Evaluation

Log Home Evaluation PocketGuide

Your quick guide to understanding
the Log Home Evaluation features
in PowerQuote

PowerSoft

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Table of Contents

Introduction	1
Explanation of Evaluation Fields	12
Contact Details	2
Evaluation Details	2
Customer/Client Details	2
Base Residence	3
Dwelling Stories	3
Property Access	4
Foundation Types	5
Architecturally Designed	5
Year Built	6
Calculation Units	6
Total Dwelling Area	6
Additional Areas and Classes (Basements, Loft (s))	7
Interior / Exterior Features	8
Exterior Door Type	8
Exterior Log Type	8
Exterior Log Diameter	9
Exterior Log Notch Method	9
Exterior Log Joinery	11
Exterior Roofing type / Roof Truss Type	12
Bathrooms	13
Interior Wall Height and Flooring / Area / Percentage	13
Additional Features	14
Additional Bathroom Components	14
Decks / Porches / Patios	14
Skylights	15
Fireplaces	15
Multi-Family Upgrades	16
Garages / Carports	17
Interior Mechanical Systems	18
Upgrade Features	19
Sunroom / Breezeways	19
Kitchen Upgrades	19
Pools	20
Hot Tubs	20
Built-ins	21
Custom Features	22
Evaluation Summary Details	23
Exclude Detached Outbuildings	23
Override Debris Removal	23
Additional Contractors Overhead	24

Introduction

Introduction to PowerQuote using EvalWorks log home evaluation replacement cost technology

PowerQuote is a replacement cost evaluation software program using PowerSoft's exclusive component based **EvalWorks** technology and utilizing Canadian cost data.

This program provides you with the calculations required to compute estimated replacement costs for nearly all log homes using component based calculation methodology. It is not intended to be used for appraisal purposes.

To provide an accurate replacement cost for a log home, it is required that accurate data be entered in the data entry screens provided in the Home Evaluation forms. This pocket guide is intended to help you through the process of doing this. In this guide you will find step by step instructions and explanations of the various fields in the PowerQuote Log Home Evaluation Software.

The EvalWorks evaluation provides a replacement cost based on the following:

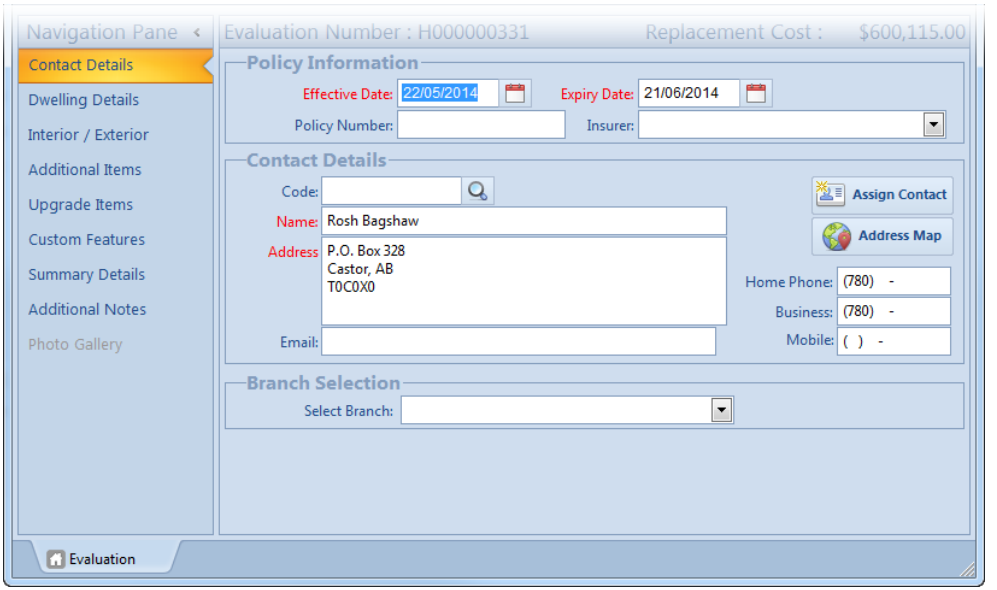
Costs Include:

- Cost of labour and materials
- Contractor's overhead and profit including supervision and benefits, equipment, temporary facilities, etc.
- Basement walls (foundation) below ground level unless included as an Additional feature

Cost do not Include:

- Plans, specifications, survey and building permits.
- Normal site preparation (trenching, excavating for concrete, backfill and finish grading)
- Utilities from house to lot line based on a typical setback
- Off-site costs including paving, curbs, gutters, sidewalks, fencing, landscaping, utilities, park fees, jurisdictional hook-up, impact of entitlement, tap-in or assessment fees
- Yard improvements including walls, landscaping, yard lighting, swimming pools, etc.
- Costs provided are based on a average sampling of final building costs of actual residences. Since construction practices vary from one location to another, some of the specific costs provided may differ from costs in your location. To the extent possible, location multipliers adjust for these geographic differences.
- This reference includes descriptions of the elements required by the calculation module. Not all elements are required for every estimate.

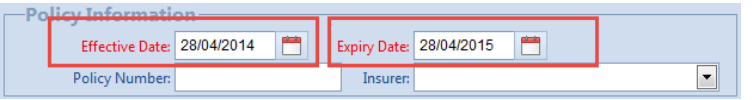
Contact Details



Evaluation Details

Evaluation Dates

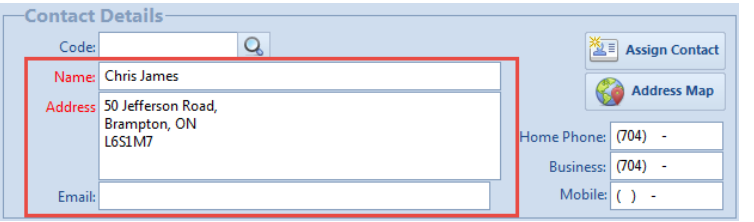
Enter the Effective Date, Expiry Date, Policy Number and Policy Type. Policy Number and Policy Type are



Customer Details

Customer Information

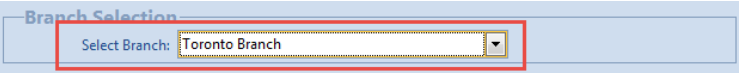
Enter the appropriate Customer Information. Mandatory fields are Customer Name and Postal Code.

