



BVS Express Commercial

Version 5.1

# Reference Guide

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## Chapter 1: Overview

This reference guide is designed to quickly give you the information you need to create a valuation from beginning to end. It is broken into six different sections (Getting Started, General Information, Exterior Features, Interior Features, Adjustments, and Reports) for ease of use.

### Using BVS

This section explains how to use some of the features in BVS.

#### Using Online Help

Clicking the **Help** link at the top of the screen will open the on-line help system at the Table of Contents or main page of the on-line help system.

Clicking on the heading for each page (for example, **General Information**) will display the help topic for that specific page.

You can also access the on-line help from anywhere within the program by simply pressing the **F1** key on your keyboard when the cursor is in a field, or by clicking on the field label. The help system will open and display the topic that corresponds to your actual location in the application.

#### Contents

Using the table of contents, simply click on a topic listed on the left-hand side of the screen and the help topic is displayed on the right-hand side.

#### Index

This option allows you to scroll through all the help topics in the on-line help system, or type in a keyword to find a particular topic.

- How To**
1. Click on a topic listed in the index on the left-hand side of the screen and the help topic is displayed on the right-hand side.
  2. Or, type in a keyword (as you are typing, the program will begin searching for all corresponding topics) then select the appropriate topic. The help topic is displayed on the right-hand side.

#### Search

This option allows you to search the entire on-line help system for any references to a particular item or topic.

- How To**
1. Type in the word(s) you are searching for. You can use the "?" or "\*" as wildcards when searching (for example, \*ceramic would bring up all topics that contained ceramic in it). When you are done typing in your search, either click the **Go** button or hit **Enter**. All appropriate topics are displayed in the list below the search criteria.
  2. From the list, select the desired topic. The help topic is displayed on the right-hand side.
  3. Repeat for additional searches.

## Using the Knowledge Base

When you click the FAQ link at the top of the screen, the Knowledge Base page appears. The Knowledge Base allows you to search for answers to questions you may have about using BVS, allows you to see the most Frequently Asked Questions (FAQ's) as determined by MS/B, display the questions and answers most viewed by BVS Express users, and submit questions to MS/B Technical Support.

### FAQ's

When you display the Knowledge Base page, the FAQ's automatically appear in the **Search Results** section. You can scroll through the list to see all of the FAQ's.

- How To**
1. If you search the knowledge base, the FAQ's no longer appear in the **Search Results** section, do the following:
  2. Click the **Show FAQ's** button. The FAQ's appear in the **Search Results** section.
  3. To display the full answer to a FAQ, click the answer (in italics). Another page appears with the full answer displayed. You can print the answer by clicking the **Print** button, or click **OK** to return to the list.

### Searching the Knowledge Base

Enter information in the **Search Options** section to search the knowledge base.

- How To**
1. Type a word or series of words into the **Search** field.
  2. To find questions containing the search word(s), click the **Questions** option button. To find answers containing your search word(s), click the **Answer Key Words** option button.
  3. Click the **Search** button. The questions and answers that match your search words appear in the **Search Results** section.
  4. To display the full answer to a question, click the answer (in italics). Another page appears with the full answer displayed. You can print the answer by clicking the **Print** button, or click **OK** to return to the list.

### Displaying the Most Viewed Questions and Answers

You can display the Knowledge Base questions and answers most viewed by BVS Express users by clicking the **Most Viewed** button. By default, the **Search Results** section will display the 15 most viewed pages. However, your company may display a different number of questions and answers in this section.

### Submitting Questions to MS/B Technical Support

Occasionally, the answer to your question is not in the Knowledge Base. You can submit questions to MS/B Technical Support.

- How To**
1. Click the **Ask?** button. A new page appears.
  2. Type your question in the field to the right of **Q:**
  3. Click the **OK** button to send your question to MS/B Technical Support.
  4. The question will be reviewed and, if applicable, the answer will be added to the Knowledge Base.



## Moving Around BVS

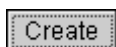
### Buttons

Buttons tell BVS to perform some action.

**How To** To click a button:

- **Mouse:** Click the button (i.e., position the mouse pointer over the button, then press the left mouse button).
- **Keyboard Only:** Press the **Tab** key until the button is highlighted, then press the **Enter** key. A button is highlighted when a dotted rectangle surrounds the label (name) on the button.

**Example** The following button is on the Valuation/Record screen. It creates a new valuation record when you click it.



### Checkboxes

Checkboxes are used to indicate that you want to select a given item.

**How To** To select or deselect a checkbox:

- **Mouse:** Click the checkbox or the text to the right of it.
- **Keyboard Only:** Press the **Tab** key until the checkbox is highlighted, then press the space bar.

**Example** The following checkboxes are on the Reports screen. When selected, these checkboxes indicate that you want to print the Summary and Equipment reports.



### Data Fields

Data fields allow you to enter information for a single data item, such as the insured's name.


**How To** To enter data in these fields:

- **Mouse:** Click in the field, then type the desired data.
- **Keyboard Only:** Press the **Tab** key until the cursor is in the field, then type the desired data.


**Example** The following data field is on the General Information screen. You can type in the insured's name in the field.

## Drop-Down Lists

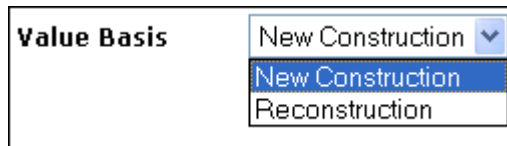
Drop-down lists have three elements:

- **Display Button:** The button () you press to display the drop-down list.
- **Selection List:** The drop-down list itself, which displays the possible selections. The currently selected item is highlighted in this list.
- **Selected Item:** A field at the top that displays the item from the list currently selected.

**How To** To select an item from a drop-down list:

- **Mouse:** Click  to display the drop-down list, then click on the desired item. If the drop-down list has more items than can be displayed at once, use the scroll bar that automatically appears to the right of the list to move to the desired item.
- **Keyboard Only:** Press the **Tab** key until the currently selected item in the drop-down list is highlighted, then press the **Up Arrow** or **Down Arrow** key until the desired item is displayed.

**Example** The following drop-down list is on the General Information screen. You can select the appropriate item for the valuation.



## Option Buttons

Option buttons (also called radio buttons) are used in instances in which you have two or more choices and can only select one of them.

**How To** To select an option button:

- **Mouse:** Click the button or the text following it.
- **Keyboard Only:** Press the **Tab** key until the option button currently selected in the group is highlighted, then use the **Right Arrow** or **Left Arrow** key to move to the desired option button, then press the **Tab** key to select it.

## Getting Technical Support

If you have questions about or problems with Building Valuation System (BVS), first look in the online Help for assistance. In the **Help** menu, select Index to display information about a specific topic. If you still cannot solve your problem, contact the Marshall & Swift/Boeckh support desk:

- **Voice:** 800-809-0017 or 262-780-2800
- **Fax:** 262-860-6367
- **Email:** support@msbinfo.com

Our support hours are 7:00 a.m. to 7:00 p.m. Central Standard Time, Monday through Friday.

Before you call the support desk, please have the following information available:

- Operating system (for example, Windows® 98 SE, Windows 2000 SP2, Windows XP Professional).
- An exact description of your question or problem, including what you were doing when the problem occurred.
- The exact text of any error messages.

If you want further information about Marshall & Swift / Boeckh or its products, you can visit us at our website: <http://www.msbinfo.com/>

## Getting Started

### Login

In order to access your valuations, you must first login to the system. Your Username and Password are set up by your System Administrator.

- How To**
1. Enter the **Username** and **Password** as set up by your System Administrator.  
**REMEMBER:** the password is case sensitive.
  2. Click the **Login** button. The Valuations window will be displayed.

### Username/Password Request

If you have forgotten your password, you can have an email sent to you with the password information.

- How To**
1. On the main login screen, click on the **Did you forget your Username or Password?** link.
  2. Enter either your **Email Address** or **Username**.
  3. If the information matches our records, an email will be sent to you with the requested information, otherwise, a message will appear directing you to contact your System Administrator.


### Change Password

This screen allows you to change your current password.

- How To**
1. Login to the system.
  2. Click the **Tools** link at the top of the screen. The Administration screen is displayed.
  3. Click the **Options** link on the left-hand side of the screen. The User Options screen is displayed.
  4. Click the **Change Password** button.
  5. The **Username** is automatically filled in.
  6. Type in your current password in the **Old Password** field.
  7. Type in the **New Password** (remember it must be at least 5 characters and not more than 15).
  8. Retype the new password in the **Verify New Password** field.
  9. Click the **OK** button.

## Valuation / Record Screen

This screen allows you to create a new valuation file, edit an existing file, search for an existing file, access system options, view/search frequently asked questions (FAQ), or log out of the system.


Tools | FAQ | Help | Logout

---

**QV Quick Valuation**

Quick Valuation (QV) allows you to quickly enter the basic information needed to calculate costs. To start Quick Valuation, click the Create New Valuation button below. On each data entry screen, enter the required items (indicated by \*), then click the QV Next Step button to move to the next screen. See the QV Steps at the top of each QV screen for further instructions.

**New Valuation**

To Create a new valuation, select the Valuation type, then click Create New Valuation:

**Valuation Type**

**Find Existing Valuation**

**Show**  **in**    **Advanced Mode**

1 to 10 of 20 valuations found with recent activity. Please click on the links to edit or view a valuation.

Type	Policy Number	Insured Name	Updated	Status	Assigned User Options
Com	ESTIMATE-19267		6/01/06 12:06 PM	In Preparation	QAAdmin <a href="#">Edit</a>   <a href="#">View</a>   <a href="#">Copy</a>
Ag	Test02		5/31/06 3:56 PM	Complete	QAAdmin <a href="#">Edit</a>   <a href="#">View</a>   <a href="#">History</a>   <a href="#">Copy</a>
Ag	test01		5/31/06 9:45 AM	Complete	QAAdmin <a href="#">Edit</a>   <a href="#">View</a>   <a href="#">History</a>   <a href="#">Copy</a>
Ag	ESTIMATE-19257		5/30/06 4:02 PM	In Preparation	QAAdmin <a href="#">Edit</a>   <a href="#">View</a>   <a href="#">Delete</a>   <a href="#">Copy</a>
Com	Compare01		5/25/06 4:16 PM	Complete	QAAdmin <a href="#">Edit</a>   <a href="#">View</a>   <a href="#">Copy</a>
Com	ESTIMATE-19243		5/25/06 12:43 PM	In Preparation	QAAdmin <a href="#">Edit</a>   <a href="#">View</a>   <a href="#">Copy</a>

Page 1 of 2 1 2 [Next >](#) Time shown in 'Central Daylight Time'.

Call 800-809-0017 for MS/B Technical Support
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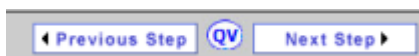
### Creating a New Valuation File

This option will create a new valuation file.

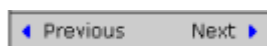
### Entry Information

The required fields are **Policy**, **Property Zip/Postal Code**, **Occupancy**, **Number of Stories**, **Gross Floor Area**, and **Construction Type**. Enter additional information as known.

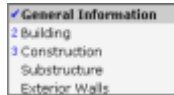
**NOTE:** Depending upon your company preferences, additional fields can be set as required.



To navigate through the required fields easily, click the Next Step link and you will be brought directly to the next required field.



You can also navigate sequentially through the navigation links/pages (listed in the navigation links on the left-hand side of the screen) by clicking the <Previous and Next> links.



You will also notice the blue checkmarks and numbers next to some of the navigation links on the left-hand side. The numbers denote that there are required fields on these pages and what the next step in the valuation process is. Once the required information has been entered, the numbers turn to blue checkmarks.

- How To**
1. Click the **Create New Valuation** button. The valuation file opens to the General Information screen.
  2. The **Policy Number** and the **Estimate Expiration Date** are the only required fields on this screen.
  3. Enter the remaining information as applicable.
  4. To quickly move to the next required step, click the **Next Step** button, otherwise, once the information is entered, click the **Building** navigation link on the left-hand side.
  5. Enter the **Property Address** information. **NOTE:** The **Zip/Postal Code** is the only required field on this screen.
  6. Enter the **Insurance Information** as applicable.
  7. Again, once the information is entered, click the **Next Step** button or click the next navigation link (**Construction**) to continue.
  8. Enter the **Occupancy** information.
  9. Under the **Construction Details** section, enter the remaining information.
  10. Repeat these steps, clicking on the **Next Step** button or next navigation link in the list (Exterior Walls, Roof, Interior Walls, etc.) until all the information has been entered for the valuation file.

## Editing an Existing Valuation

This will open an existing valuation file so that you can resume working on the file or make any necessary changes to it.

- How To**
1. Simply click on the **Edit** option on the right-hand side of the screen for the valuation file you wish to open.
  2. If you do not see the desired estimate or policy in the list, you can use the **Search** function to locate the file. See **Find Existing Valuations** for additional information.
  3. Once the valuation file is open, use the navigation links on the left-hand side to navigate the file.
  4. Make your changes or additions to the file.

