

orange coast INSPECTION

FAX

Securing Your Health and Safety through Property Inspections and Toxic Mold Investigations

To: Policyholders of America

From: David Gilbert

Company: Orange Coast

Fax #: 1-888-648-8823

Fax #: 949-380-3749

Date/Time: 12-20-2002 9:59:07

Office Telephone #: 949-951-4994

Pages: 5

Subject: Referral Database Inclusion

Note: Please review my application for inclusion as part of your referral network. Feel free to contact me if you would like additional information on my firm. Thank you for your consideration. -Dave

POA

Policyholders of America 888-648-8823

IAQ PROFESSIONAL ETHICS PLEDGE

POA is proud to refer its members to Indoor Air Quality professionals (testers, consultants, remediators and subs) who pledge to follow ethical guidelines as set forth by POA.

The following is the pledge we ask each and every contractor to sign and send back to us if they want to be placed on our referral list.

THE PLEDGE TO UPHOLD PROFESSIONAL AND ETHICAL CONDUCT:

As a professional, I pledge to **remain independent and not take an advocacy role for any party** involved in a job referred to me by POA.

As a professional, I pledge to **not minimize or overstate the level of contamination** and what is needed to correct it, for any job referred to me by POA.

As a professional, I pledge to **look for contamination**, not look for ways of not finding it on any POA-referred job.

As a professional, I pledge to disclose in writing, to a POA-referred homeowner, if any **restrictions have been placed on me by an insurer or other party involved and describe in writing any such restrictions.** (This includes but is not limited to the number of samples taken, areas evaluated for testing and/or remediation, requests involving policy provisions or coverage limits, requests to alter reports).

As a professional, I pledge to **provide the policyholder with a true and correct copy of the report** done on their home by me or my company and do so in a timely manner, if the POA-homeowner requests it.

As a professional, I pledge to **provide a true and correct scope of work to be performed and costs thereof**, regardless of policy limits or other restrictions, if any, for any job referred to me by POA.

As a professional, on POA-referred jobs, I pledge to **adhere to the most stringent published guidelines for assessment and remediation of mycotoxin-producing molds** (It is understood that these guidelines, which may become mandates and at that time the mandates need only be followed, will change from time to time and it is critical that the companies we refer business to keep up with and practice the highest standards.)

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As a professional, I pledge to **stay within the areas of my expertise and training** and not venture out of that area(s) on jobs referred to me or my company by POA.

As a professional, I pledge to **utilize, if and when applicable, the services of an accredited laboratory or laboratory operating under a public university** for sample analysis for all POA referred jobs. .

As a professional, I pledge to **personally attend or send representatives of my company to attend, at a minimum, one professional conference per year** so that I am kept abreast of the latest science, products, and methods used that will impact my business.

It is understood that **POA receives no compensation for its referrals**

It is understood that POA does not accept any memberships from anyone other than homeowners and their legal representatives and **I am hereby representing that I am not a member of POA.**

It is also understood that if more than two POA members have issued formal complaints to POA about my services and POA has reason to believe those complaints are legitimate, I (or my company) may be taken off of the POA referral list until further notice. POA will extend me (or my company) the opportunity to appeal the decision to halt referrals.

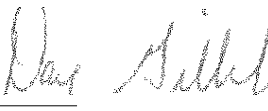
POA referrals are provided within a geographic area and the geographic region in which you operate must be provided.

The undersigned is duly authorized to enter into this pledge on behalf of the company named below:

Orange Coast Inspection
Company

David A. Gilbert. Owner
Name/Title

Fridav. December 20.2002
Date


Signature

Other:

1. Please provide a brief description of services performed: Indoor Air Quality Investigations, including sampling, for the identification of potentially harmful microbial, bacterial, and related environmental contamination issues. We additionally provide Remediation Protocol Design, Remediation Oversight, Post-Remediation Acceptance Testing, Moisture Source Path Identification, and Expert Witness work.
2. Territory Covered:
All of Southern California
3. Telephone Number for POA Members To Call:
949-951-4994 (office) or **949-254-9254** (mobile)
4. Email Address:
dgilbert@ocinspection.com
5. Website (if applicable):
<http://www.ocinspection.com>
6. Charge for Estimates (if applicable):
We do not provide any level of actual remediation. Orange Coast Inspection is solely a third-party independent investigation and consulting firm. However, if a client desires to have us review a proposal or develop an estimate based on "fair market values" in the area in order to prepare for remediation, we are able to assist for a modest additional fee.

Any Other Details:

orange coast INSPECTION provides a full range of professional investigative services to complement the services of your other team members in any remediation-type project. We employ and fully support the "scientific method" approach to discovery on all projects. In microbial remediation projects you can expect to encounter five distinct phases. Failure of any phase of the project will often lead to total project failure. For example, the failure to properly clear personal effects can often lead to elevated mold levels within a properly remediated home. Attention should be given to each phase of the project. These phases are discussed below.

PHASE I .INITIAL INVESTIGATION & TESTING

The visual survey is performed to document the initial findings of the property as well as to develop an initial hypothesis as to what potential contamination is affecting the property. A testing plan is developed and initial testing is conducted to determine the type, level and extent of microbial activity within the facility or residence. Investigative testing may include spore trap analysis, viable air sampling, swab & bulk sampling, particle counter surveys and moisture readings of building substrates. These tests provide a basis on which to gauge the success and/or failure of the remediation project. Initial testing will also provide information necessary and helpful in the development of project specifications.

PHASE II .PROJECT DESIGN

Project design is typically provided to the remediation contractor through the indoor air quality professional. The project design should indicate the findings of the original testing, containment areas, respiratory protection, the extent of contamination removal, equipment needs, proper cleaning methods to be used, safety precautions, etc.

PHASE III - REMEDIATION

Remediation involves the complete removal of all contamination within the affected area. The remediation contractor must ensure that the project specifications are completely followed or the project is destined to fail. The use of the proper equipment is essential. For example, the use of shop vacuums versus HEPA vacuums (labeled for hazard waste removal) will always result in project failure. This phase of the project will often involve the removal and cleaning of personal effects.

PHASE IV - POST REMEDIATION ACCEPTANCE TESTING

Post remediation acceptance sampling is conducted to ensure the homeowner, building manager, remediation contractor, insurance company and other interested parties that the remediation was successful. This phase of testing involves similar testing used in Phase I with a higher degree of substrate testing conducted. Post remediation tests should also be conducted of personal effects if it is suspected or known that contamination of these items has occurred.

PHASE V - BUILD BACK

Rebuilding should only begin after post remediation acceptance sampling indicates that the remediation was successful. Beginning the rebuild or sealing substrates with an anti-microbial protective coating prior to final acceptance sampling will often lead to higher project cost and further delays.

For more information please visit us at
<http://www.ocinspection.com>

Fax the filled out form and other information to: **888-648-8823**. Thank you.

Melinda Ballard, Policyholders of America

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