOLSTERY CLEANING INSTITUTE	A membership interest group within the Restoration Industry Association. Abbr. CUCI.
CATASTROPHE	A term used for statistical recording purposes to refer to a single incident or a series of closely related incidents causing severe insured property losses totaling more than a given amount, currently \$25 million. (III definition, 2007)
CATASTROPHE DEDUCTIBLE	An increased deductible required of an insured that is implemented by an insurer pursuant to the policy contract in the event of a catastrophic loss.
CATASTROPHIC LOSS	Loss in excess of the working layer, usually of such magnitude as to be difficult to predict and therefore rarely self-insured or retained. (Source IRMI)
CAUSE AND ORIGIN	The precise location and mechanism by which a fire originated.

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CERTIFICATE OF COMPLETION	A document used to substantiate the satisfactory completion of the scope of work or services to release the contractor from all legal liabilities of the construction process; designates the start of the warranty process.
CERTIFICATE OF SATISFACTION	A document used to substantiate the satisfactory completion of the scope of work or services.
CERTIFIED RESTORER	An advanced professional certification for property damage restorers who have been qualified by the Restoration Industry Association as meeting its standards of experience, training, and commitment to ethical practice. Abbr. CR.
CHAIN OF CUSTODY	A reference to documentation establishing physical and lawful possession of materials or property and transfer of materials and property between entities. Documentation includes date, location, names, and signatures of those transferring and those receiving material or property (free dictionary).
CHAIN OF CUSTODY FORM	The chronological documentation, and/or paper trail, showing the seizure, custody, control, transfer, analysis, and disposition of evidence, physical or electronic.
CHANGE ORDER	A contract alteration modifying initial scope of work and/or project schedule; requires written, mutual agreement between parties.
CHAR	Particulate greater than or equal to 1 micron in size made by incomplete combustion which may not deagglomerate or disperse by ordinary techniques, may contain material which is not black, and may contain some of the original material's cell structure and inorganic materials.
CLEAN WATER	Water originating from building supply lines, tubs or sinks without contaminants, appliance supply lines, melting ice or snow, falling rainwater, and broken toilet tanks and bowls without contaminants. Clean water deteriorates in cleanliness in contact with structural materials, contents, soil, other contaminants, and as time elapses. Also referred to as Category 1 water. (IICRC)
COILS	Devices inside an HVAC system that temper and/or dehumidify the air handled by the HVAC system. These include heat exchangers, with or without extended surfaces, through which water, ethylene glycol solution, brine, volatile refrigerant, or steam is circulated for the purpose of total cooling (sensible cooling plus latent cooling) or sensible heating of a forced-circulation air stream.
COINSURANCE	Joint assumption of risk between the insurer and the insured. A penalty can be imposed on the insured by the insurance carrier for under reporting/declaring/insuring the value of tangible property or business income. The penalty is based on a percentage stated within the policy and the amount under reported. (TD)
COINSURANCE REQUIREMENT	An insurance policyholder's obligation to insure property to a specified percentage of value as a condition of receiving full payment from insurance carrier on a loss.
COMBINATION FIRE AND SMOKE DAMPER	A device that meets both the fire damper and smoke damper requirements.
CONSEQUENTIAL DAMAGE	Damage incurred as an indirect cause of the loss. See also Incidental Damages.
CONSIDERATION	The compensation or fee paid.
CONSTRUCTION GRADE	A term used to indicate lumber grades that are suitable for construction applications (adapted from WWPA). Grading is performed by lumber manufacturers under the American Lumber Standards Committee Voluntary Product Standard 20.