## Find Existing Valuations

The Search option allows you to find specific valuations by selecting a pre-determined search field then entering the specific criteria.

**NOTE:** Depending upon the role/access levels, different search fields will appear in the drop-down list.

### Entry Information

When searching, you can enter a combination of alpha and numeric characters, and symbols like dashes, apostrophes, quotes, etc., can also be used. Also, the search function is not case sensitive.

- How To**
1. At the top of the Valuations/Records screen under the **Find Existing Valuations** section, use the **Search** drop-down list to select a search field.  
**NOTE:** The default setting is always set to **My Recent Activity**.
  2. If applicable, type the specific criteria in the next field.
  3. Click the **Search** button. All the files matching the search criteria will appear in the grid.
  4. You can then sort the information that appears in the grid by simply clicking on the column heading. The files will appear in ascending/descending order based upon the column selected.
  5. Now simply select the desired valuation.

- Example**
1. Select *Policy Number* for the search field
  2. Type the number *1* in the criteria field
  3. Click the Search button.
  4. All the valuations starting with a 1 will appear in the grid.

### Search Options

Below is a list of the most common search field options with definitions and/or examples. When searching, you can enter a combination of alpha and numeric characters and symbols like dashes, apostrophes, quotes, etc., can also be used. Also, the search function is not case sensitive.

My Recent Activity	The Valuation List will show the valuation files that you recently worked on (usually the last 10 files).
My Records	The Valuation List will show all the valuation files that are assigned to you.
Policy Number	Allows you to search for a valuation file based upon the estimate or policy number. <b>NOTE:</b> To search for an estimate file, first type in Estimate then the beginning number.
Insured Name	Allows you to search for valuation files based upon the insured's name. <b>Example:</b> If you type in john, the search will return valuation files that have john, Johnson, john's, etc., in the insured name field.
Address	Allows you to search for valuation files based upon the address of the property being valued. <b>Example:</b> If you type in 23, the search will return valuation files that have 2300, 1234, 523, etc., in the building address field.

City	Allows you to search for valuation files based upon the city of the property being valued.
State	Allows you to search for valuation files based upon the state of the property being valued.
Zip	Allows you to search for valuation files based upon the zip/postal code of the property being valued.
Valuation Type	Allows you to search for valuation files based upon the type of valuation being done (for example, commercial or agricultural).
Assigned User	Allows you to search for valuation files based upon the user assigned to the valuations.
Agency	Allows you to search for valuation files based upon the agency assigned to the valuations.
Updated within Last # of Days	Allows you to search for valuation files created within the last number of days, regardless of user, agency, etc.

## Save Valuation

Saving is done when you close a valuation file.

- How To**
1. Click on the **Close Valuation** button at the top of the screen.
  2. See Close for details on all the options.

## Close Valuation

From within a valuation, you can close the current file and return to the valuations screen.

- How To - Estimates**
1. To close a valuation, simply click on the **Close Valuation** button at the top of the screen.
  2. If you were creating or editing an estimate and hadn't yet assigned a policy number, a message appears asking you if you want to *Save Valuation* or *Discard Valuation and All Data You Have Entered*.
  3. Choose the appropriate option button.
  4. Click the **Close Valuation** button.
  5. If you want to return to the estimate instead of closing it, simply click the **Do Not Close** button.



- How To - Policies**
1. To close a valuation, simply click on the **Close Valuation** button at the top of the screen.
  2. If you were creating or editing an estimate that you had assigned a policy number to, message appears asking you if you want to *Save Valuation* or *Discard Valuation and All Data You Have Entered*.
  3. If you chose to save the valuation, you will then need to specify the status.
  4. Choose between leaving the valuation *"In Preparation"* (A draft or work is in progress and future changes will be made to this version) or *"Complete"* (Archive this version to history and future changes will be made to a copy of this version).
  5. Choose the appropriate option button.
  6. Click the **Close Valuation** button.
  7. If you want to return to the estimate instead of closing it, simply click the **Do Not Close** button.

## Delete Valuation

Using this command will delete the selected valuation file from the database.

- How To**
1. You can delete a valuation by clicking the **Delete** link on the line of the valuation to be deleted. **NOTE:** The delete function will delete not only the valuation, but all history for the valuation as well.
  2. Click **OK** when prompted to delete the valuation.

## History

History will show the current version of a valuation as well as up to four past versions. **NOTE:** Only valuations that have been assigned policy numbers will have history information.

A version of the valuation (other than the current version as this will always show) will not appear in history until it has been marked as completed. Once you have a completed valuation, that plus the current version (no matter what the status is) will be shown.

### History Versions

**5** Current Version

**4** Past Version

**3** Past Version

**2** Past Version (as newer versions are saved, this version will be removed and 3 & 4 will move down to make room for the new version)

**1** Original Completed Version (this will never be overwritten)

- How To**
1. Once history has been established for a valuation, to access the historical versions, click on the **History** link for that particular valuation from the Valuations screen.
  2. To view a specific completed version, click on the appropriate **View** link on the right hand side of the screen from the History screen. This will bring up a report preview. **NOTE:** You can print this report from this screen.
  3. To edit the current version of the valuation from within History, simply click on the **Edit** link on the right hand side of the screen.




## Chapter 2: Navigation

### General Information

The General Information page is the first screen you see in creating a valuation file. It contains policy and insured information.

- How To**
1. Make sure the **General Information** navigation link is selected on the left-hand side of the screen.
  2. The **Policy Number** and the **Estimate Expiration Date** are the only required fields on this screen.
  3. Enter the remaining information as applicable.


Help | Logout

Commercial BVS Valuation: ESTIMATE-19271
Close Valuation

◀ Previous
Next ▶
◀ Previous Step
QV
Next Step ▶

**General Information**

2 Building

3 Construction

Substructure

Exterior Walls

Roof

Interior Walls

Floor Finish

Ceiling Finish

Heating & Cooling

Mechanicals

4 Material Summary

Additions

5 Reports/Calculate

+ Add Building

+ Add Section

+ Add CCI Occupant

**Step 1** If you know the policy number, click Assign Policy Number to set it. Click Next Step to continue.

\* **Policy Number**  Assign Policy Number

\* **Estimate Expiration Date**  mm/dd/yyyy You will not be able to edit or view this estimate after the expiration date unless you Assign a Policy Number or change this date.

**Insured Full Name**

**Mailing Address**

**City**

**State**  **Zip Code**

**Business Phone**  **Fax Number**

**Effective Date**  mm/dd/yyyy **Renewal Date**  mm/dd/yyyy

**Value Basis**  Reconstruction

\* = Required

◀ Previous Step
QV
Next Step ▶

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### Policy or Record Number

The policy or record identifier assigned to the valuation.

**NOTE:** When creating a new valuation, an estimate number (for example, Estimate - 1000) is automatically filled in for you and cannot be changed. However, you can enter the actual policy number when you click the **Assign Policy Number** button.

When entering the actual policy number, you can enter a combination of alpha and numeric characters, up to 32 characters. Symbols like dashes, apostrophes, quotes, etc., can also be used.

## Assign Policy Number

This functionality allows you to assign a policy or record number to an estimate.

- How To**
1. To assign a valuation policy number, open or edit the desired estimate.
  2. Click the **Assign Policy Number** button.
  3. Type in the Policy or Record Number.
  4. Click the **OK** button to save the policy number and return to the General Information screen.

## Estimate Expiration Date

The date the estimate will expire and be removed from the system if the estimate has not been assigned a policy or record number. Typically this date has been set to 90 days from the creation of the valuation.

Enter this using a two-digit month, slash, two-digit date, slash, then a four-digit year as follows: 01/01/2001.

## Insured Full Name

The full name of the insured property owner.

You can enter a combination of alpha and numeric characters, up to 32 characters. Symbols like dashes, apostrophes, quotes, etc., can also be used.

## Insured Mailing Address

The street or mailing address for the owner of the property being valued.

You can enter a combination of alpha and numeric characters, up to 32 characters. Symbols like dashes, apostrophes, quotes, etc., can also be used.

## Insured Mailing Address, City

The city where the owner of the property being valued is located. The city may be different than the city of the property being valued and should be filled in when an entry has been made in the Mailing Address field.

You can enter a combination of alpha and numeric characters, up to 32 characters. Symbols like dashes, apostrophes, quotes, etc., can also be used.

## Insured Mailing Address, State/Province

The state or province where the owner of the property being valued is located. The state or province may be different than the property being valued and should be filled in when an entry has been made in the Mailing Address field.

Enter the two-character state or province code abbreviation for the property.

## Insured Mailing Address, Zip/Postal Code

The zip code or Canadian postal code where the owner of the property being valued is located. The zip/postal code may be different than the zip/postal code of the property being valued and should be filled in when an entry has been made in the Mailing Address field.

You can enter a combination of alpha and numeric characters. For a U.S. address, you must enter a valid 5-digit ZIP code. For a Canadian address, you must enter a valid 6-digit alpha/numeric Canadian postal code.

**Business Phone**

The business phone number of the Insured property owner.

You can enter a combination of alpha and numeric characters, up to 14 characters. Symbols like dashes, apostrophes, quotes, etc., can also be used.

**Fax Number**

The fax number of the insured property owner.

You can enter a combination of alpha and numeric characters, up to 14 characters. Symbols like dashes, apostrophes, quotes, etc., can also be used.

**Effective Date**

This is the date when the policy is put into effect.

Enter this using a two-digit month, slash, two-digit date, slash, then a four-digit year as follows:  
01/01/2001

**Renewal Date**

This is the date when the policy is up for renewal.

Enter this using a two-digit month, slash, two-digit date, slash, then a four-digit year as follows:  
01/01/2001

**Value Basis**

The program can create values based upon new construction/replacement costs or reconstruction costs.

Use the drop-down list to switch between new construction or reconstruction. The system default is Reconstruction.

## Building Information

The Building page allows you to enter the property address information, the insurance information, and make location adjustments.

- How To**
1. Make sure the **Building** navigation link is selected on the left-hand side of the screen.
  2. Enter the **Property Address** information. **NOTE:** The **Zip/Postal Code** is the only required field on this screen.
  3. Enter the **Insurance Information** as applicable.
  4. Finally, under **Location Adjustments**, you can make adjustments for the location's environmental factors.

**MSB BVS Express**  
AN ANIDA COMPANY

Help | Logout

Commercial BVS Valuation: **ESTIMATE-19271** Close Valuation

**Building** ◀ Previous Step QV Next Step ▶

**Step 2** Enter the zip code of the building, and any of the other optional information. Click Next Step to continue.

**Property Address**

\* **Property ZIP Code**

**Building Name**

**Property Address**

**Property Address 2**

**Property City**

**State**

\* = Required

**Insurance Information**

**Current Coverage** \$

**Location Adjustments**

**Climate**

**High Wind Zone**

**Seismic Zone**

◀ Previous Step QV Next Step ▶

## Property Address Information

The property address section allows you to enter the specific address information for the building.

### Property Zip/Postal Code

The zip code or Canadian postal code for the property being valued.

You can enter a combination of alpha and numeric characters. For a U.S. address, you must enter a valid 5-digit ZIP code. For a Canadian address, you must enter a valid 6-digit alpha/numeric Canadian postal code.

## Building Name

The name for the property being valued.

You can enter a combination of alpha and numeric characters, up to 32 characters.

## Property Address

The street address for the property being valued.

You can enter a combination of alpha and numeric characters, up to 32 characters. Symbols like dashes, apostrophes, quotes, etc., can also be used.

## Property City

The city where the property being valued is located.

You can enter a combination of alpha and numeric characters, up to 32 characters. Symbols like dashes, apostrophes, quotes, etc., can also be used.

## Property State/Province

The state or Canadian province where the property being valued is located.

Enter the two-character state or province code abbreviation for the property.

## Insurance Information

The insurance information section allows you to enter the current coverage, co-insurance requirement, as well as determine if separate insurance exclusions will be shown on the reports.

### Separate Insurance Exclusion Costs

If checked, the program will separate insurance exclusion costs for the building being valued. MS/B defines and separates the following insurance exclusion costs: site prep, foundation wall, interior foundations, and approximately 12% of plumbing.

Click the checkbox if you want separate insurance exclusion costs. These costs will be listed in a separate column in your valuation reports.

### Current Coverage

The current dollar amount of insurance carried on the property.

Enter up to \$999,999,999 in whole dollar amounts only. Do not enter the dollar sign or commas.

### Co-Insurance Requirement

The minimum amount of insurance that must be carried on the policy, usually 80%, but your co-insurance requirement for the policy may be different as determined by your company.