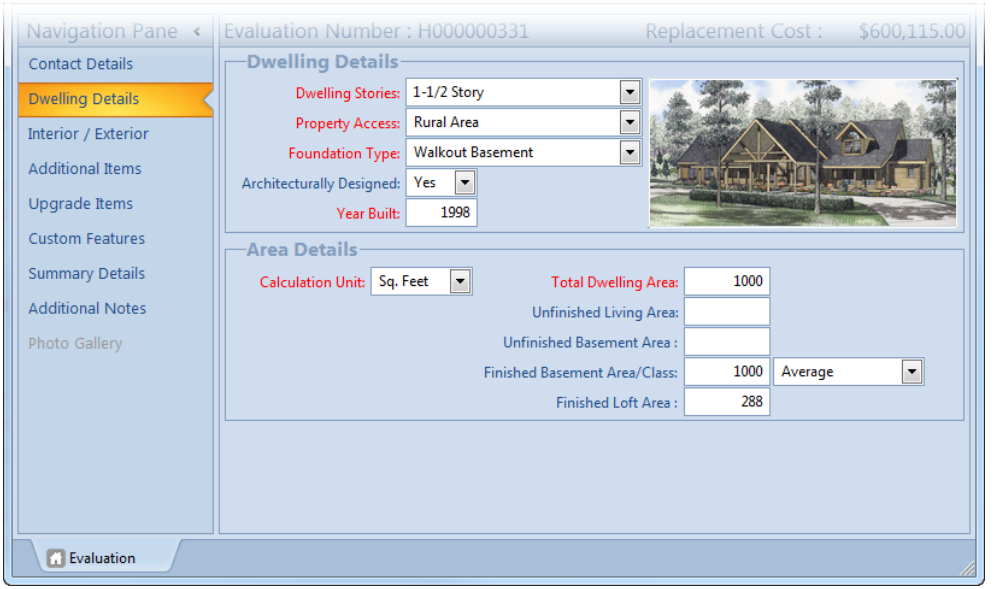


Branch Selection

(**Enterprise Edition Only**)

Use this field to select the appropriate branch.

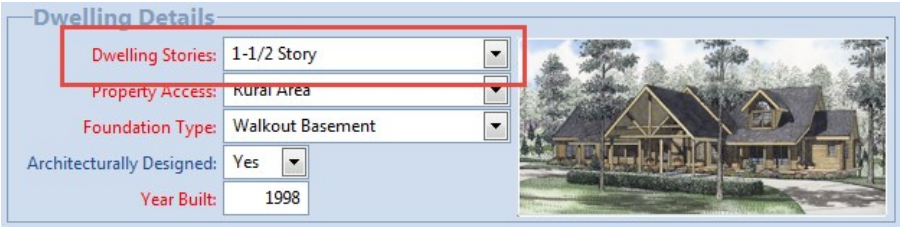




Please Note: Many of the fields on the Dwelling Details and Interior/Exterior screens must be filled in to calculate an evaluation. These fields are noted as being **(Required).**

Dwelling Information

Dwelling Stories **(Required)**



The Dwelling Stories is a combination of both the type of the dwelling and the number of stories.

There are 4 different types :

1 Story	2 Story
1 ½ Story	2 ½ Story

One Story

This type has one level of living area. The roof has a medium slope. The attic space is limited and is not typically used as the living area.

One and One-Half Story

This type has two levels of living area; one at grade level and one above. Characterized by a steep roof slope and dormer windows, the area of the upper level, whether finished or unfinished, is usually 40% to 60% of the lower level.

Two Story

This type has two levels of finished living area, each with full ceiling height. The area of each floor is approximately the same. The roof has a medium slope. Attic space is limited and is not typically used as living area.

Two and One Half Story

This residence, characterized by a steep roof slope and dormers, has three levels of living area. The area of the third floor, whether finished or unfinished, is usually 40% to 60% of the second floor.

Property Access

(Required)

Standard Urban Lot
A standard urban lot.

Zero-Clearance Lot
Houses are at the property line and equipment access is limited.

Hillside Lot
Home located on a hillside with a steep grade.

Waterside Lot
Homes located on a body of water, typically lakeside, riverside, canal or ocean.

Rural Area
Large property, typically on acreage. Not usually part of a township.

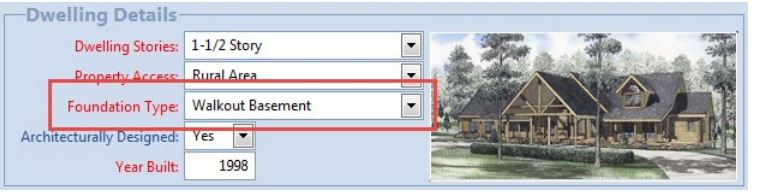
Island / Water Access
Homes located on small islands (without any towns, villages, or large urban built-up areas) and are accessible only by water or ferry.

Remote Access
Homes located in isolated areas (typically in the northern portions of each province above the 59 parallel) with no or limited seasonal road access.

Foundation Type

(Required)

Enter the Foundation Type of the home.



Slab Foundation: Foundation consists of a finished concrete floor on the lower of the dwelling.

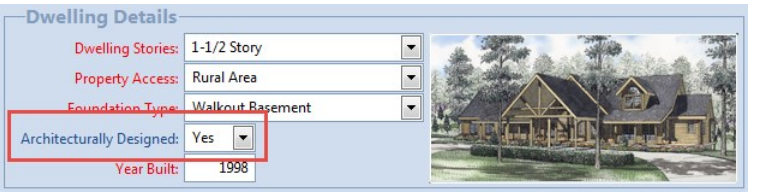
Basement: Poured 8 foot concrete walls on top of footings.

Crawl Space: Typically half height walls on top of footings.

Walk out Basement: Same as basement but also includes exterior door. Typically a sliding glass door.

Architecturally Designed

Select 'Yes' if the house has been **Architecturally Designed**.



A home is Architecturally designed if an Architect was hired to custom design the home and it will typically include many unique features.

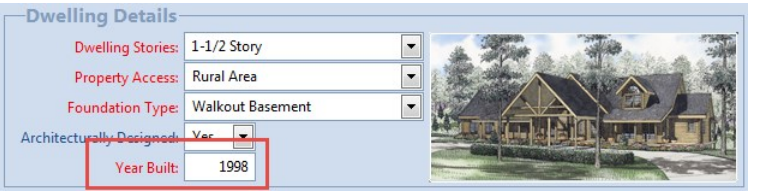
Note: Houses built using purchased blue prints are not considered architecturally designed.

Year Built

(Required)

The **Year Built** represents the date of the base residence's original construction.

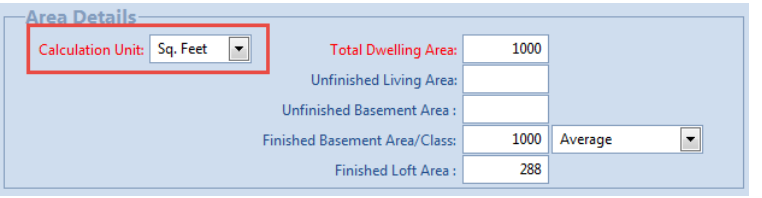
Adhering to the Insurance Industry standards for calculating replacement costs, EvalWorks calculates replacement costs factoring on the age of the home.