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CONTAINMENT	A physical barrier constructed to isolate a contaminated area within a structure for the purpose of restoring the affected area without spreading contaminants to other parts of the building.
CONTAMINATION	The presence of sewage, wastes, chemicals or other material rendering an article, habitation or substance unfit for use, usually for reasons of toxicity and health.
CONTENTS	Personal property, also known as chattel, and distinguished from the building or structure.
CONTENTS MANIPULATION	The required handling and positioning of personal property during the course of repairs or emergency services.
CONTRACT	1. A legally binding agreement between two or more competent parties in which an offer is made and accepted, and each party benefits. 2. An agreement between two or more parties which creates obligations to do or not do the specific things that are the subject of that agreement.
CONTRACTOR	1. A party to a contract. 2. (n.) A person who executes the building or modification of man-made structures or natural terrain.
CORRUGATED METAL	Sheet plate or steel plate having a corrugated shape for strength, used as wall panels, roof decking, and floor decking.
COST PLUS	A method of billing for services performed that is based on contractor actual costs plus a percentage mark-up for overhead and profit.
COUNCIL OF AMERICAN BUILDING OFFICIALS	Merged into the International Code Council since 1997. See International Code Council. Abbr. CABO.
COVERAGE (INSURANCE)	The scope of protection provided under an insurance policy typically naming covered perils, property and locations covered, and the limits of indemnification.
CROSS CONTAMINATION	Causing contamination by means of transferring contaminants from one area to another.
CUCI	See Carpet and Upholstery Cleaning Institute.

D

DAMPER	A valve or plate that stops or regulates the flow of air inside a duct, chimney, vav box, air handler or other air handling equipment.
DEBRIS	The waste material from construction or a peril; damaged building or contents components awaiting disposal.
DECONTAMINATION	The removal of toxic, allergenic or dangerous substances from a building, contents or space.
DEDUCTIBLE	A clause within an insurance policy that states a specified amount (either fixed or by percent) that is subtracted from the settlement of each covered incident.
DEHUMIDIFY	Removal of moisture from the air, object or building materials.
DEMOLITION (DEMO)	The dismantling or removal of a structure or its components.

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DEPRECIATED VALUE	The value remaining after deduction for depreciation.
DEPRECIATION	The amount or percentage by which something decreases in value over time.
DESTRUCTIVE TESTING	Investigative demolition to a structure with the intent of identifying hidden pollution or other malady.
DIFFERING SITE CONDITIONS	Variation in the circumstances, configuration, or environment of a site that may require special provisions or expense.
DIRECT DAMAGE	Physical damage to real or personal property.
DIRECTION TO PAY	A formal request, authorized by a named insured to their insurance carrier, that a third party be paid directly from the proceeds of their insurance policy after a loss.
DOOR TO DOOR	See Right of Rescission and/or Rescission Notice.
DRAFT	An order directing payment of a specific amount to a named person.
DWELLING	A shelter in which people live.

E

EIFS	See Exterior Insulation Finishing System.
EMERGENCY REPAIRS	The process of providing remedial action to a loss site to mitigate further damage.
EMERGENCY RESPONSE	The rapid response of service personnel, equipment and/ or materials to a damage site after a fire or other disaster to mitigate further damage.
ENDORSEMENT	A written addendum to an insurance policy which amplifies, restricts or modifies the original provisions.
ENGINEER	Academically degreed individual trained and professionally engaged in solving practical problems through the use of technology, mathematics, and scientific knowledge.
ENVIRONMENTAL PROTECTION AGENCY	
ENVIRONMENTAL PROTECTION AGENCY	U.S. government agency responsible for enforcement of environmental laws toward protection of human health and the natural environment. Regulates and enforces clean air and water Acts for the health and welfare of the public. Abbr. EPA
EPA	See Environmental Protection Agency.

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EPA REGISTRATION	Formal listing with EPA of a new pesticide before it can be sold or distributed. Under the Federal Insecticide, Fungicide, and Rodenticide Act, EPA is responsible for registration (pre-market licensing) of pesticides on the basis of data demonstrating no unreasonable adverse effects on human health or the environment when applied according to approved label directions. (EPA Definition)
EQUIVALENT	Equal in utility, value and appearance.
EXCLUSION	A provision in an insurance policy that eliminates coverage for certain risks, people, property classes, or locations.
EXTERIOR INSULATION FINISHING SYSTEM	A lightweight synthetic wall cladding building product that includes foam plastic insulation and thin synthetic coats; provides exterior wall finish and waterproofing in an integrated composite material system. See EIFS.