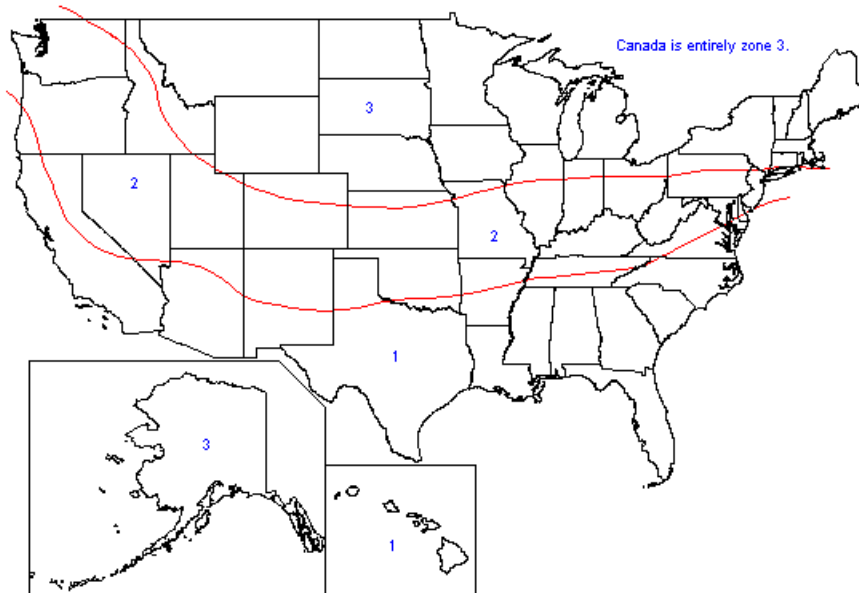
Enter a percentage between 1 and 100. Do not enter the percent sign.

## Location Adjustments

This section is used to adjust for the location's environmental factors for the building.

For the location adjustments (climate, seismic zone, and high wind zone) use the drop-down list to select the appropriate option.

### Climate

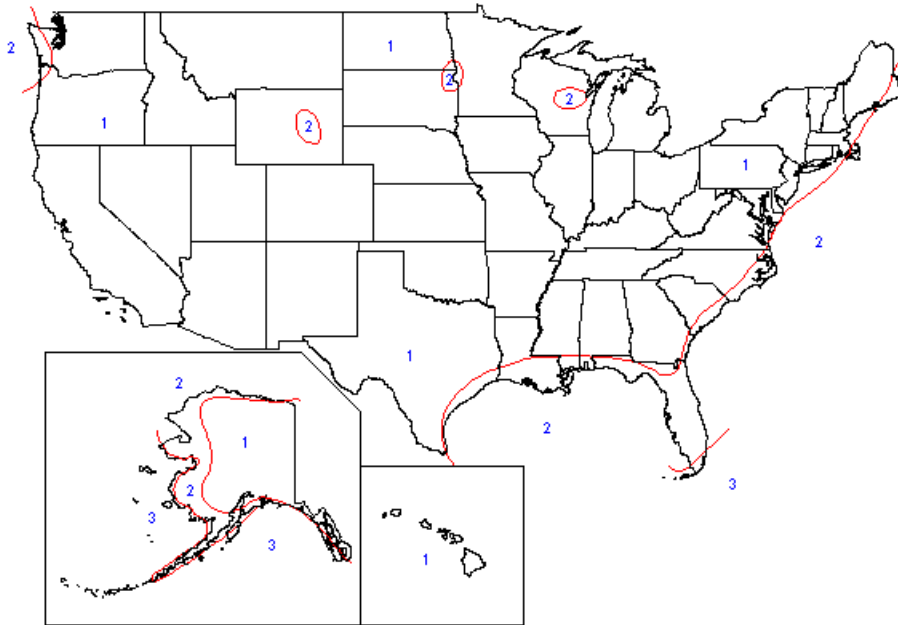


Each climate has different requirements (and associated costs) for heating and cooling, thermal resistance, and foundation depth. In addition to the levels of insulation, the climate affects other aspects of a building such as the foundation depth, roof structure, and heating and cooling loads. Buildings in cold climates require more insulation, deeper foundation walls (to be below the frost line), stronger roof structures (to support snow loads), and greater heating requirements.

Use the drop-down list to select the climate that applies to this building section: (1) Warm, (2) Moderate, or (3) Cold. **NOTE:** The system will automatically fill this information in based upon the zip/postal code you entered earlier, but can be overridden by you.



## High Wind Zone



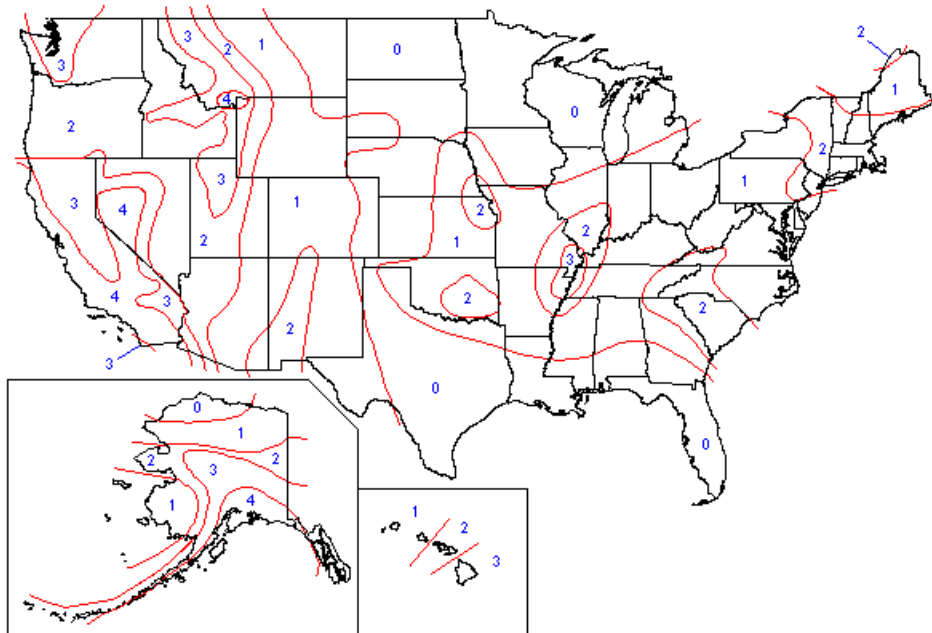
Select the high wind zone that applies to this building section. The three high wind zones labeled 1-3 on the map, indicate where wind damage is likely to occur (1=minor damage, 2=moderate damage, and 3=major damage). The zones represent the cost increase associated with meeting the national building codes and engineering requirements for high wind resistance.

To minimize building damage and the subsequent injury and loss of life, national building codes have been created to specify the minimum engineering requirements for buildings in high wind situations. Usually, the requirements affect the design of the building shell and its ability to withstand the uplift, overturn and torsional pressures caused by wind.

For inland zones, there is no cost increase as common building practices have been found to meet current code requirements. For coastal areas, where sustained wind speed can exceed 90 miles per hour, code requirements include steel strapping applied to sill plates, exterior wall sheathing, and the connection of the rafters to the exterior wall.

Use the drop-down list to select the appropriate high wind zone. **NOTE:** The system will automatically fill this information in based upon the zip/postal code you entered earlier, but can be overridden by you.

## Seismic Zone



Select the seismic zone that applies to this building section. The five seismic zones labeled 0-4 on the map (see graphic), indicate where earthquake damage is likely to occur (0=no damage, 1=minor damage, distant, 2=moderate damage, 3=major damage, and 4=major damage, near the fault). The zones represent the cost increase associated with meeting the national building codes and engineering requirements for seismic resistance.


To minimize building damage and the subsequent injury and loss of life, national building codes have been created to specify the minimum engineering requirements for buildings in earthquake prone areas. These requirements generally involve the structural elements of the building, which ultimately affect construction costs.

Use the drop-down list to select the appropriate seismic zone. **NOTE:** The system will automatically fill this information in based upon the zip/postal code you entered earlier, but can be overridden by you.

## Construction Information

The Construction page allows you to select the occupancy, enter the building construction details, and enter the construction type information.

- How To**
1. Make sure the **Construction** navigation link is selected on the left-hand side of the screen.
  2. Enter the **Occupancy** information.
  3. Under the **Construction Details** section, enter the remaining information.


Help | Logout

---

**ESTIMATE-19298**
Close Valuation

Commercial BVS Valuation
Calculate

---

0

◀ Previous    Next ▶

✓ General Information

2 Building

**3 Construction**

Substructure

Exterior Walls

Roof

Interior Walls

Floor Finish

Ceiling Finish

Heating & Cooling

Mechanicals

4 Material Summary

Additions

5 Reports/Calculate

+ Copy Section

+ Add Building

+ Add Section

+ Add CCI Occupant

**Construction**    ◀ Previous Step    QV    Next Step ▶

**QV Step 3** Use the instructions below to add one or more occupancies (building uses) totaling 100%, enter the other required Construction Details, then click Next Step to continue.

**Occupancy**

To add or change an occupancy, click Select to select an occupancy code (or type the code and press Tab). If necessary, change the occupancy name, percentage and story height

* Occ. Code	* Occupancy Name	* Percentage	* Story Height	Options
Select <input type="text"/>	<input type="text"/>	<input type="text"/> %	<input type="text"/> Feet	Delete
Total Percentage (must total 100%)		0 %		

\* = Required

**Construction Details**    + Optional Construction Data

\* **Number of Stories**   

\* **Gross Floor Area**     Square Feet (Total of All Floors)

\* **Construction Type:**     ▼

\* = Required

◀ Previous Step    QV    Next Step ▶

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## Occupancy

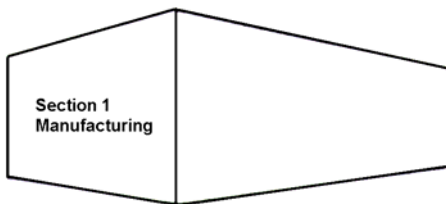
The occupancy determines the material assumptions that will be used for the valuation.

Enter the occupancy code and the percentage of the building section that conforms to the occupancy. For example, if you are performing a commercial valuation on a high-rise apartment, enter occupancy code 1200 and a percentage for that code of 100%. If half of this building is office space, then enter the high-rise apartment at 50%, and the high-rise office at 50%. You may split the building into as many as five different occupancies, as long as the sum of the percentages equals 100%.

**How To**

1. Make sure the **Construction** navigation link is selected on the left-hand side of the screen.
2. Enter or select the **Occupancy Code** (click the Occupancy Selection link below for details on how to select an occupancy).
3. The **Occupancy Name** is automatically entered when you enter the occupancy code.
4. Enter the **Percentage** of the building or section that the occupancy you selected above is.
5. Enter the average **story height** for the building or section.
6. If your total percentage does not equal 100%, an additional occupancies line will appear and you can repeat the steps above.
7. To remove an occupancy that you have entered, click the **Delete** link in the Options column, next to the one to be removed. **NOTE:** Make sure you adjust the other occupancy percentages so that they equal 100%.

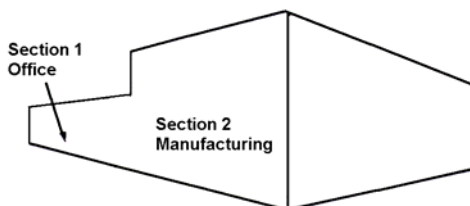
**Examples**



**Manufacturing Building**

In the case of a manufacturing building with a small amount of office space within, a single section would be appropriate.

**Section 1 = Manufacturing**

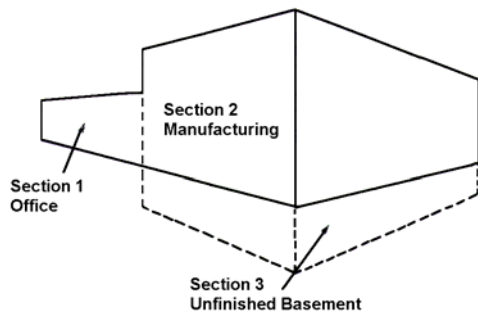


**Manufacturing Building with Office**

If there is a large amount of office space within the manufacturing building, or if the office is a distinct structural area, use two occupancies.

**Section 1 = Office**

**Section 2 = Manufacturing**



### Manufacturing Building with Office Space and Basement

If the building is like Example 1 or 2, but includes a basement, a basement base cost should be used for that additional section.

**Section 1 = Office**

**Section 2 = Manufacturing**

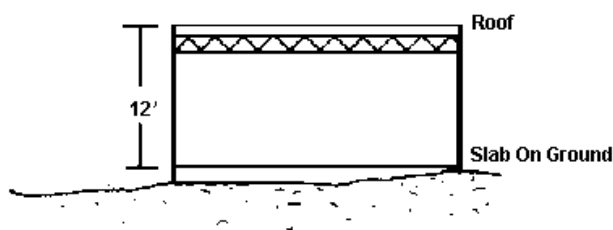
**Section 3 = Unfinished Basement**

### Story Height

Occupancies have been developed using an average story height for each occupancy. For cases where the story height of a building differs from the average listed, you can adjust accordingly. The adjustment is made to allow for the additional framing and exterior wall cost to provide the additional height or for the decrease in cost for a lower height.