Note: The earliest year accepted is 1800, and cannot be later than the current year.

Calculation Unit

Select the **Calculation Unit** that you would like to use for the size of the home and other features that are measured by area. The choices are Square Feet or Square Meters. Please note that the calculation unit that you select will apply to ALL features in the home that have an area measurement.

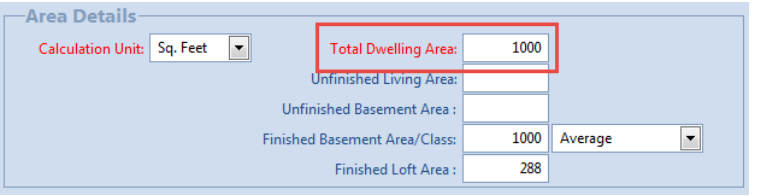


Total Dwelling Area

(Required)

Enter an amount in the **Dwelling Area** box as follows:

All Styles: include the total area of all floors in the house **excluding** basements and attics.



Example: If you have a 2 story home with 1000 square feet on each floor you would enter 2000 in the **Total Dwelling Area** box.

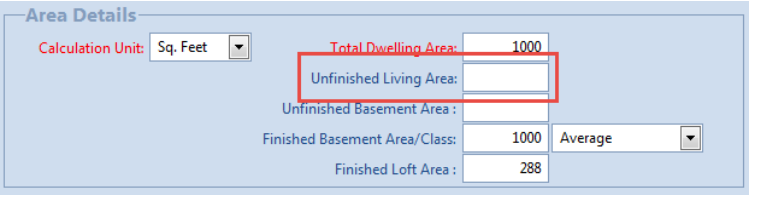
The chart lists the minimum area for each dwelling type / number of stories.

The maximum area for any type is 10,000 sq. ft. (923 m^2)

Dwelling Stories	Minimum Area Sq. ft (m2)
1 Story	400 (37.2)
1 1/2 Story	400 (37.2)
2 Story	800 (74.3)
2 1/2 Story	800 (74.3)

Unfinished Living Area

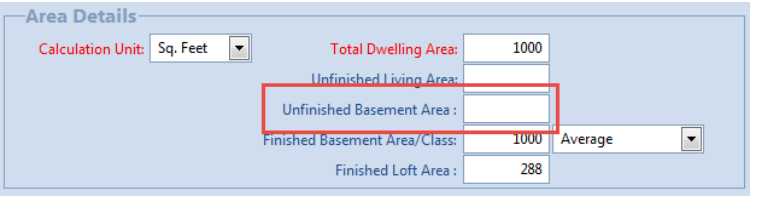
Enter an amount for the living area that is unfinished (if applicable). This is the area above grade that would typically be finished but has not been finished.



Unfinished Basement Area

Enter an amount for the portion of the basement that is unfinished (if applicable).

Note: The total basement area (finished and unfinished) cannot exceed the total dwelling area.

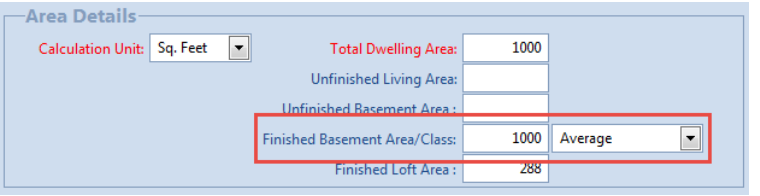


Example: If you have a home with a basement that measures 1000 square feet and half of the basement is unfinished, you would enter 500 in the **Unfinished Basement Area** box.

Finished Basement Area / Class

Enter an amount for the portion of the basement that is finished (if applicable).

Select a **Class** for the **Finished Basement Area**.

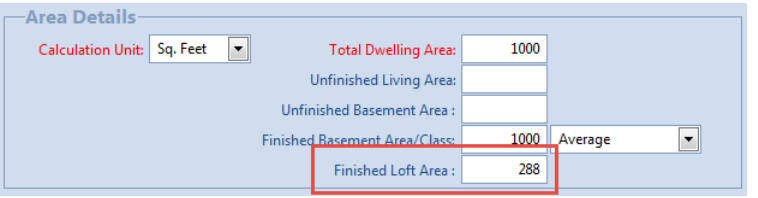


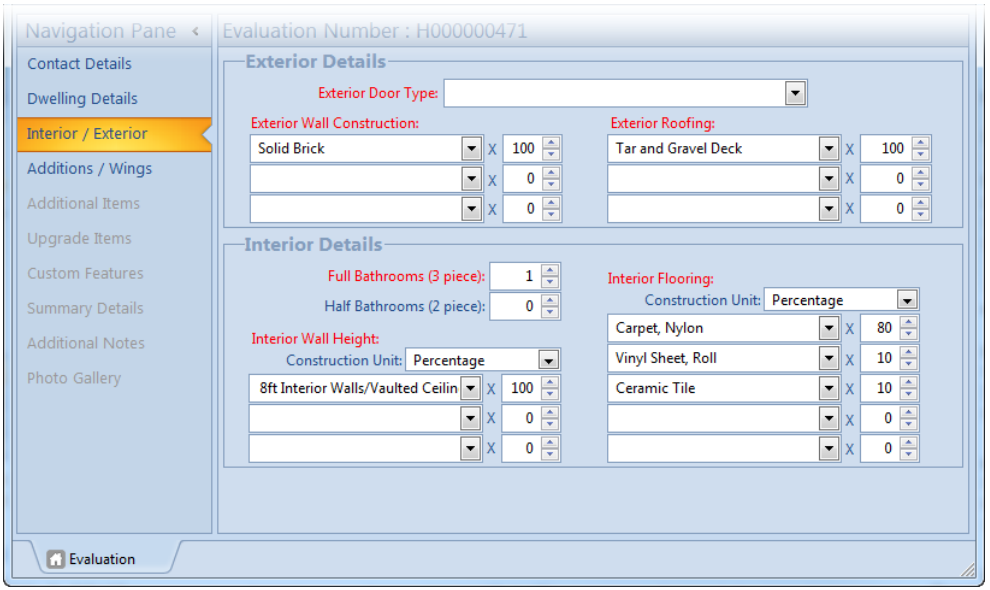
Example: If you have a two story home with a basement that measures 1000 square feet but only half of the basement is finished, you would enter 500 in the **Finished Basement Area** box.