F

FACTORY MATCH	Manufacturers' exact replacement.
FAIR MARKET VALUE	The price at which an article would change hands between a knowledgeable buyer and seller, neither of whom is under pressure to complete the transaction.
FAN	An air moving device that creates a pressure difference causing airflow.
FIRE/SMOKE DAMPER	A device that meets the fire and/or smoke damper requirements.
FLOOD	A general and temporary condition of partial or complete inundation of two or more acres of normally dry land area or of two or more properties (at least one of which is the policyholder's property)." (National Flood Insurance Program)

G

GENERAL CONDITIONS	A list of cost items attributable to a given construction project and not delineated in the plans and specifications. They are usually items not associated with general overhead or administrative costs of a contractor and may include, but are not limited to, project cleaning, trash removal, permits, blueprint costs, design costs, direct labor, and site supervision.
GRADE	<ol style="list-style-type: none">1. The classification of materials according to their quality.2. The ground level at the outside walls of a building, or at any other point on a building site.3. To level or move earth into some desired configuration.4. The slope of a roadway, embankment, drain or plumbing line.
GRAY WATER	Water containing a significant degree of chemical, biological, and/or physical contamination and having the potential to cause discomfort or sickness if consumed by or exposed to humans. Also referred to as "gray water". (IICRC S500)
GROUND WATER	Water located beneath the surface of the ground in soil pore spaces and rock formation voids; generally an exclusion in property insurance policies.
GUARANTEE	A written commitment by a manufacturer, distributor or provider of a service, usually relating to the quality, durability or life expectancy of the product or service provided; a warranty.

H

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HAZARDOUS SUBSTANCE	Any solid, liquid, or gas that has the potential to harm humans, other living organisms, property, or the environment.
HEPA	High Efficiency Particulate Air (filter). A filter that is capable of removing 99.97% of particles down to 0.3 microns.
HIDDEN DAMAGE(S)	Compromised or degraded materials concealed from view during scope determination.
HOMEOWNERS INSURANCE	A package insurance policy providing property and liability coverages tailored to the needs of most homeowners and condominium owners. Various versions are available depending on the type of dwelling insured and the scope of protection to be covered such as buildings, appurtenant structures, unscheduled personal property, liability, and loss of use.
HOURLY RATE	A price charged per hour for service, equipment and tools.
HVAC COMPONENT ACCESS POINT	The point at which the ductwork or HVAC unit is accessed for inspection and sampling.
HVAC INTERIOR SURFACE	Any surface of the HVAC system in contact with the air stream.
HVAC MECHANICAL COMPONENT	See HVAC Interior Surface.

I

ICBO	International Conference of Building Officials. See International Code Council.
ICC	See International Code Council.
IICRC	See Institute of Inspection Cleaning and Restoration Certification.
IMPROVEMENTS	See Betterment.
INCIDENTAL DAMAGES	A loss that arises as a result of direct damage to property. See also Consequential Damages.
INDEMNIFY	To compensate an entity, person, or insured for incurred injury, loss, or damage.
INDEPENDENT ADJUSTER	An individual who values insurance losses on a contract basis for one of the parties to the claim.
INDIRECT COST	A cost that cannot be meaningfully traced to a specific product or production process; normally allocated to overhead.
INDIRECT DAMAGE	Loss resulting from direct damage to property, e.g., income and expense loss resulting from inability to use damaged property.
INDUSTRY STANDARD	An acknowledged measure of rules, regulations, and generally accepted practices.