Enter the average **story height** for the building section up to 99. If the default value is not modified, the average story height based on the occupancy code will be used. Story height is determined by measuring the distance from the top of one floor to the top of the next floor or roof. The following examples illustrate how to determine the story height in most cases.

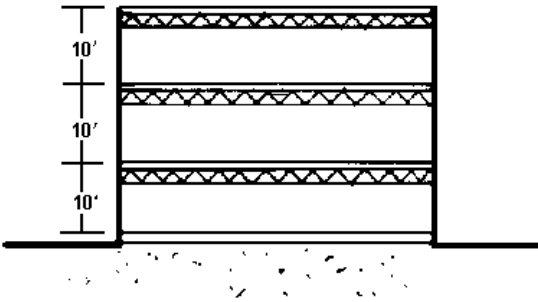
### Examples



### Single Story

In this case determination is relatively simple. Remember not to measure from the top of the floor to the ceiling finish, but from the top of the floor to the top of the roof.

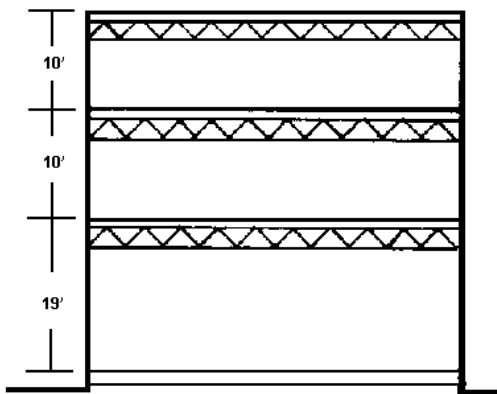
**Story Height = 12'**



### Multiple Stories of Equal Height

Again, determination is relatively simple. Since all story heights are equal, story height would be measured from the top of the floor to the top of the next floor, or to the top of the roof.

**Story Height = 10'**

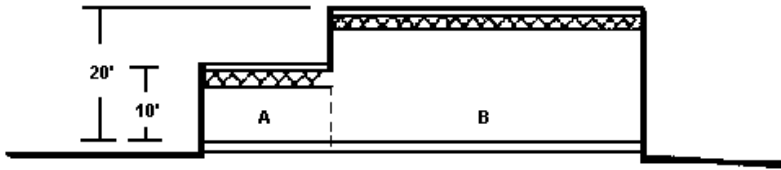


### Story Height Varies but Floor Area is Equal

In case when the heights of one or more floors vary and floor areas are equal, the height should be determined by taking an average story height.

**Average Story Height = 13'**

$$(10' + 10' + 19')/3 = 13'$$



### Story Height Varies and Floor Area Differs

Where the story heights of the building vary and the areas are not equal, further adjustments are necessary to reflect the average story height.

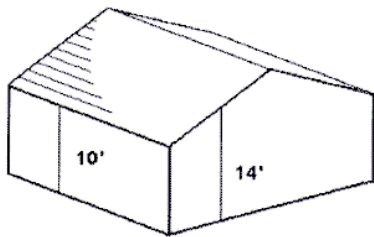
#### Average Story Height = 17'

Area A = 3,000 SF

Area B = 7,000 SF

10,000 SF

$$[(20 \times 7,000) / 10,000] + [(10 \times 3,000) / 10,000] = 14' + 3' = 17'$$



### Buildings with Pitched Roofs and Gable Ends

For buildings with pitched roofs and gable ends, average the story height of the gable end walls with the lower sidewalls. Measure the gable end story height from the midpoint of the roof slope, and average this with the height of the sidewalls.

#### Average Story Height = 12'

$$(10' + 14' + 10' + 14') / 4 = 12'$$

## Construction Details

Construction details include the number of stories, gross floor area, construction type, and optional construction data.

### Number of Stories

The total number of stories for the section of the building you are entering. If your building has a varying number of stories, you would need to enter each as a separate section within the valuation.

Enter up to a total of 99. For single digit numbers, there is no need to enter a 0 before the number.

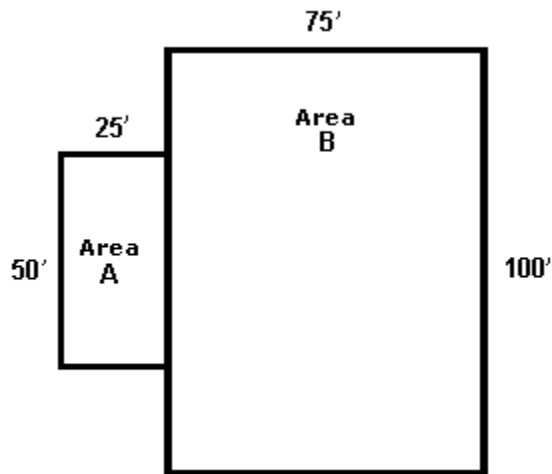
## Gross Floor Area

The gross floor area is the total floor area (measured in square feet or meters) of all floors in the building that you would like considered in your valuation. This would include stairwells and elevator shafts, but would not include areas such as basements and mezzanines. A one-story building with exterior wall dimensions of 100' x 100' would have a gross floor area of 10,000 square feet. If that same building was three-stories, the gross floor area would be 30,000 square feet. If the first two stories were 10,000 square feet each and the third floor was 5,000 square feet, then the gross floor area would be 25,000 square feet.

Enter an area up to a total of 9,999,999. You do not need to enter the commas, the system will automatically put them in once you tab off the field.

- How To**
1. To determine the gross floor area, you first need to figure the ground floor area. For a valuation to be accurate, proper determination of the floor area is crucial.
  2. Once the individual ground floor areas have been figured, the gross floor area can be computed by multiplying the ground floor area by the total number of stories.

### Examples

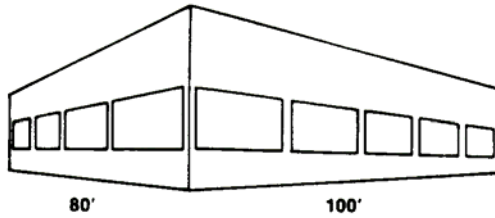


Area A	25 ft. x 50 ft.	=	1,250 SF
Area B	75 ft. x 100 ft.	=	<u>7,500 SF</u>
<b>Total Gross Floor Area</b>		=	<b>8,750 SF</b>

### Calculating Ground Floor Area

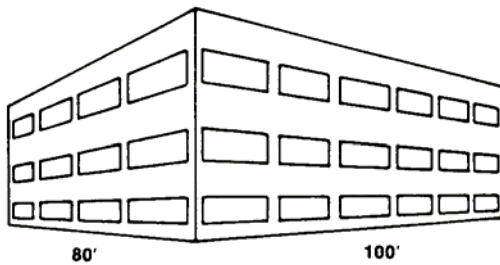
- How To**
1. Measure all exterior dimensions of the floor, including stairwells.
  2. Construct a diagram showing these measurements.
  3. Add the square footage of each area together for the gross floor area.





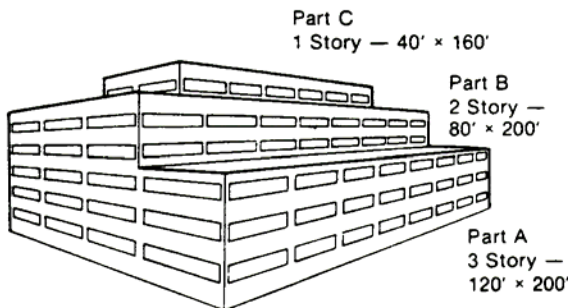
**1-Story Building**

One-Story Building	80 ft. x 100 ft.		
Ground Floor Area	80 ft. x 100 ft.	=	<u>8,000 SF</u>
<b>Gross Floor Area</b>	<b>8,000 SF x 1 story</b>	=	<b>8,000 SF</b>



**3-Story Building**

Three-Story Building	80 ft. x 100 ft.		
Ground Floor Area	80 ft. x 100 ft.	=	<u>8,000 SF</u>
<b>Gross Floor Area</b>	<b>8,000 SF x 3 Stories</b>	=	<b>24,000 SF</b>



**6 Story Building - Varying Sizes**

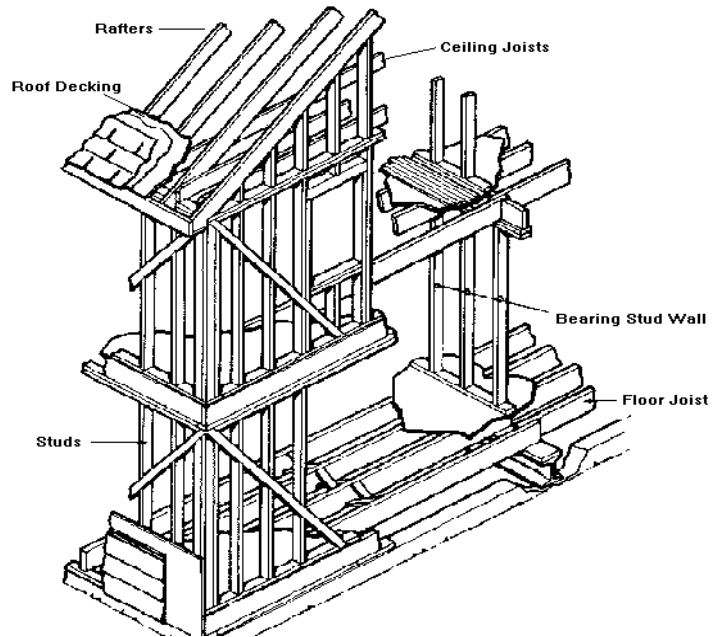
Part A: Three-Stories	120 ft. x 200 ft.	=	24,000 x 3	=	72,000 SF
Part B: Two-Stories	80 ft. x 200 ft.	=	16,000 x 2	=	32,000 SF
Part C: One-Story	40 ft. x 160 ft.	=	6,400 x 1	=	<u>6,400 SF</u>
<b>Gross Floor Area</b>				=	<b>110,400 SF</b>

## Construction Type

To distinguish between the six different construction materials and assemblies, their corresponding cost differences, and fire-related characteristics, the following construction types (listed under related topics) are used.

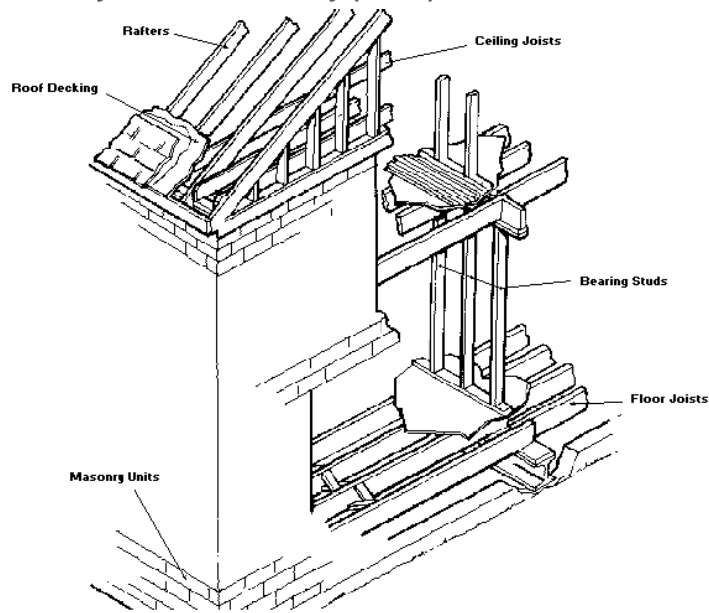
Enter up to six different percentages for each type of construction that applies to this building section. Entries must total 100%.

### Frame (ISO 1)



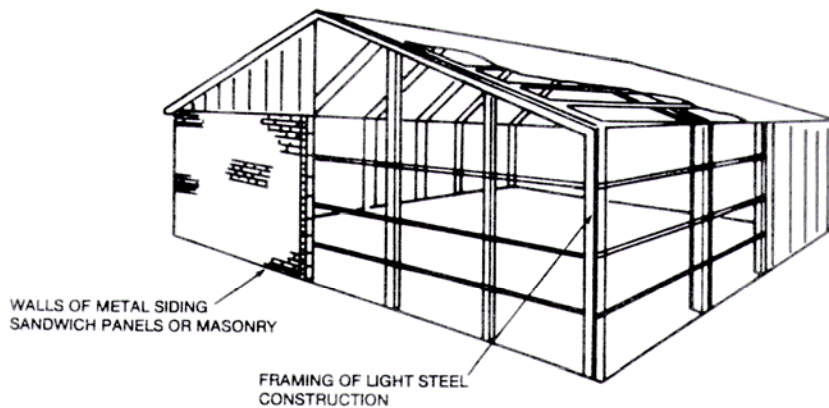
A building where the exterior walls, bearing walls and partitions, and the structural floors and roof, and their supports, are wood or light-gauge metal. This includes buildings where the wood or light-gauge metal has been combined with other materials to form composite components such as wood or metal studs with brick or stone veneer, stucco or metal siding. Buildings classified as ISO Class 1 are characteristic of this type.