Finished Loft Area

Enter an amount for the area of the **Finished Loft** (if applicable)

Note: The total loft area cannot exceed the total dwelling area.



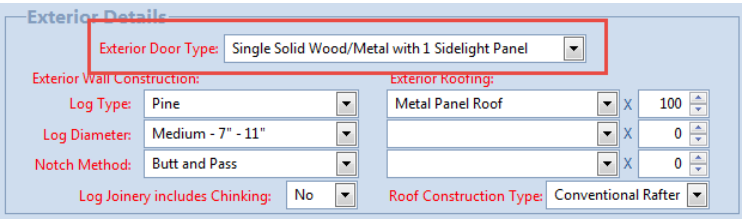


Exterior Information

Exterior Door Type

(Required)

Select the **Exterior Door Type** used for the front door of the home.

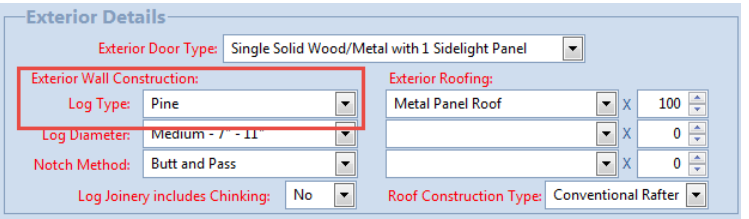


Exterior Wall Construction - Log Type

(Required)

Select an **Exterior Wall Log** type. There is a selection of five different log species available -

- **Pine**
- **Spruce**
- **Douglas Fir**
- **Oak**
- **Cedar**



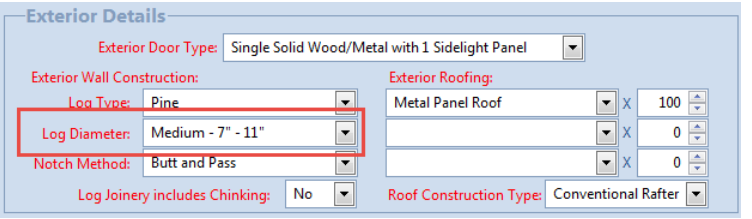
Note: If the home has more then one type of log, select the log type with the greater percentage in use.

Exterior Wall Construction - Log Diameter

(Required)

Select an **Exterior Wall Log Diameter** type. There is a selection of four different log diameters available .

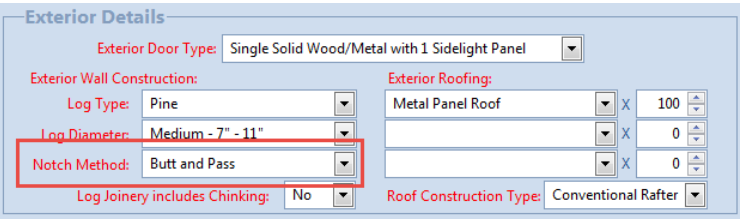
Small Logs -	5" to 8"
Medium Logs -	7" to 11"
Large Logs -	10" to 16"
Extra Large Logs-	16" and larger



Exterior Wall Construction - Notch Type

(Required)

Select an **Exterior Wall Notch Method**. The exterior wall log notch construction indicates the method of how the wall logs are stacked to form the exterior wall. There are eight different methods available -



Flat on Flat
Saddle Notch
Tongue and Groove
Interlocking Corner
Butt and Pass
Corner Post / Post and Beam
Dovetail
Full Scribed / Cope

Flat on Flat

Flat-on-Flat method style unitizes milled logs that have been flattened on the top and bottom of each log

Saddle Notch

Saddle-notch method style is similar to the interlocking method, with exposed log ends, but is a little less intricate with the cuts.

Tongue and Groove

Tongue and Groove method style has the top and bottom of the logs milled with a tongue along to top edge and a grove along the bottom edge.

Interlocking Corner

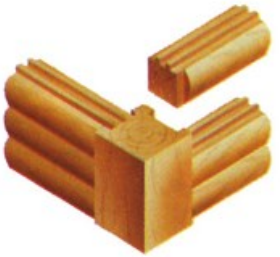
Interlocking method style has the logs notched to allow them stacked with the log ends exposed.

Butt and Pass

Butt and Pass method style has the logs milled along the top and bottom edges and bottom notched to allow them stacked with the log ends exposed. A common trade name is 'Panabode" log home.

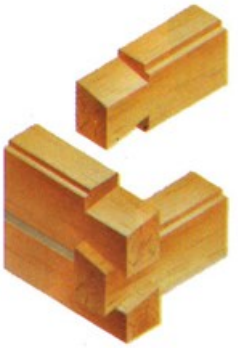
Corner Post

Corner Post method style has the logs milled along the top and bottom edges and the end notched to allow them stacked with the ends locking into the corner post.



Dovetail

Dovetail method style has the logs notched in a dovetail joint allowing a tight interlocking corner notch.



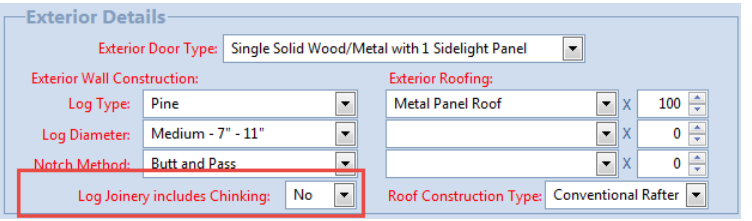
Scribed / Cope Method

Scribed / Cope method style is the most labour intensive, each log is scribed and milled by hand to interlock to the lower log. Typically this notch method utilizes chinking between each log to add further insulation.

Exterior Wall Construction - Log Joinery

(Required)

Indicate if the dwelling exterior walls include 'chinking.

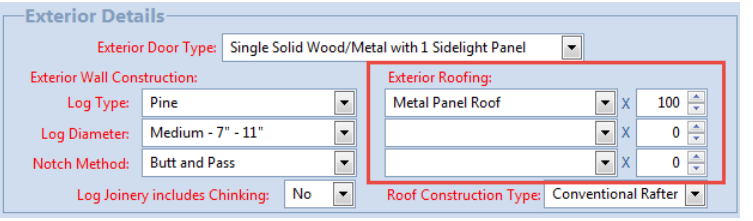


Exterior 'Chinking' is an insulation material that is designed to keep the elements out of a log home. The chinking material is stuffed between the exterior (and sometime interior) courses of the logs.

Exterior Roofing

(Required)

Select an **Exterior Roofing** type. The number to the right refers to the percentage of that **Exterior Roofing** type.



