

ON SIDE
RESTORATION®
Performance demonstrated.
Every day.



**FROM SPARK TO
RECOVERY**
*MANAGING FIRE LOSS
WITH CONFIDENCE*



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WELCOME

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**Executive, Special Projects,
ON SIDE**



KEY TAKEAWAYS

Understand:

- What parties are involved
- The roles of those parties
- The importance of Restoration Contractor selection
- Common questions of residents
- You are not alone!



WHO IS INVOLVED



Those working for Insurer (s)

Adjuster
Appraiser
Quantity Surveyor
Adjusters
Code Consultant
Environmental Consultant
Residents



Those working for the Bldg / Owners

Manager
Contractor / Vendors
Consulting Team
Structural Engineer
Architect
Mechanical Engineer
Electrical Engineer
Envelope Engineer

MANAGER / DIRECTOR ROLE

- Resource for contractor (reports, systems locations etc.)
- Key liaison with emergency responders and unit owners/residents
 - Communication execution
- Security and crowd control
- Social services
- POST: Wrap up, recovery, issuing payment

BROKER AND ADJUSTER ROLE

- Interpret policies (building / unit)
 - Exclusions
 - Subrogation
 - Various deductibles of stakeholders
- Limit liability
 - 3rd party vendors (Environmental, surveyors, appraisers etc.)

CONTRACTOR ROLE

- Work authorization(s)
- Document resultant damage (photos, drones, 360 imaging)
- Communicate with key stakeholders, status, issues, schedules etc.
- Occupational Health and Safety
- Critical Systems oversight
- Emergency Scope of Work
- Hazardous materials
- Fire and smoke remediation
- Water remediation
- Rebuild Estimate
- Rebuild Schedule





DAY 1

Scene Ownership

WHO CONTROLS THE SCENE?

Fire Department maintains control under the Fire Services Act

- They may release parts or all of the scene
- Control passes to the building manager. – *not the insurer* despite what some fire departments state
- Manager or Property Owner calls a **Qualified Restoration Services**



CHOOSING THE RIGHT CONTRACTOR

ARE THEY:

- ✓ Bonded and insured (Criminal record checks)
- ✓ Trained and certified in restoration disciplines
- ✓ Actively involved in trade associations

DO THEY HAVE:

- ✓ Proper liability coverage for high-risk work?
- ✓ Expert Project Managers trained for multi-unit, strata and commercial losses
- ✓ Equipment, resources, capacity and technology for large complex losses
- ✓ Accredited and vetted sub trade network
- ✓ Warranty and Solid Customer Service program
- ✓ **Your best interest at heart?**

SECURE THE SCENE

(Hand over from the fire dept. to On Side)

Goal: Care and control

- Protection of scene for municipal and insurance fire investigators (Police, Fire Dept., Manager, Unit insurers)
- Assignment of any security requirements
- Protection of building from theft and looting (security guards, locksmith, board-ups, security fencing)





DAY 2

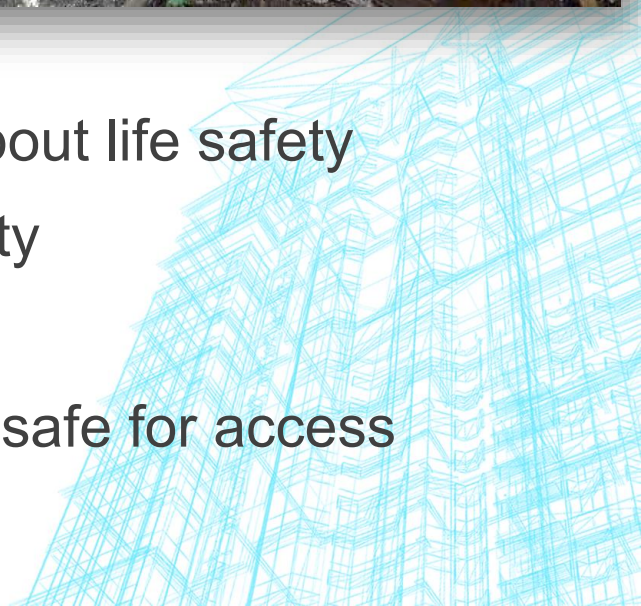
Assessing the Building



CAUSATION INVESTIGATION

- Fire Departments are concerned about life safety
- Insurers are concerned about liability

Safe for investigation does not mean safe for access



CAUSATION INVESTIGATION

... is initially performed by the fire department investigators.

- Fire departments may allow insurer's investigators to participate, but often the investigations are separate
- All parties with financial interest must be given opportunity to participate. This typically causes delays.

Once the scene has been secured, and before any work or contents manipulation is performed, the handling adjuster for the building as well as for the tenant will need to provide written assurances that no cause and origin investigation is required.