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INSTITUTE OF INSPECTN, CLNG AND REST CERTIFICATION	A standard-setting body and certification registry that develops and monitors educational programs and standards for the inspection, cleaning and disaster restoration industries. Abbr. IICRC.
INSURED	The person(s) protected under an insurance contract.
INTERNATIONAL CODE COUNCIL	A nonprofit membership association serving the interests of code enforcement officials representing state and local governments that develops the codes used to construct residential and commercial buildings. Formed by the consolidation of CABO, BOCA, ICBO, and SBCCI. Abbr. ICC.
INTERNATIONAL CONFERENCE OF BUILDING OFFICIALS	See International Code Council. Abbr. ICBO.

L

LATENT DAMAGES	Present or potential damage not evident or active.
LEASEHOLD IMPROVEMENTS	Betterment performed by a tenant.
LIABILITY	The obligation to pay a monetary award for injury or damage caused by one's negligent or statutorily prohibited action.
LIEN	A legal claim against the property of another, usually created by having performed work on or advanced funds in connection with the property. See also Mechanics Lien.
LIEN RELEASE	A document that relinquishes a legal claim against the property of another.
LIEN WAIVER	See Waiver of Lien.
LIKE KIND AND QUALITY	A substitution of materials or methods that are equivalent to or better in type, function, and value. See Approved Equal.
LINE ITEM	A description in the scope of work stating an action or an item which may include unit cost and/or price.
LOSS	A reduction in the quality or value of a property or a legal liability.
LOSS OF USE	A provision in homeowners and renters insurance policies that reimburses policyholders for any extra living expenses due to having to live elsewhere while their home is being restored following a covered peril.
LOSS PAYEE	The party to whom payment will be issued as the result of an insurance loss.
LOSS-MITIGATION	See Mitigation.
LOSS-OF-INCOME INSURANCE	See Business Interruption Insurance.

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M

MARKUP	The amount (percentage) by which price exceeds cost.
MATERIAL SAFETY DATA SHEET	A form prepared by a manufacturer containing data on the properties of a particular substance for purposes of communicating procedures for handling and working with substance in a safe manner, including melting point, boiling point, flash point, toxicity, health effects, first aid, reactivity, storage, disposal, protective equipment, and spill handling. Abbr. MSDS.
MECHANICAL SYSTEMS HYGIENE INSTITUTE	A membership interest group within the Restoration Industry Association for environmental remediators and duct cleaning companies. Abbr. MSHI.
MECHANICS LIEN	A claim against real property for money owed to an entity for services and/or materials provided to improve the property. Also see Lien.
MEDIATION	A process of conflict resolution involving a third party who facilitates a mutual agreement.
MICROSCOPIST	An expert at using microscopes.
MITIGATION	Actions designed to stabilize and/or protect and secure structural components, contents, or the environment.
MOBILIZATION COST	Expenses incurred in assembling the required equipment, materials and personnel prior to the start of work.
MOISTURE	Diffuse wetness that can be detected as vapor in the atmosphere or as condensed liquid contained in materials or on the surfaces of objects.
MOLD	A type of fungus, ubiquitous in nature, which feeds on organic materials and requires a form of moisture to grow. While generally beneficial, some species may pose potential health risks.
MSDS	See Material Safety Data Sheets.
MSHI	See Mechanical Systems Hygiene Institute.

N

NAMED INSURED	The individual or parties insured, designated by the inclusion of their name(s) on the policy.
NATIONAL INSTITUTE OF DISASTER RESTORATION	A membership interest group within the Restoration Industry Association. Abbr. NIDR.
NATIONAL INSTITUTE OF RUG CLEANING	A membership interest group within the Restoration Industry Association. Also, the second corporate name of RIA. Abbr. NIRC
NIDR	See National Institute of Disaster Restoration.

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NIRC	See National Institute of Rug Cleaning.
NON-POROUS	Any surface of the HVAC system in contact with the air stream that cannot be penetrated by water or air, such as sheet metal, aluminum foil, or polymeric film used to line flexible duct.