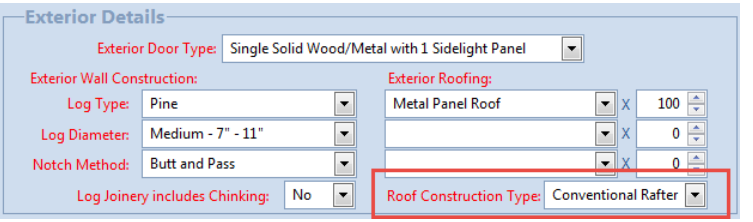
Example: In a home that has half Asphalt Roof Shingles and half Metal Panel Roof each of those categories would be selected with an percentage of 50.

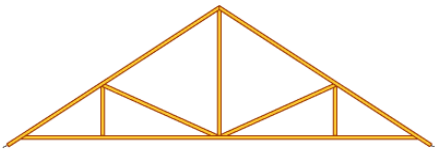
Roof Construction Type

(Required)

Indicate the type of Roof Truss utilized in the dwelling.

Standard and Log Truss options are available. Standard Trusses are pre-fabricated, triangulated wooden structures used to support the roof. The alternative is to build up the roof's frame with logs.



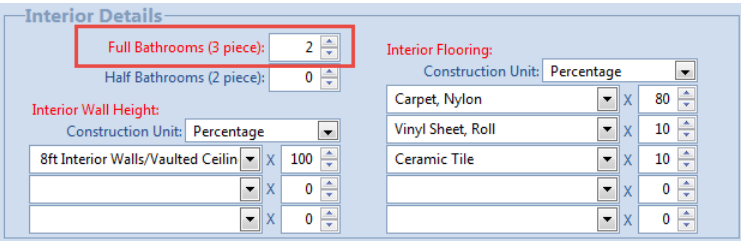


Interior Information

Full Bathrooms

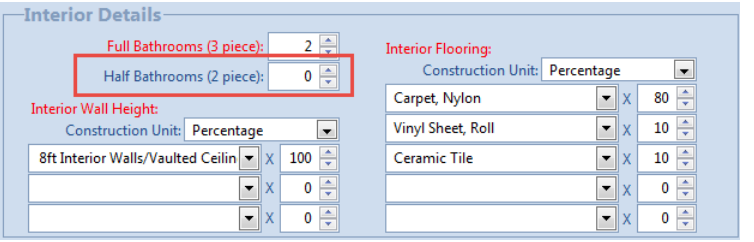
(Required)

Enter the number of **Full Bathrooms** in the home. A full bathroom consists of a Toilet, Sink and Tub/Shower unit or enclosure. En-suites with 3 fixtures are considered a full bath.



Half Bathrooms

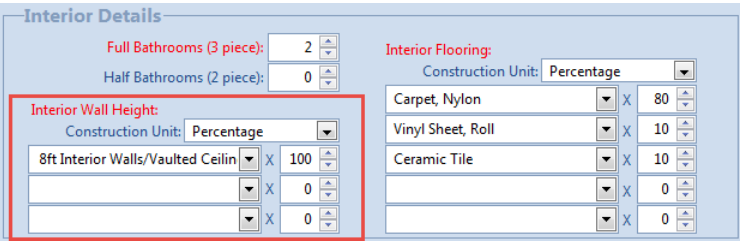
Enter the number of **Half Bathrooms** in the home. A Half Bathroom consists of a toilet and sink.



Interior Wall Height

(Required)

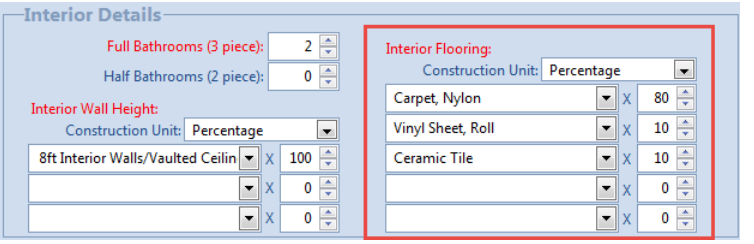
Select the type of unit to use for calculating the Interior Wall Height in the *Construction Unit* box. Select up to three different Interior Wall Heights and the values that apply (either percentage or area) in the box to the right.



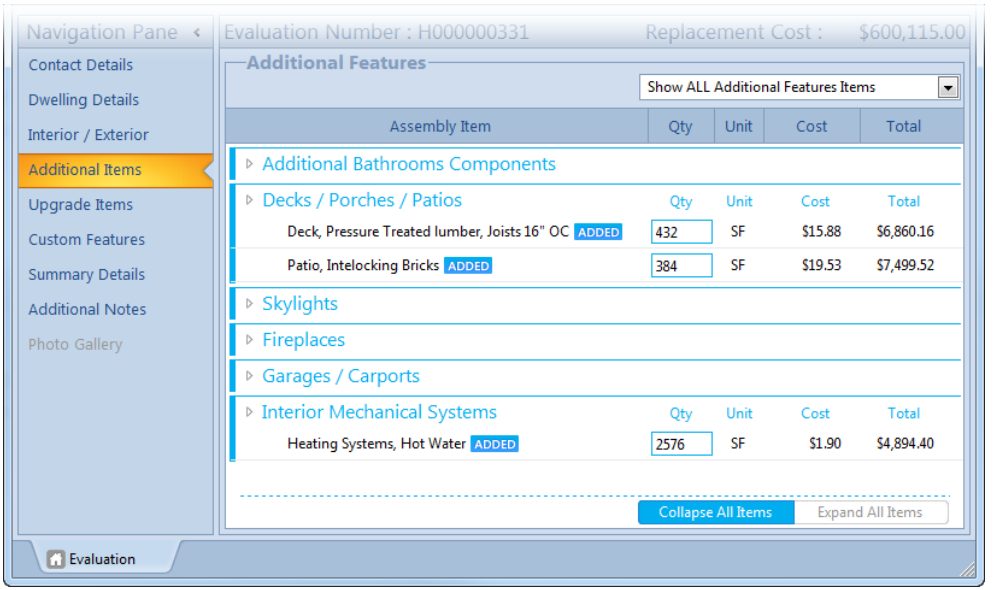
Interior Flooring

(Required)

Select the type of unit to be used for calculating the Interior Flooring in the *Construction Unit* box. Select up to five different Interior Flooring types and the values that apply (either percentages or areas) in the box to the right.



The total area of the flooring types must equal the dwelling area, or 100%, depending on the calculation unit selected.



Please Note: All Additional Features and Upgrade Features follow the same format. Enter the appropriate quantity for the unit type of the feature and then press 'Enter'. The Total on the right will change for number of features added. Options for unit types include: EA for 'Each', SF for 'Square Feet' and SM for 'Square Meters'

Additional Bathroom Components

Additional Shower Stall

Enter the number of Additional Shower Stalls in the home. A shower stall is a free standing shower and not a shower in a bathtub.