### Masonry / Joisted Masonry (ISO 2)



A building that has the exterior walls constructed of a material such as brick, hollow or solid concrete block, concrete, gypsum block, clay tile, stone, or similar materials. The structural floors and roof are of wood or light-gauge metal. Buildings classified as ISO Class 2 are characteristic of this type.

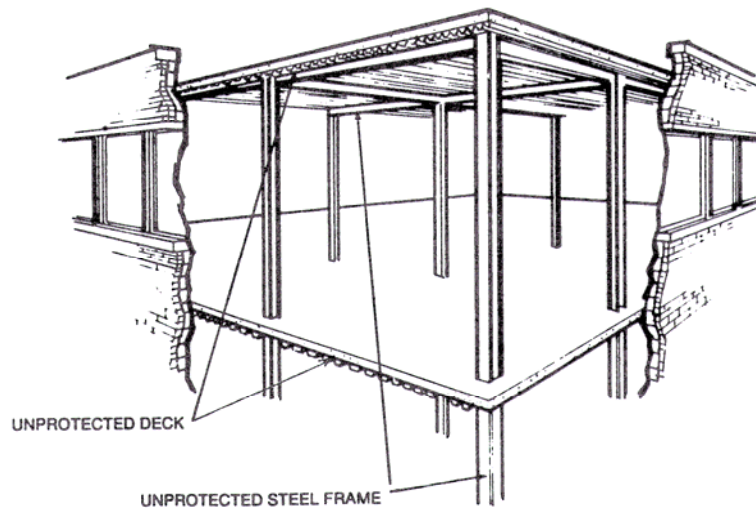
### Pre-Engineered Metal / Non-Combustible (ISO 3)



A building that employs a system of pre-engineered rigid steel framing members. The exterior walls are of metal siding, sandwich panels, or masonry, and the roof is clad with metal roofing or sandwich panels. Buildings classified as ISO Class 3 are characteristic of this type.

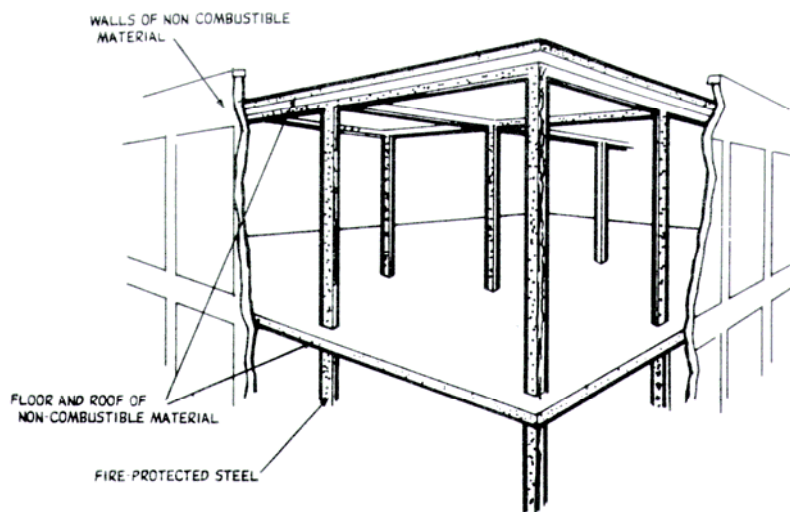
**Due to the repetitive characteristics of pre-engineered metal buildings, it is advisable to reduce the 7% architectural fees included in the base costs.**

### Steel Frame / Masonry Non-Combustible (ISO 4)



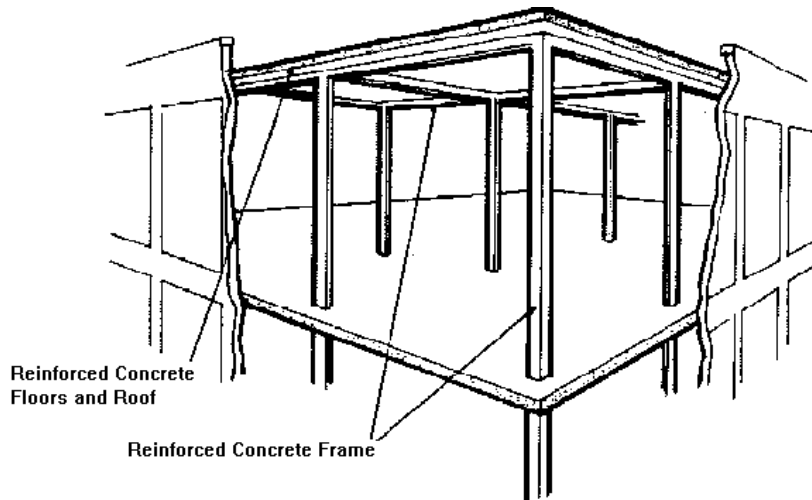
A building where the structural floors and roof are of unprotected non-combustible materials such as metal decking or concrete on metal decking, and are supported by an unprotected structural steel frame, fire resistive exterior walls, or a combination of both. Buildings classified as ISO Class 4 are characteristic of this type.

### Protected Steel Frame / Modified Fire Resistive (ISO 5)



A building where the structural floors and roof, and their supports are of non-combustible construction with a fire rating of not less than one hour. A building very similar to construction type D; however, in type E the non-combustible floor, roof, and framing components are protected with sprayed-fiber fireproofing. Buildings classified as ISO Class 5 are characteristic of this type.

### Reinforced Concrete Frame / Fire Resistant (ISO 6)



A building where the structural floors and roof, and their supports are of materials such as precast or poured-in-place reinforced concrete, with a fire resistant rating of not less than two hours. Buildings classified as ISO Class 6 are characteristic of this type.

## Optional Construction Data


The optional construction data screen allows you to enter the additional building details, depreciation, hillside construction, and user adjustment information.

### How To

1. Make sure the **Construction** navigation link is selected on the left-hand side of the screen.
2. Click the + **Optional Construction Data** link.
3. Enter the appropriate information under the **Additional Building Details** section.
4. Under the **Depreciation** section, click the appropriate option button and enter the applicable information.
5. Under the **Hillside Construction** section, click the appropriate option button and enter the applicable information.
6. Finally, under the **User Adjustments** section, enter the appropriate factor(s) and description(s).
7. Once done, click the **OK** button at the bottom of the screen to save the changes and return to the **Construction** screen.

## Additional Building Details

The additional building details section allows you to enter the gross perimeter, construction quality, year built, architect's fees, and overhead & profit for the valuation.


Help

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**Optional Construction Data**

**Additional Building Details**

**Gross Perimeter**  Linear Feet (total length around all floors)

**OR**

**Irregular Wall Adjustment**

**Construction Quality**

**Year Built**

**Architect's Fees**  %

**Overhead & Profit**  %

---

**Depreciation**

Set the building depreciation using one of the following options, entering the appropriate data where applicable:

**None (no depreciation)**

**Use the following percentage:**

**Depreciation %**  %

**Calculate based on Condition and Age:**

**Building Condition**

**Effective Age**  years

## Gross Perimeter

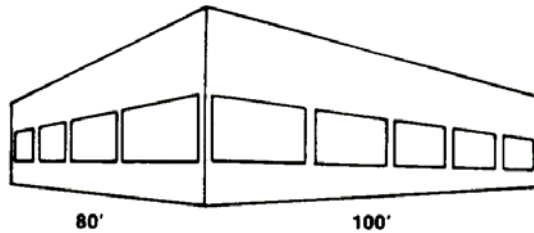
The gross perimeter is the total distance around the outside of the building for each floor, or for the building section. For multiple story buildings, combine the perimeters of each floor together to arrive at the gross perimeter. If you are dividing the building into different sections, then enter only the perimeter of the building section. See the following examples for determining perimeter.

Buildings having the same area but different configurations, or perimeters, will have different costs. In any cost per square foot method of valuation, the costs of the exterior wall must be converted to a square foot cost. The occupancies developed for this program use the most typical building size and shape to calculate the contributing cost of the exterior walls.

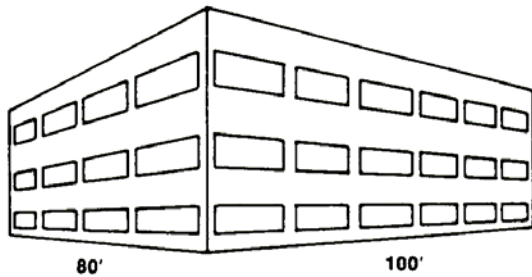
As more information becomes known on a particular building, base costs can be refined to more accurately represent the cost of that building. The area must be calculated to arrive at the replacement cost of a building. If the perimeter can be calculated, this area and perimeter relationship can be used to arrive at a factor that will accurately attribute the cost of the exterior wall. The actual perimeter will always produce a more accurate value and should be used when available.

Enter an area up to a total of 999,999. You do not need to enter the commas, the system will automatically put them in once you tab off the field.

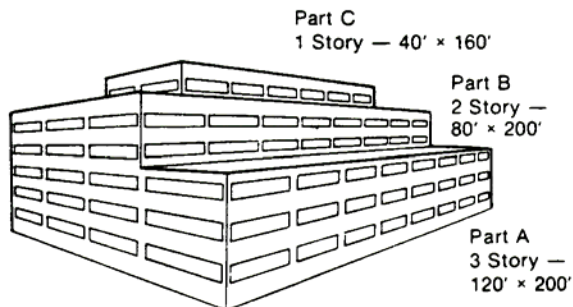
## Examples

**1-Story Building**

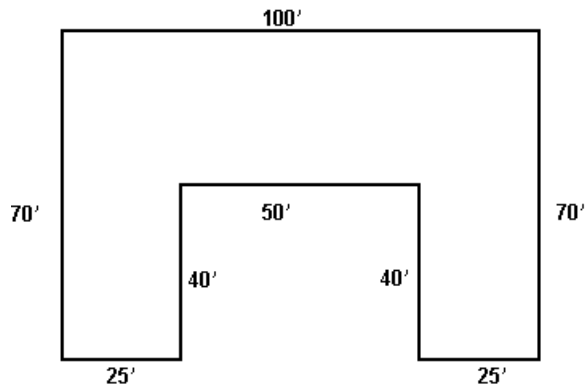
One-Story Building	80 ft. x 100 ft.		
Ground Floor Perimeter	$80 + 80 + 100 + 100 =$	<u>360 ft.</u>	
<b>Total Perimeter</b>	<b>360 ft. x 1 Story =</b>	<b>360 ft.</b>	

**3 Story Building**

Three-Story Building	80 ft. x 100 ft.		
Ground Floor Perimeter	$80 + 80 + 100 + 100 =$	<u>360 ft.</u>	
<b>Total Perimeter</b>	<b>360 ft. x 3 Stories =</b>	<b>1,080 ft.</b>	

**6 Story Building - Varying Sizes**

Part A: Three-Stories	120 ft. x 200 ft. $(120 + 120 + 200 + 200) = 640 \times 3 =$	1,920 ft.
Part B: Two-Stories	80 ft. x 200 ft. $(80 + 80 + 200 + 200) = 560 \times 2 =$	1,120 ft.
Part C: One-Story	40 ft. x 160 ft. $(40 + 40 + 160 + 160) = 400 \times 1 =$	<u>400 ft.</u>
<b>Total Perimeter</b>		<b>= 3,440 ft.</b>



### 1 Story Building - Irregular Shape

Ground Floor Perimeter

$$(70 + 100 + 70 + 25 + 40 + 50 + 40 + 25) = \underline{420 \text{ ft.}}$$

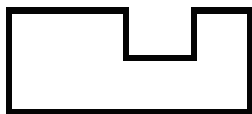
$$\text{Total Perimeter} \quad 420 \text{ ft. x 1 Story} = 420 \text{ ft.}$$

### Irregular Wall Adjustment

If you want the valuation to account for the building's perimeter but you don't know what the perimeter is, you can enter a wall adjustment by selecting the shape of the building. This adjustment is used to increase the default perimeter for buildings that are not a simple rectangle in shape without having to enter the gross perimeter.

Using the drop-down list, select none, irregular, or very irregular. **NOTE:** This field will not be available if the gross perimeter has been entered. You can enter either the gross perimeter or select an adjustment option, but not both.

#### Examples:



Irregular



Very Irregular

### Construction Quality

Occupancies have been constructed based upon average characteristics for the occupancy, with average defined as the common characteristics of a majority of buildings within that occupancy. The quality adjustment to be made is not one of an office quality versus a factory quality, but rather the quality of the office being valued versus the average quality of offices. The construction quality adjustments are meant to be guidelines only. Economy is not the lowest cost for which the structure could be built and premium is not the highest cost for buildings of a particular type. Rather, they are typical for buildings of premium or economy construction quality.