INITIAL ASSESSMENT AND BUILDING EVALUATION

... is up to the On Side Project Manager.

Fire department will inform us of any structural damage.

Entry to the building should be done using appropriate personal protection equipment.

- Structural shoring may take place
- Safety plan and protocols are created and executed
- Access is identified and communicated to other vendors





DANGER
HAZARDOUS
MATERIALS



DAY 3/4

Surveying the Building and Communication Plan

SURVEYING THE PROPERTY

Hazardous Materials Assessment

Buildings pre 1990 and structures with significant soot or damage require a third-party environmental consultant.

This will:

- reduce liability prior to demo.
- guarantees the safety of our crew and the building occupants.

Many municipalities require hazardous materials surveys before demolition permits are issued.

Surveys are needed when we apply for the rebuild permit.





COMMUNICATION PLAN

- Set expectations
- Inform of affected areas
- Discuss social services
- Identify point people

COMMUNICATION PLAN:

Many stakeholders require information

Managing expectations can be challenging

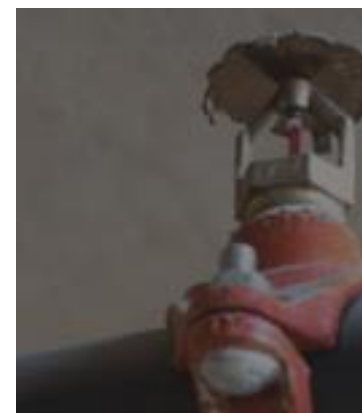
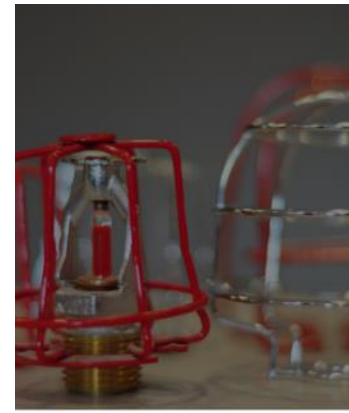
Make a plan: determine what's needed who has the answers

Rely on the experts and create your own plan



CRITICAL SYSTEMS: SPRINKLERS

1. Fire technician assess damage and impairments to system(s).
 - If impaired and is not capable to operate as intended, a 24-hour fire watch is implemented.
2. Fire technician prepares documentation for required repairs noting; In-suite access, hazardous materials, confined space entry and any mitigating circumstances.
3. Repair and replacement process begins.
4. Inspection, testing, and verification of system(s).
5. System(s) are returned to normal operating condition and removed from Fire Watch.



OTHER CRITICAL SYSTEMS

- Visual assessment
- Technical assessment
- Plan and execution

Domestic Hot/Cold Water



Heating



Makeup Air



Lighting





REVIEW ELECTRICAL PANELS & LIGHTING



HALLWAY PRESSURIZATION – MAKEUP AIR UNIT

To ensure building code is met, hallway pressurization needs to be restored prior to entry.

DOMESTIC COLD & HOT WATER

Ensuring the building has the proper water temperatures required and that the boilers are firing properly.





DAY 5 ONWARD



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Possible partial occupancy

- Working with building department to restore occupancy to parts of the building if possible.
- Building cleaning, smoke remediation, soot remediation
- Third party clearance

