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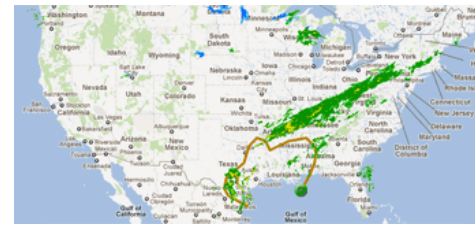
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**What:** \$2.5 million damage to Columbia International University's G. Allen Fleece library

**Where:** Columbia, South Carolina

**When (DOL):** May 8, 2010

**How the damage happened:** electrical fire

**The Process**

"The fire caused significant damage to the library itself and to its contents, such that the entire interior of the library had to be rebuilt," according to Jay Straughan, vice president of Enservio Commercial, a provider of inventory, valuation, salvage and replacement services that focus solely on commercial claims.

"It was what the construction industry would call a gut. They went back down to the studs and rebuilt the library wall, the floors and the ceiling. They did save the structural elements of the building. There was smoke damage to virtually all of the contents," Straughan said.

Columbia International University is primarily a religious education university with a library that housed approximately 185,000 books, Straughan said. 35,000 were deemed to be total loss and 150,000 were cleaned and saved, he said. In addition to books, there was a large amount of furniture and computers that were also destroyed in the fire.

The library's insurer retained Enservio's commercial contents team to handle the loss. The team began its work as soon as the site was available, about a week after the fire. At the peak of the project, over 30 employees worked six days a week in 10 hour shifts.

According to Straughan, the inventory and valuation of the books was completed in just a few months; however, his company was engaged not only to do the inventory and the evaluation, but also to oversee the process of replacing the 35,000 damaged books, to oversee the trucking of the 150,000 books that were conserved back to the library and to supervise the unpacking, sorting and re-shelving of all the books, as well as the replacement, processing and delivery of the replacement books which had to be interfiled with the 150,000 book part of the collection.

One of the challenges of this project, according to Straughan, was the logistical planning needed for the project. "For example, children's book tend to be tall and wide, so you have to have the right amount of tall and wide shelving to accommodate that part of the collection," he said.

In addition, it is necessary to know and understand the library's acquisition plan to accommodate the future growth of its collection.

The commercial contents team has handled many media claims in the past, Straughan said. For this project, the team's media specialist, a former librarian, ended up being a lead project manager. A second project manager, a former construction company president, was assigned to handle the logistical planning and order of operations.

"We were involved from basically the time of the fire until the library was dedicated," Straughan said.

The library reopened to students on January 17, 2012.

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No, emotional distress should not be considered.

Undecided.

It depends on the factors leading up to the pet's death.

Yes, emotional distress should be considered.

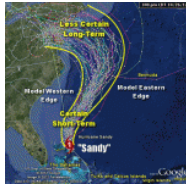


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