Either enter a number between 1.0 and 5.0 (economy, average, superior, and premium), or use the drop-down list and select the appropriate number. If the building is judged to be between two quality designations, then enter a factor between the two. If no entry is made, the quality is assumed to be average.



## Year Built

The year this section of the building or building was completed.

Enter a four-digit year.

## Architect's Fees

Architect's fees are compensation paid for architectural or engineering services rendered. The default percentage is 7%.

Enter a percentage between 0 and 99.9%. Any entries you make will override the default percentage.

## Overhead & Profit

The general cost of operating and maintaining a business, in addition to specific costs related to a particular job, and the profit from construction activities is referred to as overhead and profit. The default percentage is 20%.

Enter a percentage between 0 and 99.9%. Any entries you make will override the default percentage.

## Depreciation

Depreciation is a lessening in value or worth of a building caused by wear and tear from use, structural defects, building service deficiencies and exposure to elements. Two items are taken into account when determining normal depreciation: Effective Age and Condition.

Depreciation	
Set the building depreciation using one of the following options, entering the appropriate data where applicable:	
<input checked="" type="radio"/>	<b>None (no depreciation)</b>
<input type="radio"/>	<b>Use the following percentage:</b>
Depreciation %	<input type="text"/> %
<input type="radio"/>	<b>Calculate based on Condition and Age:</b>
Building Condition	<input type="text"/>
Effective Age	<input type="text"/> years

- How To**
1. If you do not want a depreciation applied to the valuation, click the **None (no depreciation)** option button. **NOTE:** This is the default setting.
  2. If you know the specific depreciation percentage you want applied to the valuation, click the **Use the following percentage** option button and enter a percentage in the **Depreciation %** field.
  3. In the **Depreciation %** field enter a percentage between 0 and 99. **NOTE:** This will override the depreciation percentage that is calculated based upon the condition and effective age.
  4. If you want the system to calculate the depreciation percentage for you, click the **Calculate based on Condition and Age** option button and enter the building condition and effective age.

## Building Condition

The general, overall condition of the building (considers the desirability and usefulness of the building). Using the drop-down list, choose from one of the following options:

### Excellent

The building is in perfect, like-new condition. It is very well maintained with no evidence of physical deterioration and is occupied by the use for which originally intended. All building services are modern, proper and adequate.

### Good

Although it has been well maintained, some minor deterioration is visible and the building is still being used as originally intended. Its building services are proper and adequate.

### Average

The building is beginning to show signs of normal wear and tear. The building is still used as originally intended or occupied by a use for which it was renovated. The building services are functional.

### Poor

Definite deterioration is obvious throughout the building. The building may be occupied by a use other than originally intended and the building services may be partially removed, unused, or made adequate through adaptation for the present occupancy.

### Very Poor

The building is approaching unsound condition. The building or portions thereof may be unusable and some building services may be unused.

## Effective Age

Effective age is the number of years of apparent age, sometimes determined by deducting the estimated remaining life from normal life. Remodeling or renovating the building can reduce effective age. The effective age, not the actual age, is used in combination with the Building Condition to estimate an appropriate amount of depreciation. Actual age is the number of years between the date the building was constructed and the inspection date.

Enter the number of years, up to 999.

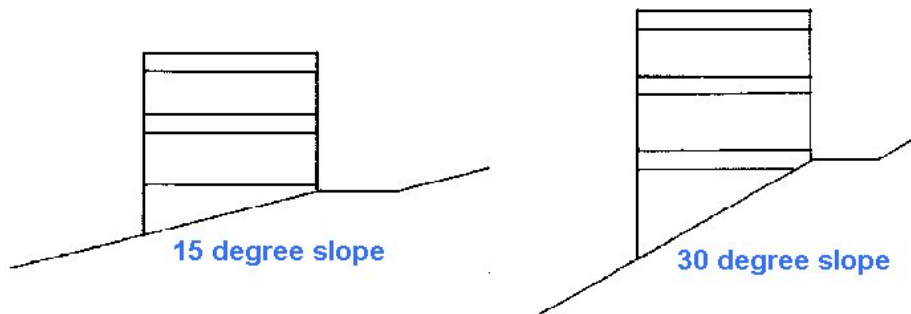
## Hillside Construction

The total replacement cost for the building is multiplied by the percentage increase factors determined here.

Hillside Construction	
Adjust for hillside construction using one of the following options, entering the appropriate data where applicable.	
<input type="radio"/> Increase cost using the following percentage:	
Hillside Adjustment	<input type="text"/> %
<input checked="" type="radio"/> Increase cost based on the following conditions:	
Degree of Slope	Flat <input type="button" value="v"/>
Site Position	Unknown <input type="button" value="v"/>
Site Accessibility	Excellent <input type="button" value="v"/>
Soil Condition	Excellent <input type="button" value="v"/>

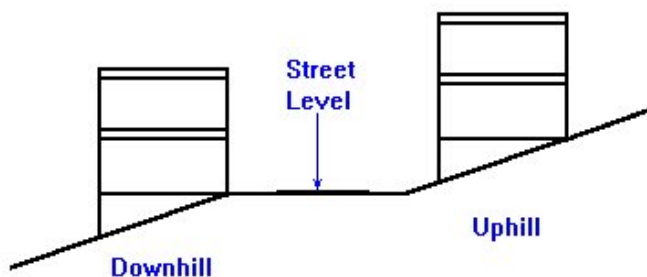
**How To**

1. If you know the specific hillside increase percentage, click the **Increase cost using the following percentage** option button and enter a percentage in the **Hillside Adjustment** field.
2. In the **Hillside Adjustment** field, enter a percentage between 0 and 99.  
**NOTE:** An entry in this field will override the cost increase based upon the selections for the four hillside conditions listed below.
3. If you want the system to calculate the hillside increase percentage for you, click the **Increase cost based on the following conditions** option button and select the specific conditions from the drop-down lists.

**Degree of Slope**

Constructing a building on a sloping lot almost always increases its replacement cost. It is important to remember that hillside adjustments take into account the added costs of constructing a sloping foundation system. These adjustments are much more than simply excavating into the hillside to form a flat pad on which to build.

Use the drop-down list to select (1) level, (2) 15-degree slope, (3) 30-degree slope, or (4) 45-degree slope, or if you know the corresponding number, simply type that number in the field.

**Site Position**

Downhill sites are below the street level and uphill sites are above the street level. Generally, construction costs increase for uphill sites due to the increased excavation and retaining wall costs.

Use the drop-down list to select (1) unknown, (2) downhill, or (3) uphill, or if you know the corresponding number, simply type that number in the field.

## Site Accessibility

Site accessibility refers to the ease of getting people, equipment and materials, to, in and around the site. Items such as a place for workers to park their vehicles, a level area for unloading and storing building materials, and the ability of delivery trucks to get to the site must be considered. Remote sites and sites that are physically difficult to access will increase construction costs. There are no hard and fast rules for determining the quality of site accessibility. You must weigh and judge these conditions to determine the quality for each unique situation.

Use the drop-down list to select (1) excellent, (2) good, (3) fair, or (4) poor, or if you know the corresponding number, simply type that number in the field.

## Soil Condition

Hillside sites will often require test borings and a soil/geology report to determine the type of soil and the underground conditions. The type of soil and its bearing characteristics affect the engineering requirements and associated costs for the foundation. Unstable soil and soil that has poor bearing capacity results in higher costs. There are no hard and fast rules for determining the quality of the soil condition. You must weigh and judge these conditions to determine the quality for each unique situation.

Use the drop-down list to select (1) excellent, (2) good, (3) fair, or (4) poor, or if you know the corresponding number, simply type that number in the field.

## User Adjustments

User Adjustments	
Factor	Description
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>

A user adjustment factor allows you to make a global modification to all the costs generated by the system.

Enter up to three factors and descriptions.

### Factor


The factor is expressed as less than, equal to, or greater than 1.00. For example, 1.10 equals adding 10% to the costs generated by the system and .90 equals subtracting 10% from the costs generated by the system.

### Description

For the description, you can enter a combination of alpha and numeric characters, up to 32 characters. Symbols like dashes, apostrophes, quotes, etc., can also be used.

## Substructure Areas

The Substructure page allows you to enter the square footage for each substructure type found in the building or section.

 <span style="float: right;">Help   Logout</span>	
<b>ESTIMATE-19298</b> <span style="float: right;">Close Valuation</span> <b>Commercial BVS Valuation</b> <span style="float: right;">Calculate</span>	
<b>Substructure</b> <span style="float: right;">◀ Previous Step</span> <span style="margin: 0 10px;">QV</span> <span style="float: right;">Next Step ▶</span>	
<span>◀ Previous</span> <span style="margin-left: 20px;">Next ▶</span>	<b>Substructure Areas</b>
<ul style="list-style-type: none"> <li>✓ General Information</li> <li>2 Building</li> <li>✓ Construction</li> <li style="background-color: #e0e0e0;"><b>Substructure</b></li> <li>Exterior Walls</li> <li>Roof</li> <li>Interior Walls</li> <li>Floor Finish</li> <li>Ceiling Finish</li> <li>Heating &amp; Cooling</li> <li>Mechanicals</li> <li>4 Material Summary</li> <li>5 Reports/Calculate</li> <li>+ Copy Section</li> <li>+ Add Building</li> <li>+ Add Section</li> <li>+ Add CCI Occupant</li> </ul>	<p>Enter the areas for each of the following substructure types found. If you do not enter substructure areas, BVS automatically includes a slab at grade cost.</p> <p><b>Unfinished Basement</b> <input type="text"/> Square Feet</p> <p><b>Finished Basement</b> <input type="text"/> Square Feet</p> <p><b>Crawlspace</b> <input type="text"/> Square Feet</p> <p><b>Stilts, Wood</b> <input type="text"/> Square Feet</p> <p><b>Stilts, Concrete/Steel</b> <input type="text"/> Square Feet</p> <p><b>None (Remove Slab at Grade Cost)</b> <input type="text"/> Square Feet</p> <p><b>Other Basement Information</b></p> <p><b>Basement Construction Type</b> <input type="text" value="Select Type"/></p> <p><b>Basement Depth or Story Height</b> <input type="text"/> Feet</p> <p><b>Basement Finish Occupancy Code</b> <input type="text"/></p>
<span>◀ Previous Step</span> <span style="margin: 0 10px;">QV</span> <span style="float: right;">Next Step ▶</span>	
Call 800-809-0017 for MS/B Technical Support <span style="float: right;">(c)2006 Marshall &amp; Swift/Boeckh, LLC and its licensors</span>	

### Unfinished Basement

Enter the total square footage for an unfinished basement.

Enter an area up to a total of 9,999,999. You do not need to enter the commas, the system will automatically put them in once you tab off the field.

#### Included

- Structural Floor
- Electrical
- Stairs
- Floor Drains

#### Not Included

- Slab
- Plumbing
- Heating and Cooling
- Ceiling, Wall, or Floor Finishes
- Interior Partitions
- Elevators

## Finished Basement

Enter the total square footage for a finished basement.

Enter an area up to a total of 9,999,999. You do not need to enter the commas, the system will automatically put them in once you tab off the field.

### Included

A finished basement will include the finishes for the selected occupancy of the section if you have not chosen a basement finish occupancy code. If you have chosen an occupancy code, the finishes for the basement will include the finishes for that selected occupancy.

## Crawlspace

A crawlspace is an unfinished accessible space below the first floor, generally less than full-story height.

Enter an area up to a total of 9,999,999. You do not need to enter the commas, the system will automatically put them in once you tab off the field.

## Stilts, Wood

Wood stilts or piers are long wooden posts driven into the ground which are designed to support and elevate the building above the ground.

Enter an area up to a total of 9,999,999. You do not need to enter the commas, the system will automatically put them in once you tab off the field.

## Stilts, Concrete/Steel

These stilts are long concrete or steel posts driven into the ground which are designed to support and elevate the building above the ground.

Enter an area up to a total of 9,999,999. You do not need to enter the commas, the system will automatically put them in once you tab off the field.

## None (Remove Slab at Grade Cost)

To remove the slab cost from the building or section, enter the total square footage of the slab to be removed.

## Other Basement Information

The other basement information section allows you to specify the construction type for the basement, enter the basement depth or story height, and specify the type of finish the basement has.

### Basement Finish Occupancy Code

If you have entered an area for a finished basement, you can select the type of finish that is included by entering an occupancy code. The basement will be finished using the same heating, cooling, plumbing, and interior finishes that are included in this occupancy.

If a code is not entered, the basement will be finished the same as the superstructure occupancy. To select an occupancy code, simply click on the drop-down arrow and select the appropriate occupancy.

### Basement Construction Type

The basement construction type is selected based upon the type of exterior wall (of the basement), and the type of structural floor (for the first floor). For example, use the Masonry

(Joisted Masonry) construction type if the basement walls are concrete block and the structural floor is wood frame.

Select the type of construction from the drop-down list. **NOTE:** The description cannot be modified.

### **Basement Depth or Story Height**

The depth or story height of the basement.