O

OBSOLESCENCE	The state of being which occurs when a person, object, or service is no longer wanted even though it may still be in good working order.
OCCUPATIONAL SAFETY AND HEALTH ADMINISTRATION	Abbr. OSHA.
ODOR	An olfactory sensation experienced by individuals, often assumed to have an unpleasant connotation.
OPEN ITEM	A component of an estimate or scope of work for which cost, procedure, or resource is yet to be determined.
OSHA	See Occupational Safety and Health Administration.
OVERHEAD	Expense(s) necessary to business operations unrelated to a specific product or service sold.
OVERHEAD & PROFIT	See definitions for Overhead and for Profit.

P

PACK-OUT	The inventory, packing, and transport of contents.
PARTIAL LIEN WAIVER	
PERMIT	See Building Permit.
PERSONAL PROPERTY	See Contents.
PERSONAL PROTECTIVE EQUIPMENT	Clothing, helmets, goggles, or other gear designed to protect the wearer's body or clothing from injury by electrical hazards, heat, chemicals, and infection, for job-related occupational safety and health purposes. Abbr. PPE.
PLENUM	A compartment or chamber of the air distribution system to which one or more air ducts are connected and that forms part of the air distribution system.
POLICY	A written contract for insurance between an insurance company and policyholder stating details of coverage.
POLICY EXCLUSION	See definitions for Policy and for Exclusion.

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POLICY LIMITS	A maximum amount of insurance payable for a covered loss.
POROUS	Any surface of the HVAC system in contact with the air stream that is capable of penetration by either water or air. Examples include fiber glass duct liner, fiber glass duct board, wood, and concrete.
POST-CONDITIONS	
POWER OF ATTORNEY	A written authorization granting an individual or organization the right to act as one's agent.
PPE	See Personal Protective Equipment.
PRE-EXISTING CONDITIONS	A property's state-of-repair prior to a damaging incident.
PRE-LOSS CONDITION	The appearance and state of repair which existed prior to the loss.
PRIMARY DAMAGE	Damage caused by the immediate, direct impact of a peril, as opposed to secondary damage, which occurs over time.
PROFIT	The surplus of revenue generated over expenses incurred for a particular accounting period.
PROOF OF LOSS	A written statement submitted by the insured to the insurance company, containing certain information required by the insurer as a precondition to closing a claim.
PROXIMATE CAUSE	The origin or initiating mechanism of a loss.
PUBLIC ADJUSTER	Individuals retained by policyholders for purposes of preparing, filing, and adjusting insurance claims.
PUNCH LIST	A term describing a list of tasks necessary to finalize a substantially complete scope of work.
PYROLYSIS	A chemical change affected by heat.

Q

QUALITY ASSURANCE	A program for the systematic monitoring and evaluation of the various aspects of a project, service, or facility to ensure that standards of performance are being met.
QUALITY CONTROL	Systems and procedures that ensure products and services meet or exceed performance standards.

R

RATE PLUS	See Time and Material.
RELEASE	A signed document in which releasor indemnifies releasee of specific liabilities.