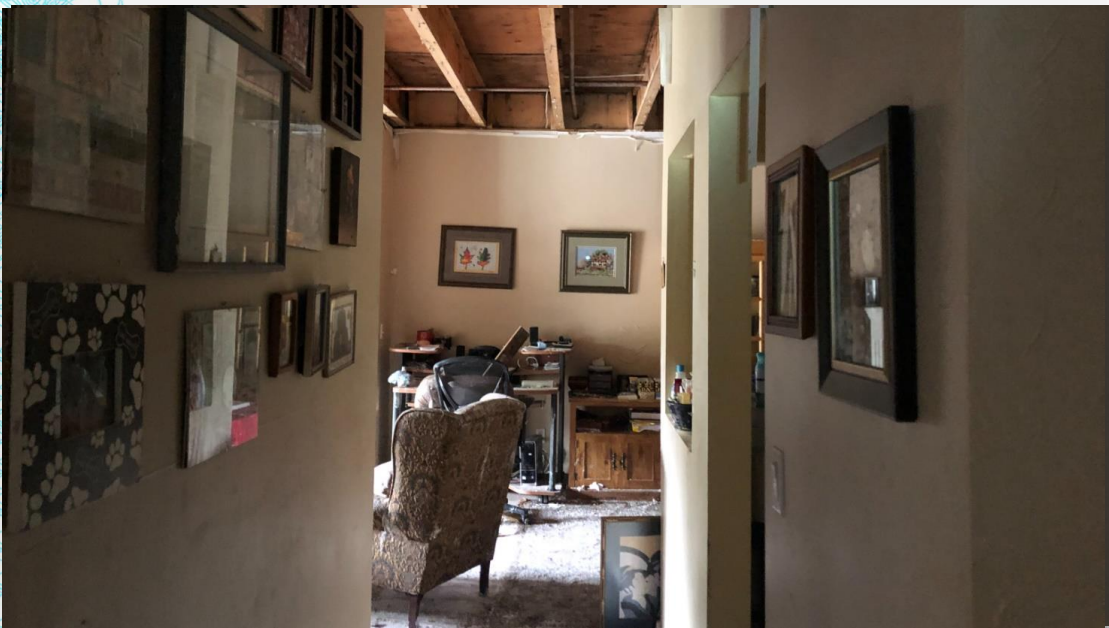
Demolition permits

The building department will be put on notice following attendance of the fire department.

We then apply for a selective demolition permit, assuring the building department that we are doing things in the correct manner.

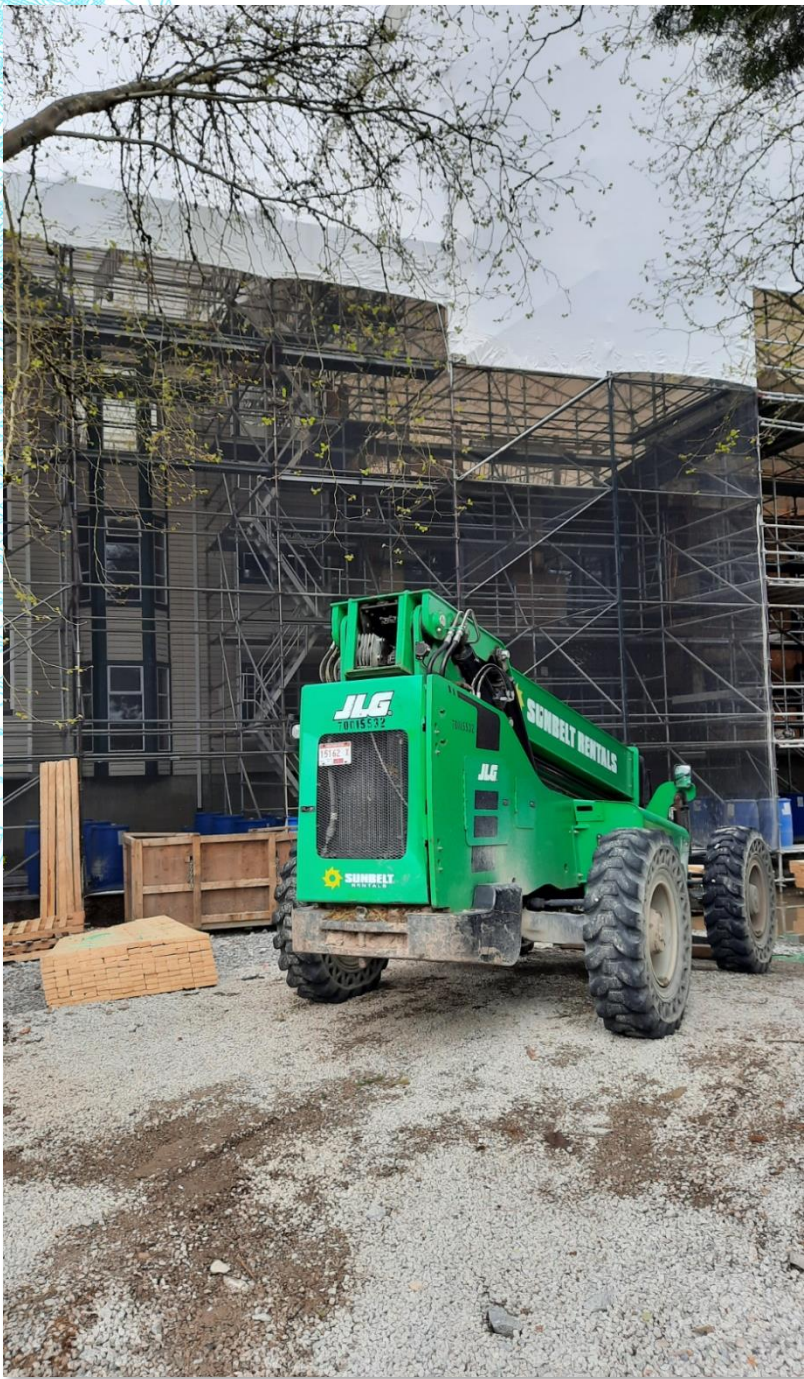
Additional permits may be required such as tree protection, sidewalk use, and whatever else they can find.