Enter the depth or story height, up to 99, for any basement areas that apply to this building section. If an entry is not made, a story height of 10' is assumed.





## Chapter 3: Material Selection Pages

The Material Selection pages allow you to enter the key construction features or material selections for the exterior and interior of the property being valued.

The material selections are divided into categories, accessed using the navigation links on the left-hand side of the page.


Each material selection page contains a list of material selections available within the category on the left side and a list of system generated assumptions, as well as the values you entered, on the right side. **NOTE:** The assumptions will not display if you entered more than one construction type or more than one occupancy for the section.

- How To**
1. To add or change material selections, first click the appropriate navigation link (for example, Exterior Walls, Roof, etc.) on the left-hand side of the page.
  2. Enter the value (percentage, total number, square footage, etc.) for each type of material found in the property by clicking the appropriate field and typing in the value. **NOTE:** Once you enter a value in any of the fields, the system generated assumptions for that category will be removed so you must make sure that you enter all the required values for that category (for example, if the total must equal 100%, your entries must equal 100%).
  3. To remove an individual material selection, double-click in the value field and hit the **Del** key on your keyboard.
  4. To remove all material selections from this category, click the **Remove All** button.
  5. To quickly restore all the system generated assumptions for this category, click the **Restore Assumptions** button. When prompted with the following message "This will erase all materials for the material system(s) including any you have entered or changed, replacing them with typical materials for this building", click **OK** to continue.

### Exterior Walls

The Exterior Walls page allows you to enter the percentage of wall openings as well as the percentage of each finish used on the exterior walls.

- How To**
1. Make sure the **Exterior Walls** navigation link is selected on the left-hand side of the screen.
  2. Under the **Wall Openings** section, enter the percentage of window, door, and other openings if known.
  3. Under the **Wall Finish** section, enter the appropriate percentages for each exterior wall finish material found on the building or section.

 <span style="float: right;">Help   Logout</span>																	
<b>ESTIMATE-19298</b> <span style="float: right;">Close Valuation</span> <b>Commercial BVS Valuation</b> <span style="float: right;">Calculate</span>																	
<b>Exterior Walls</b> <span style="float: right;"> <a href="#">← Previous Step</a> <span style="margin: 0 10px;">QV</span> <a href="#">Next Step ▶</a> </span>																	
<div style="display: flex; justify-content: space-between; border-bottom: 1px solid black; padding-bottom: 5px;"> <span>◀ Previous</span> <span>Next ▶</span> </div> <ul style="list-style-type: none"> <li>✓ General Information</li> <li>2 Building</li> <li>✓ Construction</li> <li>Substructure</li> <li style="background-color: #f0f0f0;"><b>Exterior Walls</b></li> <li>Roof</li> <li>Interior Walls</li> <li>Floor Finish</li> <li>Ceiling Finish</li> <li>Heating &amp; Cooling</li> <li>Mechanicals</li> <li>4 Material Summary</li> <li>Additions</li> <li>5 Reports/Calculate</li> </ul> <div style="padding-left: 10px;"> <ul style="list-style-type: none"> <li>+ Copy Section</li> <li>+ Add Building</li> <li>+ Add Section</li> <li>+ Add CCI Occupant</li> </ul> </div>	<div style="border-bottom: 1px solid black; padding-bottom: 5px;"> <p><b>Wall Openings</b></p> <p>Leave blank to use a typical opening percentage, or enter the % of the exterior wall that is doors, windows or other openings:</p> <p><b>Wall openings</b> <input type="text" value="15"/> %</p> </div> <div style="padding: 5px;"> <p><b>Wall Opening</b> <i>(Using: System Generated Assumptions)</i></p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 80%;">Wall openings</td> <td style="text-align: right;">15 %</td> </tr> <tr> <td colspan="2"><hr/></td> </tr> <tr> <td><b>Total</b></td> <td style="text-align: right;"><b>15 %</b></td> </tr> </table> <div style="display: flex; justify-content: flex-end; gap: 10px; margin-top: 5px;"> <span>Remove All</span> <span>Restore Assumptions</span> </div> </div> <div style="border-bottom: 1px solid black; padding-bottom: 5px;"> <p><b>Wall Finish</b></p> <p>Leave blank to use typical wall finishes, or enter a % for each exterior wall found:</p> </div> <div style="padding: 5px;"> <p><b>Wall Finish</b> <i>(Using: System Generated Assumptions)</i></p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 80%;">Brick on Masonry</td> <td style="text-align: right;">34 %</td> </tr> <tr> <td>Concrete Block</td> <td style="text-align: right;">33 %</td> </tr> <tr> <td>Stucco on Masonry</td> <td style="text-align: right;">33 %</td> </tr> <tr> <td colspan="2"><hr/></td> </tr> <tr> <td><b>Total</b></td> <td style="text-align: right;"><b>100 %</b></td> </tr> </table> <div style="display: flex; justify-content: flex-end; gap: 10px; margin-top: 5px;"> <span>Remove All</span> <span>Restore Assumptions</span> </div> </div>	Wall openings	15 %	<hr/>		<b>Total</b>	<b>15 %</b>	Brick on Masonry	34 %	Concrete Block	33 %	Stucco on Masonry	33 %	<hr/>		<b>Total</b>	<b>100 %</b>
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Concrete Block	33 %																
Stucco on Masonry	33 %																
<hr/>																	
<b>Total</b>	<b>100 %</b>																

## Exterior Wall Openings

Exterior wall openings consist of exterior doors and windows. Each occupancy has its own ratio of exterior wall openings to exterior wall finishes. By entering a percentage here, the program will use this percentage to calculate a new ratio and exterior wall cost.

### Entry Information

If you want to have the system calculate the percentages for you, leave this field blank, otherwise enter a percentage up to 100%. **NOTE:** Adjustments should not be made in this field if a building's exterior is glass panels (typically found on high rises). This type of glass can be found under the exterior wall finish section as Curtain Wall, Glass.

## Exterior Wall Finishes

The exterior wall finish is the outer skin of the building, minus the windows and doors. There are 31 different choices (including none) available for exterior wall finish materials.

### Entry Information

If you want to have the system calculate the percentages for you, leave this field blank, otherwise enter a percentage between 0 and 999 of each exterior wall finish material found on the building or section. You do not need to take into consideration the wall openings (doors and windows) as the program will do this for you. Generally, your exterior wall percentages should equal 100%. However, the program will allow for those situations where entries over 100% are necessary. The program also has an entry field for None that when used, will remove that percentage of the wall finishes from the occupancy. If you enter a total percentage of less than 100%, the program will automatically default the remaining percentage to None.

## Examples

### More than 100%

You are creating a valuation for a building that has two to three feet of exposed foundations in which the exterior wall finish is then carried down over the foundation.

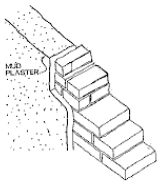
- **Example 1:** The building itself is 100% Brick on Masonry. To account for the additional cost of having the brick over the masonry foundation wall, you would add an additional 10% to the Brick on Masonry exterior wall finish field for a total of 110%.
- **Example 2:** The building itself is 100% Brick on Frame. To account for the additional cost of having the brick over the masonry foundation wall, you would add 10% to the Brick on Masonry exterior wall finish field for a total of 110%

### Less than 100%

You are creating a valuation for a gymnasium built in a warm climate. To allow for as much natural air movement as possible, 20% of the exterior wall has no finish at all. The bottom four feet of exterior wall finish and the top foot of exterior wall finish has been left off.

- **Example 1:** The building itself has metal siding on 80% of the exterior wall that has a finish. Simply enter 80% in Siding, Metal or Other on Girts and the program will only calculate a value based upon 80% of the exterior wall having a finish. For reporting purposes, it is recommended that you also enter 20% in None. This will prevent any misconceptions that your valuation is incomplete.

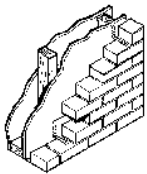
## Adobe Block



Adobe block is a stacked solid masonry unit that is sun dried from adobe soil found in arid regions, and is generally rough in shape and texture. The wall may also be grouted and reinforced. Unless covered with some other material, each block is easily recognized.

Included in the cost is adobe block and mortar.

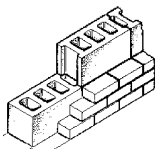
## Brick on Frame



Face brick attached to a wood or metal stud frame structure using corrugated steel ties. The brick provides ornamentation only, not structural support for the building.

Included in the cost is face brick, mortar, steel or wood studs, and sheathing.

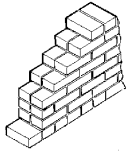
## Brick on Masonry



Face brick attached with masonry ties to a reinforced concrete block or masonry backup wall. The brick provides ornamentation only, not structural support for the building.

Included in the cost is face brick, mortar, steel or wood studs, and sheathing.

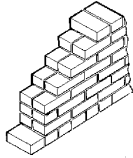
### Brick, Solid



This is a solid brick wall, two rows thick, with varying mortar thicknesses depending upon the structural requirements. This wall is used for full structural support.

Included in the cost is face brick, brick backup, and mortar.

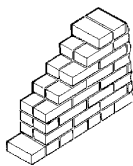
### Brick, Solid, 18" Thick



This is a solid brick wall, 18 inches thick, with varying mortar thicknesses depending upon the structural requirements. This wall is used for full structural support.

Included in the cost is face brick, brick backup, and mortar.

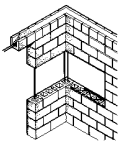
### Brick, Solid, 24" Thick



This is a solid brick wall, 24 inches thick, with varying mortar thicknesses depending upon the structural requirements. This wall is used for full structural support.

Included in the cost is face brick, brick backup, and mortar.

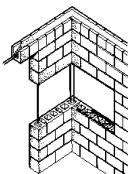
### Concrete Block



Concrete formed into an 8" x 16" (depth usually varies) block and allowed to set until it hardens. The inside of the block is usually hollow but can be solid in some areas of a wall. Unless covered with some other material, each block is easily recognized.

Included in the cost is 8" x 16" concrete block and mortar.

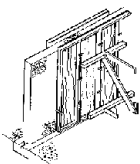
### Concrete Block, Split Face



Concrete formed into an 8" x 16" (depth usually varies) block and allowed to set until it hardens. The exposed face of the block has a rough texture which gives the appearance of the block being a naturally split stone. The inside of the block is usually hollow but can be solid in some areas of a wall. Unless covered with some other material, each block is easily recognized.

Included in the cost is 8" x 16" concrete block and mortar.

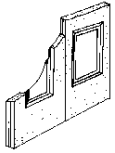
### Concrete, Poured-in-Place, 7" to 10"



A solid 7" to 10" concrete wall. The wall is created by laying forms where the wall will be, then trucking in or making on site a concrete mix that is then poured into those forms. Once poured, the wall will not be moved to a different location. The finished product may be made to look like stone, brick, or wood.

Included in the cost is the building and removal of the forms, reinforcing, and concrete.

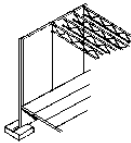
### Concrete, Precast Panels



Concrete structural components that are cast separately, either at a separate location or on a building site. The panels will resemble a poured-in-place concrete wall except for the obvious seams between the panels.

Included in the cost are the concrete panels, shipped and erected on site.

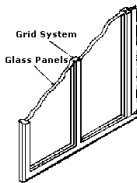
### Concrete, Tilt-up Panels



Concrete wall sections that are cast horizontally, on site, and tilted or lifted into building position. Because these panels are poured on site, they can be much larger than a precast panel and are generally taller than a poured-in-place wall.

Included in the cost is the building and removal of the forms, reinforcing, and the concrete necessary to create the panel.

### Curtain Wall, Glass



An exterior wall made of glass and metal that encloses, but does not support, the structural frame of a building. A glass/metal curtain wall is a wall finish and should not be considered as part of the door and window opening percentage.

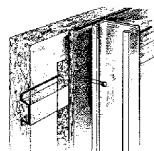
Included in the cost are glass panels and steel framing.

### Curtain Wall, Granite

An exterior wall made of granite and metal that encloses, but does not support, the structural frame of a building. The stone panel is a wall finish and should not be considered as part of the door and window opening percentage.

Included in the cost are granite panels and steel framing.

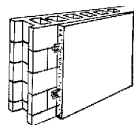
### EIFS on Frame



Exterior Insulation and Finish System (EIFS) is an exterior wall coating system that resembles stucco. It incorporates a substrate covered with a foam insulation board, a reinforcing mesh, a base coat, and a finish coat of synthetic stucco material, applied to a stud frame wall. Common trade names for this type of wall are Dryvit, Insul-Crete, R-Wall, Powerwall and Sure-Wall.

Included in the cost are foam insulation board, reinforcing mesh, synthetic stucco, and steel or wood studs.