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RELEASE OF LIENS	See Lien Release.
REMOVE AND RESET	Removal of a component or item and reinstalling or resetting the same item back in place.
RENTERS INSURANCE	A package policy similar to homeowner's insurance except that dwelling coverage is limited to betterments installed by the renter. The policy also includes coverage for contents and liability.
REPAIR	To restore appearance and function after damage; to fix.
REPLACE	To provide an equivalent property or building component as a substitute for that which has been damaged or destroyed.
REPLACEMENT COST	A method for establishing property value for purposes of determining the amount the insurer will pay in the event of loss.
RESCISSION NOTICE	1. Advice to a customer, generally in writing, describing the terms by which the customer can exercise a statutory right to rescind or cancel a contract. 2. Communication from a customer to a contractor or service provider exercising the Right of Rescission to void a contract. See Right of Rescission.
RESERVATION OF RIGHTS	In insurance claims, a written agreement signed by the claimant that the insurer does not relinquish its rights under the policy by investigating a loss.
RESERVE	Funds set aside by an insurer to cover claims as they are reported, required by state insurance statutes.
RESTORATION	The process of bringing something back to its prior condition or better.
RESTORATION INDUSTRY ASSOCIATION	A nonprofit membership trade organization representing companies engaged in property damage repair and restoration, environmental remediation, and the cleaning of carpets, building interiors and high value rugs and textiles. Abbr. RIA.
RESTORATIVE CLEANING	The application of procedures designed to remove residues while retaining as much of the original character as possible.
RESTORATIVE DRYING	The process of removing moisture with a goal of restoring the property to equilibrium moisture content.
RESTORE	To return property to its pre-loss condition.
RIA	See Restoration Industry Association.
RIDER	A policy attachment that alters coverage and/or terms.
RIGHT OF RESCISSION	A law that provides to consumers the right to cancel contracts within three business days following contract acceptance. Definitions may vary by jurisdiction.

S

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OCCUPATIONAL SAFETY AND HEALTH ADMINISTRATION	See OSHA.
SALVAGE	v. To recover damaged property. n. Damaged property which retains monetary value.
SAMPLE	A small fractional part of a material or a specified number of objects that are selected for testing, inspection, specific observations or particular characteristics, i.e., Containing char fragments.
SANITIZE	The act or process of reducing microorganisms to safe levels as judged by public health agencies. (S500).
SANITIZER	A chemical agent that limits or controls microorganisms within an environment when used according to label directions. (S500)
SBCCI	Southern Building Code Congress International. See International Code Council.
SCHEDULED PROPERTY	Personal property which is individually listed on an insurance policy.
SCOPE	A detailed listing of the repairs required to restore property to its pre-loss condition.
SCOPE OF WORK	See Scope.
SECONDARY DAMAGE	Damage to materials and/or contents sustained from indirect or prolonged exposure to disaster contaminants; e.g., migrating or absorbed moisture or humidity, mildew growth, acid residue discoloration, etc. in contrast to "primary damage". (S500)
SELECTIVE DEMOLITION	The removal of specific selected building components.
SENTIMENTAL VALUE	A property restoration reference to objects assigned importance by their owners that is not supported by the objects' monetary value.
SHADING	A gradual color change across a surface.
SHALL	When the term shall is used in this document, it means that the practice or procedure is mandatory.
SHOULD	When the term should is used in this document, it means that the practice or procedure is recommended.
SICK BUILDING SYNDROME	Used to describe situations in which building occupants experience acute health and comfort effects that appear to be linked to time spent in a building, but no specific illness or cause can be identified. (U.S. EPA)
SMOKE	Solid and liquid airborne particulates and gases that evolve when a material undergoes pyrolysis or combustion, together with the quantity of air that is entrained or otherwise mixed into the mass.
SOFT COST	Expense(s) necessary to business operations yet not directly related to a specific product or service sold.

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SOOT	A submicron black powder generally produced as an unwanted by-product of combustion or pyrolysis. It consists of various quantities of carbonaceous and inorganic solids in conjunction with absorbed or occluded organic tars and resins.
SOOT CLUSTER	A group or agglomeration of individual soot particles.
SOUTHERN BUILDING CODE CONGRESS INTERNATIONAL	Abbr. SBCCI. See International Code Council
SPECIFICATIONS	The written requirements for materials, systems and workmanship in the construction or restoration of a building.
STANDING WATER	A term used in property restoration to describe excess water that requires removal.
STATUTE OF LIMITATIONS	A statute in a common law legal system that sets forth the maximum period of time, after certain events, that legal proceedings based on those events may be initiated.
STICKY TAPE	A section of tape with a sticky, solvent soluble adhesive used in the collection of particles from surfaces.
STORAGE	A space used for the storing and safekeeping of property.
STRUCTURE	A thing constructed; such as a buildings or bridges, not to include contents.
SUBCONTRACTOR	A person or company who works for a general contractor.
SUBROGRATION	Property insurance reference to legal process by which an insurance company, after paying a claim, seeks to recover the funds from a legally liable third party (Insurance Institute)
SUPPLEMENT	An addendum to an original scope or estimate.
SUPPLEMENTAL ESTIMATE	See Supplement.

