

# APPRAISAL SERVICES



Protecting your business and critical assets



**LUMBERMEN'S UNDERWRITING ALLIANCE**

# THE BENEFITS

Many clients have learned firsthand that a professional appraisal is the most valuable tool in helping them to establish the overall loss of assets following an unexpected occurrence such as fire, theft, or a catastrophic event. In addition to the above, an appraisal is also an indispensable risk management tool that can:



- assist you in establishing the proper amount of insurance to purchase;
- provide an indication of the current replacement cost of all Buildings and Equipment that are appraised;
- assist you in satisfying the co-insurance requirements of your property insurance policy;
- provide you an independent opinion of the physical depreciation of Buildings and Equipment;
- help you pinpoint concentrations of high value property;
- verify the existence of assets;
- support your claim for loss of assets that are severely damaged or completely destroyed; and
- assist in management planning and forecasting of capital assets.

# THE STAFF

LUA's appraisal staff have years of experience in servicing a wide variety of properties in the forest products industry as well as other industries throughout the United States and Canada.

As part of the LUA team effort, our appraisal staff takes pride in their work and strives to deliver to you a quality product to compliment your property insurance program. Subscribing to the corporate philosophy of personalized service, LUA's appraisal staff will take the time to meet with you and your key personnel to discuss their work, and, answer any questions you might have.

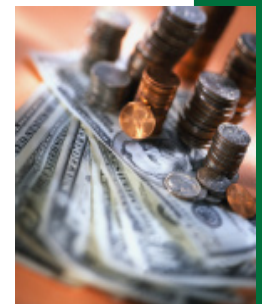
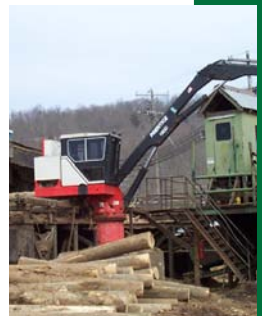
# THE APPRAISAL

LUA will deliver to you an electronic comprehensive report including photos covering all insured Buildings and Equipment. The appraisal is a process designed to provide you with an independent opinion of the value of your facility, based upon a systematic on-site observation of all Buildings and Equipment at your facility.

The appraisal report includes:

- a schematic of the property using computer aided design (CAD), which identifies each building that is in turn cross referenced to the appraisal contents. (This schematic is for illustrative purposes only and is not a certified site survey);
- a location wide summary of the replacement costs, and depreciated value of each and every building insured, as well as their associated equipment;
- for each building, a comprehensive description of the construction (measurements, construction materials used, permanent fixtures, interior construction, etc.);
- for each building, a detailed listing of most equipment on an item by item basis showing both the replacement cost and depreciated value.

*Note: As costs for such items as building code compliance, demolition, debris removal, site work, salvage, overtime or bonuses, soft costs, extraordinary fees, premiums or other contingencies are impossible to pre-determine, these items are not included in the final report.*



# Serving the needs of Canada and the United States



## LUMBERMEN'S UNDERWRITING ALLIANCE

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