CONTENTS AND EMERGENCY WORK BEGIN





COMMON QUESTIONS FROM RESIDENTS

Residents /Owners will rely on the Manager for guidance.

Where will they stay

When can they return to the building

Who should they contact

What about their pets

How long will it take

Manager goal is to reduce stress and anxiety of residents.

Inform residents of the communication plan – frequency and by whom ...

Produce information on critical services (social services, insurance ...)





TIPS

Be Proactive with an Emergency Plan

Trust the experts

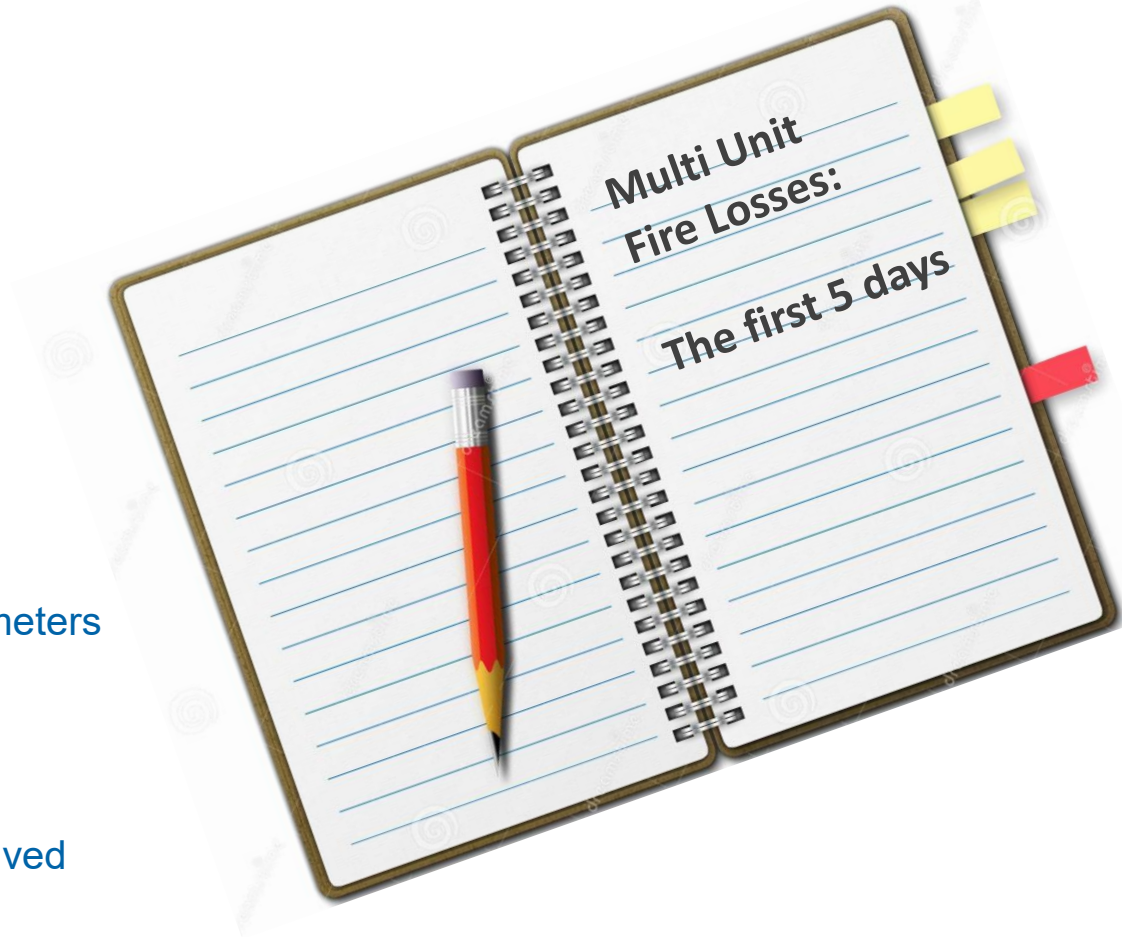
Know that it will be high stress

Rely on the project team for communication updates (Project Manager and Building Adjuster)

KEY TAKEAWAYS:

Understand:

- What parties are involved:
 - Manager
 - Those working for the Insurance “Policy”
 - Those working on the building
- The roles of those parties:
 - To return the property back to pre-loss condition within the parameters of the policies/approval
- The importance of Restoration Contractor selection
 - Reduces time to restore and reduces liability for all of those involved
- Common questions of unit owners/residents
 - Make sure you have a plan!
- You are not alone!
 - Rely on your restoration team and TRUST they have the expertise





Get in touch!



E-mail: contactus@onside.ca

24/7/365 Contact Centre: 1-888-663-6604