T

TEMPORARY REPAIRS	Property restoration reference to structural or content related work for purposes of securing property, mitigating damage, or supporting rebuilding activity. See also Mitigation.
TENANT'S POLICY	See Renters Insurance.
TEST	To determine the extent of damage or the restorability of a material by applying various procedures and observing the result.
THIRD-PARTY CLAIM	A claim against a named insured by an individual or other entity not a party to the insurance contract; usually a liability claim.
TIME AND MATERIAL	A method of billing for services performed that is based on stated rates for labor, equipment and material plus a percentage mark-up for overhead and profit. See Rate Plus.

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TIME ELEMENT COVERAGE	Insurance to compensate for indirect, time-related losses such as Loss of Use, Business Interruption, Loss of Rents and Extra Expense.
TIME IS OF THE ESSENCE	A term used to express the need for haste in action or response.
TIME LIMITS	The period of time after a loss within which a proof of loss must be filed; also the time within which the insurer must respond to the proof of loss or pay the claim.
TOTAL LOSS	Property reference to damaged structural components or contents whose repair costs exceed their value.

U

UNIT PRICE	An amount shown in an estimate or contract as the price for a standard quantity of a particular material or service.
UNRECOVERABLE	Damaged beyond the possibility of cost-effective restoration and having no apparent market value.
UNSCHEDULED PROPERTY	Personal property insured under the Contents Property section of Homeowner's policies, expressed as a dollar limit for personal property not individually listed or described.

V

VISUAL INSPECTION	The inspection of a loss site without the use of instruments.
VOC	See Volatile Organic Compound.
VOLATILE ORGANIC COMPOUND	Organic chemical compounds with sufficient vapor pressure under normal conditions to vaporize and enter the atmosphere. Abbr. VOC.

W

WAIVER	An instrument or action which intentionally relinquishes a right, claim or privilege.
WAIVER OF LIEN	An instrument by which a person or organization relinquishes the right to invoke a lien against the property of another.
WARRANTEE	A person or party who provides a guarantee.
WARRANTY	A written statement by a manufacturer, contractor or service firm providing certain assurances to the purchaser regarding the future performance of a device, installation or service.
WATER DAMAGE	The destructive effects of water or moisture on buildings and personal property.
WATER LOSS INSTITUTE	A membership interest group within the Restoration Industry Association. Abbr. WLI.
WINTERIZE	The process of protecting a building from freezing when the primary heat source is not in commission.

Restoration Industry Terminology

WIPE	A small piece of uncolored, non-fragranced cellulosic or synthetic material used to collect combustion particles (char, soot, etc.) from a surface. Examples would be a cotton ball or pad.
WITHOUT PREJUDICE	Without any loss or waiver of rights or privileges. (Legal Dictionary)
WLI	See Water Loss Institute.
WORK AUTHORIZATION	A document signed by a property owner or agent and a contractor requesting that the contractor perform damage repairs and accepting responsibility for paying the contractor for the work; usually the document directs an insurer to pay the contractor or include the contractor as a payee on any check or draft issued for that claim.
WORK ORDER	A written directive to a contractor, subcontractor or employee authorizing the work to proceed.
WORK SPECIFICATION	A comprehensive listing of work to be performed, including quantities, material specifications and performance details; often appended as part of a contract.
WORKMAN'S COMPENSATION INSURANCE	Insurance covering liability of an employer to his employees for compensation and other benefits required by workmen's compensation statutes for injury, illness or death arising from their employment.