Additional Bathroom Fixture

Any additional fixture in a full bathroom would be considered an additional component. These components can be a double sink, bidet, etc. in addition to a tub.

Decks / Porches / Patios

Decks

Decks are typically raised wood platforms attached to a home and/or addition.

Pressure Treated, Joists 16" OC
Indicate the total area of all decks that are constructed of pressure treated lumber with 2"x8" or 2"x10"

Pressure Treated, Joists 24" OC
Indicate the total area of all decks that are constructed of pressure treated lumber with 2"x10" or 2"x12" joists spaced 24" apart.

Redwood/Cedar
Indicate the total area of all decks that are constructed of redwood/cedar or similar wood with joists spaced 16" apart.

Patios

Poured Concrete
Indicate the total area of the patio(s) constructed with poured concrete.

Interlocking Bricks
Indicate the total area of the patio(s) constructed with interlocking bricks, tiles, or manufactured /cast stone.

Concrete Tiles
Indicate the total area of the patio(s) constructed with precast concrete tiles. Typically the concrete tiles are 24" x24".

Porches

Porches are similar in both quality of material and workmanship to that of the residence. Indicate the area of each type of porch.

Open
An elevated structure with steps, perimeter foundation, raised deck or slab, roof and railing, but no side walls. This is generally attached to the residence on one side.

Enclosed
An elevated structure with steps, perimeter foundation, raised deck or slab, roof and sidewalls with painted drywall interior finish. This is generally attached to the residence on one side.

Skylights

Skylight, Fixed 24" x 24" (Small)

Indicate the number of skylights installed in the base residence and addition / ell.

Skylight, Fixed 24" x 48" (Large)

Indicate the number of skylights installed in the base residence and addition / ell.

Skylight, Operating 24" x 48"

Indicate the number of skylights installed in the base residence and addition/ell that open by manual or mechanical means.

Fireplaces

Fireplace and chimney: (one story)	A single brick or masonry fireplace consisting of a single firebox and one story chimney with a single flue. The costs also include a hearth and mantel. Indicate the total number of units.
Fireplace and chimney: (two story)	A single brick or masonry fireplace consisting of a single firebox and two story chimney with a single flue. The costs also include a hearth and mantel. Indicate the total number of units.

Fireplace, Prefabricated	A prefabricated, zero clearance, metal firebox that is installed into the wall frame. The costs include the firebox unit, metal chimney, hearth and mantel. Indicate the total number of units.
Woodstove, Steel	A woodstove manufactured with steel. The costs include unit, chimney and a fire-resistant hearth. Indicate the total number of units.
Woodstove, Cast Iron	A free-standing woodstove manufactured with cast iron. Typically of higher quality than a steel woodstove. The costs include unit, chimney and a fire-resistant hearth. Indicate the total number of units.
Woodstove, Soapstone	A free-standing woodstove typically manufactured with a steel or cast iron frame and a soapstone firebox. The costs include unit, chimney and a fire-resistant hearth. Indicate the total number of units.
Fireplace Insert, Steel	A prefabricated, zero clearance, metal firebox that is installed into an existing fireplace. The costs include the firebox unit. Indicate the total number of units. Remember to enter the fireplace and chimney in which the insert sits.
Fireplace Insert, Cast Iron	A prefabricated, zero clearance, cast iron firebox that is installed into an existing fireplace. Typically of higher quality than a steel unit. The costs include the firebox unit. Indicate the total number of units. Remember to enter the fireplace and chimney in which the insert sits.
Fireplace , Direct Vent	There are three types to choose from, typically used for propane or natural gas fireplaces. The costs include the fireplace unit. Indicate the total number of units.

Multi-Family Upgrades

Multi-family living typically refers to residences that have an additional suite/in-law suite/granny flat as part of the basic residence.
For residences that have been constructed for multi-family living, or that have been upgraded to accommodate multi-family living, indicate the additional features.

Additional Kitchen	Indicate the number of additional kitchens. The costs include cabinets, countertops, and sink. Typically there will be one.
Additional Bathroom	Indicate the number of additional full bathrooms. A full bathroom typically has three or more fixtures.
Additional Entry and Exit	Include the number of separate entries and exits to the suite. Typically there will be one.
Separate Unit Heating	For suites that have separate controlled heating, indicate the number. Typically there will be one.
Separate Electric Service	For suites that have separate electrical service (indicated by separated electric meter), indicate the number. Typically there will be one.

Garages / Carports

The costs for garages/carports are not included in the basic residence costs. Garage costs include wall structure, roof structure (when applicable), a concrete slab floor, doors and electrical lighting.
EvalWorks provides costs for four types of garages and carports. These include:

Attached Garage

One, two or three car garage attached to the house. Does not have any living area above.

Detached Garage

One, two or three car garage detached from the dwelling. Does not have any living area above.
The cost of the detached garage can be included or excluded from the total evaluation cost. This option is available in the Additional Modifier Overrides section on the evaluations summary detail page.

Note: These costs can be deducted from the Base Residence Cost by using the override on the Evaluation Summary screen.

Built-in Garage

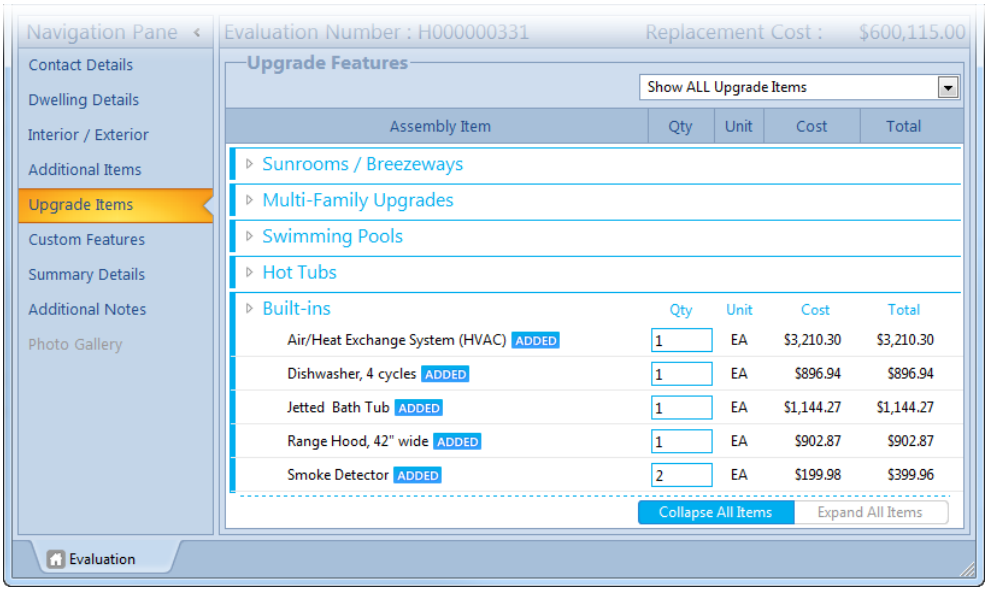
One, two or three car garage built into the residence at the first floor or grade level. Garage has a living area above or below and the garage area has been included in the total dwelling area of the house (i.e. split-level or bi-level).

Carport

The carport is assumed to have a flat, hip or gable roof supported by vertical posts and is generally attached to the residence on one side.

Interior Mechanical Systems

Air Conditioning, Using Existing Ducts	Central air conditioning system that is designed to control the temperature of air and to provide for distribution of cool air throughout the house. This system includes a separate air conditioning unit but shares the distribution ductwork, diffusers, registers and thermostat with the existing heating system. Specify the total dwelling area which is cooled by central air conditioning.
Air Conditioning, Using Separate Ducts	Central air conditioning system that is designed to control the temperature of air and to provide for distribution of cool air throughout the house. Includes the average cost for complete system including air conditioning unit, ductwork, diffusers, registers and thermostat. Specify the total area which is cooled by central air conditioning.
Heating System, Hot Water	A heating system that functions by heating water then circulating heated water through a dwelling by means of pipe. Specify the total area which is heated by this heating system.
Heating System, Heat Pump	A heating and air conditioning system that functions by absorbing heat from inside or outside the dwelling and moving it to the other by means of refrigerant in copper tubing. Specify the total area which is heated by this heating system.
Interior Sprinkler System	Interior Sprinkler System that is professionally installed. Specify the total area which is covered by the Sprinkler System.



Sunrooms / Breezeways

Solarium / Sunroom

A room, typically an addition, with southern or high sun exposure. Primarily constructed with large glass windows, or panels, and usually with a glass roof or numerous glass skylights. Indicate the total area.

Breezeway, Open

A wall-less, covered passageway between two structures, typically between the main residence and a garage. Indicate the total area.

Breezeway, Enclosed

A walled, covered passageway between two structures, typically between the main residence and a garage. Indicate the total area.

Kitchen Upgrades

Upgrade to Kitchen Cabinets

Upgraded kitchen cabinets typically of superior grade and construction quality. Enter the number of Kitchen Cabinets. (One Kitchen Cabinet includes an upper and a lower unit.)

Solid Surface Countertops

Upgraded kitchen countertop to solid surface countertop. Typical manufacturers and brands include; Corian™, Topstone™, Fountainhead™, Avonite™, Pionite™, Gibralter™ (One Solid Surface Countertop equates to an eight foot length of countertop.)

Swimming Pools

There are 4 classes of pools available. Select the type of pool and indicate the number, typically one.

For in-ground pools, select the construction type (there are 3 different construction types), and size (there are 12 different pool sizes) that most accurately represents the pool.

Vinyl Lined, Metal Sides	An in-ground pool constructed using poured concrete base and metal panel side with a vinyl liner. Costs include excavating, construction materials, plumbing lines, pool filter, skimmer and pool
Vinyl Lined, Concrete Sides	An in-ground pool constructed using poured concrete base and poured or blown concrete sides with a vinyl liner. Costs include excavating, construction materials, plumbing lines, pool filter, skimmer and pool heater.
Gunite/Concrete Sides and Bottom	An in-ground pool constructed using blown concrete/Gunite/Shotcrete over rebar for sides and bottom with ceramic tiles. Costs include excavating, construction materials, plumbing lines, pool filter, skimmer and pool heater.
Above Ground	A free-standing pool that sits above ground and usually includes stairs, deck and railings. Costs include construction materials, decking, railings, pool filter and skimmer.

Hot Tubs

There are 3 classes of hot tubs available. Select the type of hot tub and indicate the number, typically one.
For free-standing and built-in hot tubs, select the size (there are 3 different sizes) that most accurately represents the size and construction type.

Soft-Sided Portable Hot Tub	This hot tub unit is typically constructed of soft foam covered by weather-resistant marine grade vinyl and can be moved from location to location and is sized to fit through a standard doorway. Costs include unit, pump and heater.
Free-Standing Hot Tub	This hot tub unit typically sits on a deck or a patio. The shell is typically acrylic and is encased by wood or similar material. All heating, pumping and controls are incorporated within the unit. Costs include unit, pump and heater.
Built-in Hot Tub	This hot tub unit is built into a deck, patio or wooden gazebo. Small and medium sized units are typically constructed utilizing an acrylic shell and larger units typically have poured concrete bases and sides. Costs include unit, excavating, pump, plumbing lines and heater.

Built-ins

An appliance that is permanently attached to the dwelling and cannot be removed without damage to the dwelling. EvalWorks offers numerous options for built-ins.

Dishwasher
Options include 2 cycle and 4 cycle units. Indicate the number of units, typically one.

Central Vacuum System
Indicate the number of units, typically one.

Air/Heat Exchange System (HVAC)
Indicate the number of units, typically one.

Jetted Bath Tub
Indicate the number of units, typically one.

Electronic Air Filter
Indicate the number of units, typically one.

Sump Pump
Indicate the number of units, typically one.

Alarm System
Indicate the number of units, typically one.

Smoke Detector
Indicate the number of units, typically one per floor.

Range
Options include 1 and 2 oven units. Indicate the number of units, typically one.

Counter Top Range
Options include 4 burner and 4 burner with griddle units. Indicate the number of units, typically one.

Microwave Oven
Options include standard and convection units. Indicate the number of units, typically one.

Compactor
Indicate the number of units, typically one.

Deep Freezer
Options include 15-23 cubic feet capacity and 30 cubic feet capacity units. Indicate the number of units, typically one.

Dehumidifier
Options include 7 litre capacity and 15 litre capacity units. Indicate the number of units, typically one.

Washing Machine
Indicate the number of units, typically one.

Dryer
Indicate the number of units, typically one.

Refrigerator
Options include 10-12 cubic feet capacity, 14-16 cubic feet capacity, 18-20 cubic feet capacity and 21-29 cubic feet capacity units. Indicate the number of units, typically one.

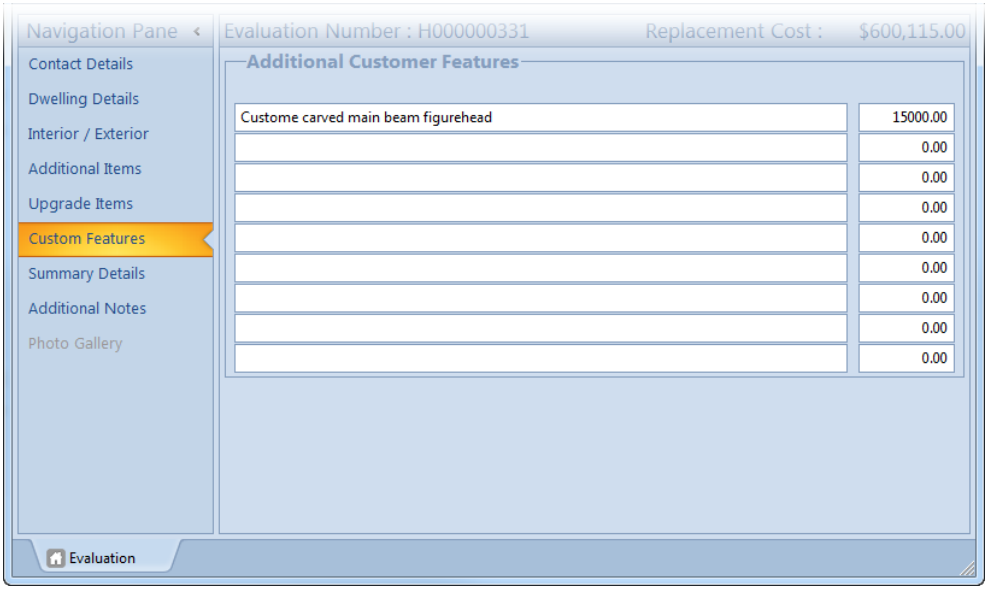
Garbage Disposal
Indicate the number of units, typically one.

Range Hood
Options include 30" wide and 42" wide units. Indicate the number of units, typically one.

Ice Maker
Options include 6 Kg per day and 20 Kg per day production units. Indicate the number of units, typically one.

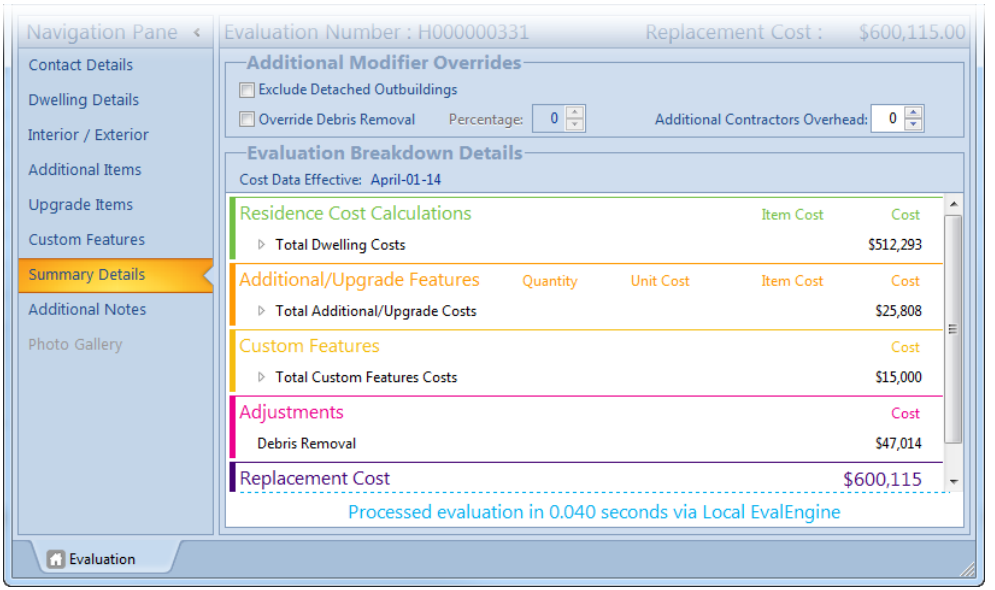
Water Softener
Options include 100 litre and 200 litre units. Indicate the number of units, typically one.

Custom Features



Any features in the house that are currently not available in the Evaluator may be entered on this page with the total cost of those features.

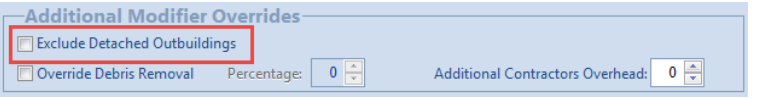
Evaluation Summary Details



Additional Modifier Overrides

Exclude Detached Outbuildings

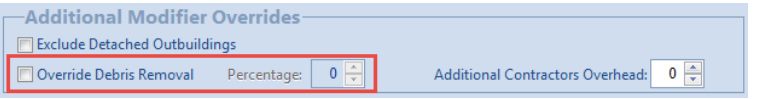
Check this box if you would like to exclude the value of any Detached outbuildings that were included in the evaluation.



Override Debris Removal

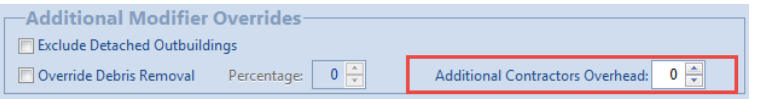
Check this box if you would like to override the debris removal amount automatically generated by the Evaluator.

Enter the percentage amount for the debris removal amount calculation.



Additional Contractors Overhead

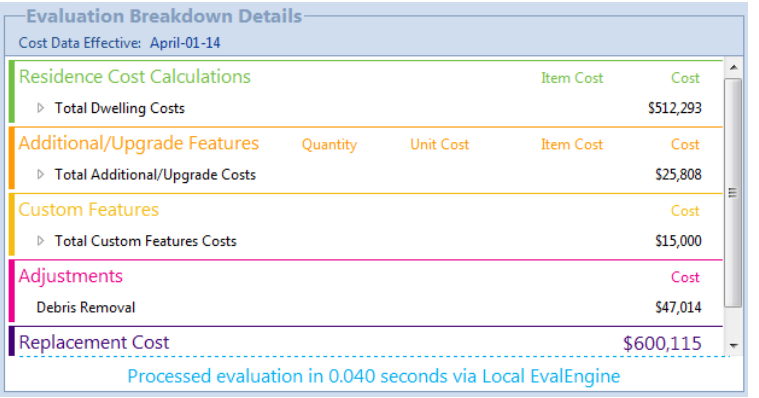
This option is available when based on local cost factors the dwelling costs need to be increased due to inflated labour costs or other localized events. Use the spinner to increase the total dwelling cost as required.



Evaluation Summary Information

Evaluation Summary

Provides a summary of the different components of the dwelling including the debris removal amount.



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