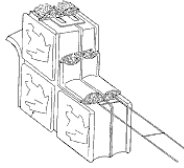
### EIFS on Masonry



Exterior Insulation and Finish System (EIFS) is an exterior wall coating system that resembles stucco. It incorporates a substrate covered with a foam insulation board, a reinforcing mesh, a base coat, and a finish coat of synthetic stucco material, applied to a masonry wall. Common trade names for this type of wall are Dryvit, Insul-Crete, R-Wall, Powerwall and Sure-Wall.

Included in the cost are foam insulation board, reinforcing mesh, synthetic stucco, and masonry load bearing wall.

### Glass Block



Glass formed into an 8" x 8" (depth usually varies) block. The block is usually placed in stacked fashion and mortar is applied to the joint in between blocks. The block allows light to pass through yet controls sound and security.

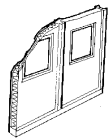
Included in the cost are glass block, mortar, and the labor necessary to erect the wall.

### Granite Block, Solid, 24" Thick

Solid granite block is a solid cut stone masonry block comprised of granite 24" thick.

Included in the cost is masonry comprised of granite and mortar.

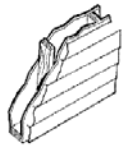
### Insulated Sandwich Panels



A panel material used to sheath a building. The panel is made up of two sheets of plywood sandwiching a layer of foam insulation. This should not to be confused with SIP, which is a structural material.

Included in the cost are insulated sandwich panels.

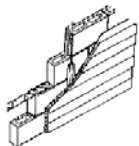
### Siding, Fiber Cement on Frame



This board is composed of asbestos free fiber and Portland cement combined under pressure. This siding is typically beveled, embossed wood texture finish, and is usually 7.5" wide by 12' long. They are attached directly to the framed exterior wall.

Included in the cost are beveled fiber cement boards and 2" x 6" wood or steel studs.

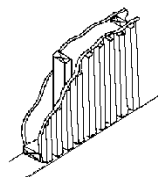
### Siding, Fiber Cement on Masonry



Beveled fiber cement composite boards that are usually 7.5" wide by 12' long are attached to wood or metal furring strips that have been anchored to the masonry frame wall.

Included in the cost are the concrete block wall, beveled fiber cement composite boards, and 1" x 3" wood furring strips.

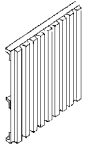
### Siding, Metal or Other on Frame



Corrugated metal siding applied to a stud frame wall.

Included in the cost are steel siding and 2" x 6" wood or steel studs. Also associated with the exterior wall costs are the interior wall finishes appropriate for the occupancy, insulation, and the labor necessary to erect the wall.

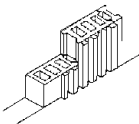
### Siding, Metal or Other on Girts



Corrugated metal siding applied to secondary horizontal framing members extending between columns or studs. Because of the use of girts, this exterior wall option is normally associated with pre-engineered metal, steel frame, and pole frame buildings. Girts are the horizontal bracing that provides a surface for the siding to be fastened to.

Included in the cost is corrugated or ribbed steel siding and 2" x 4" blocking 2' on center.

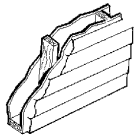
### Siding, Metal or Other on Masonry



Corrugated metal siding applied over a wall made of concrete block.

Included in the cost is concrete block wall, corrugated or ribbed steel siding, and 1" x 3" wood furring strips.

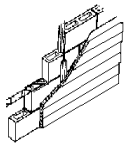
### Siding, Wood on Frame



Wood panels that are usually 4' x 8' sheets with shallow vertical groves, attached directly to the framed exterior wall. Typically referred to as T-111.

Included in the cost are wood panels (typically T-111) and 2" x 6" wood or steel studs.

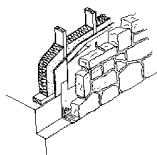
### Siding, Wood on Masonry



Wood panels that are usually 4' x 8' sheets with shallow vertical groves, attached to wood or metal furring strips that have been anchored to the masonry frame wall. Typically referred to as T-111.

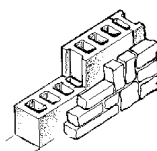
Included in the cost is the concrete block wall, wood panels, and 1" x 3" wood furring strips.

### Stone on Frame



Stone such as granite, fieldstone, or limestone that is either found or quarried locally then is applied to a wood or steel stud frame wall. The stone provides ornamentation only, not structural support for the building.

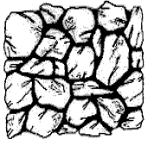
### Stone on Masonry



Stone such as granite, fieldstone, or limestone that is either found or quarried locally then is anchored to a masonry wall. The stone provides ornamentation only, not structural support for the building.

Included in the cost is an 8" concrete block wall, stone and mortar.

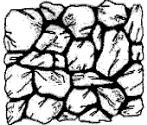
### Stone, Solid, 12" Thick



This is a solid, 12" thick stone wall such as field stone or limestone that is either found or quarried locally. The wall may have varying mortar thicknesses depending upon the structural requirements. This wall is used for full structural support.

Included in the cost are stone and mortar.

### Stone, Solid, 18" Thick



This is a solid, 18" thick stone wall such as field stone or limestone that is either found or quarried locally. The wall may have varying mortar thicknesses depending upon the structural requirements. This wall is used for full structural support.

Included in the cost are stone and mortar.

### Stone, Solid, 24" Thick



This is a solid, 24" thick stone wall such as field stone or limestone that is either found or quarried locally. The wall may have varying mortar thicknesses depending upon the structural requirements. This wall is used for full structural support.

Included in the cost are stone and mortar.

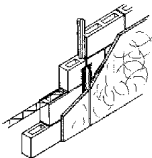
### Stucco on Frame



A cement plaster used as an exterior wall surface finish that is usually applied to metal lath attached to a stud wall base. The plaster consists of Portland cement, lime, sand and water.

Included in the cost are stucco, 2" x 6" wood or steel studs, mortar, and wood sheathing.

### Stucco on Masonry



A cement plaster used as an exterior wall surface finish that is usually applied over a concrete block base. The plaster consists of Portland cement, lime, sand and water.

Included in the cost are stucco, 8" concrete block wall, and mortar.

### None


Entering a percentage into this field will remove that percentage of the assumed costs for this material.



## Roof

The Roof page allows you to enter the percentage of roof pitch as well as the percentage of each material used on the roof.

- How To**
1. Make sure the **Roof** navigation link is selected on the left-hand side of the screen.
  2. Under the **Roof Pitch** section, enter the appropriate percentages for each roof pitch found on the building or section.
  3. Under the **Roofing Materials** section, enter the appropriate percentages for each roof material found on the building or section.

 <span style="float: right;">Help   Logout</span>	
<b>ESTIMATE-19298</b> <span style="float: right;">Close Valuation</span> <b>Commercial BVS Valuation</b> <span style="float: right;">Calculate</span>	
<span>Roof</span> <span style="float: right;"> <a href="#">← Previous Step</a> <span style="margin: 0 10px;">QV</span> <a href="#">Next Step ▶</a> </span>	
<span>← Previous</span> <span style="margin-left: 20px;">Next ▶</span>	
<ul style="list-style-type: none"> <li>✓ General Information</li> <li>2 Building</li> <li>✓ Construction               <ul style="list-style-type: none"> <li>Substructure</li> <li>Exterior Walls</li> <li><b>Roof</b></li> <li>Interior Walls</li> <li>Floor Finish</li> <li>Ceiling Finish</li> <li>Heating &amp; Cooling</li> <li>Mechanicals</li> </ul> </li> <li>4 Material Summary</li> <li>5 Reports/Calculate</li> <li>+ Copy Section</li> <li>+ Add Building</li> <li>+ Add Section</li> <li>+ Add CCI Occupant</li> </ul>	<p>Enter roof pitch percentages that total 100%, or do not make entries to use a typical pitch:</p> <p><b>Roof Pitch</b> <i>(Using: System Generated Assumptions)</i></p> <p><b>Flat</b> <input type="text"/> %</p> <p><b>Low (2:12 to 6:12 pitch)</b> <input type="text"/> %</p> <p><b>Medium (8:12 to 12:12 pitch)</b> <input type="text"/> %</p> <p><b>High (15:12 to 24:12 pitch)</b> <input type="text"/> %</p> <p><b>Total</b> <span style="float: right;"><b>0 %</b></span></p> <p style="text-align: right;"> <a href="#">Remove All</a> <span style="margin-left: 20px;"><a href="#">Restore Assumptions</a></span> </p> <hr/> <p><b>Roofing Materials</b> <i>(Using: System Generated Assumptions)</i></p> <p><b>Aluminum</b> <input type="text"/> %</p> <p><b>Built-Up/Tar and Gravel</b> <input type="text" value="100"/> %</p> <p><b>Built-Up, Smooth</b> <input type="text"/> %</p> <p><b>Copper</b> <input type="text"/> %</p> <p><b>Fiberglass, Translucent Panels</b> <input type="text"/> %</p> <p><b>Metal Sandwich Panels</b> <input type="text"/> %</p> <p><b>Mineral Fiber</b> <input type="text"/> %</p> <p><b>Shakes, Wood</b> <input type="text"/> %</p> <p><b>Roofing Materials</b> <i>(Using: System Generated Assumptions)</i></p> <p>Built-Up/Tar and Gravel <span style="float: right;">100 %</span></p> <p><b>Total</b> <span style="float: right;"><b>100 %</b></span></p> <p style="text-align: right;"> <a href="#">Remove All</a> <span style="margin-left: 20px;"><a href="#">Restore Assumptions</a></span> </p>

## Roof Pitch

Roof slope is expressed as a ratio of total rise to total run (for example, 6 on 12, 12 on 12). Pitch indicates the incline of the roof in units of vertical rise per units of horizontal run or distance.

If the entire building has one type of roof pitch, enter 100%. If the building has a combination of different types of roof pitches, enter the percentage for each type. Entries must total 100%.

### **Flat - Roof Pitch**

A roof with no pitch.

### **Low - Roof Pitch**

Low pitch is defined as 2:12 to 6:12.

### **Medium - Roof Pitch**

Medium pitch is defined as 8:12 to 12:12.

### **High - Roof Pitch**

High pitch is defined as 15:12 to 24:12.

## **Roof Materials**

There are 18 different choices (including none) available for roof materials.

### **Entry Information**

Enter the percentage of each roof material found on the building or section. **NOTE:** Although most buildings have 100% roof materials, 100% of the roof may not always be finished. BVS does not restrict you from entering more than or less than 100% in the event you are creating a valuation for a building that has more than or less than 100% of roof materials.

### **Aluminum**

A thin, typically 22 or 24 gauge, sheet style roofing. Attached with screws or a standing seam (no penetrations) system. Aluminum roofing is usually left unpainted.

Included in the cost are aluminum sheets, insulation, and drainage.

### **Built-Up, Smooth**

A built-up roof is composed of three different and distinct elements: felt, bitumen, and surfacing. Felt paper is used to resist the expansion and contraction forces and does not waterproof the roof, but rather allows more bitumen to be applied. The felt is applied in layers over insulation with bitumen mopped over the top of each layer, holding the layers together. For the smooth surface, an additional smooth cap sheet is added to protect the built-up layers of felt.

Included in the cost are 3-ply asphalt, built-up smooth surface, insulation, and drainage.

### **Built-Up/Tar and Gravel**

A built-up roof is composed of three different and distinct elements: felt, bitumen, and surfacing. Felt paper is used to resist the expansion and contraction forces and does not waterproof the roof, but rather allows more bitumen to be applied. The felt is applied in layers over insulation with bitumen mopped over the top of each layer, holding the layers together. After the layers of felt are applied, a layer of gravel or slag, mineral granules, or a mineral-coated cap sheet is applied to the exposed area of the roof providing an excellent surface to protect the layers of felt.

Included in the cost are 3-ply asphalt, built up with roofing stone on top, insulation, and drainage.

### **Copper**

A thin (24-28-gauge) copper sheet formed to provide an interlocking, waterproof roof covering. Normally, this type of roof is left unfinished to allow for weathering to the patina finish.

Included in the cost are formed copper roofing, felt, insulation, and drainage.

### **Fiberglass, Translucent Panels**

Fiberglass sheets used in conjunction with a metal roof system to allow natural lighting. Most commonly used with steel roofs and found on pre-engineered buildings or "pole barns". The translucent panels have the same profile (corrugation) as the steel panels. These panels can also be used on the wall of the building.

Included in the cost are fiberglass panels.

### **Metal Sandwich Panels**

A composite roof system incorporating a solid foam insulation "sandwiched" between two sheets of light gauge steel or aluminum. Typical insulation thickness is ½" – 3".

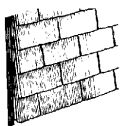
Included in the cost are metal sandwich panels, insulation, and drainage.

### **Mineral Fiber**

A roofing material made up of fiberglass mesh and asphalt topped with mineral stones.

Included in the cost are mineral fiber shake, felt, insulation, and drainage.

### **Shakes, Wood**



Shakes split from a bolt of wood, generally in random dimensions. Wood shakes are normally installed over a pitched roof on spaced sheathing covered with building paper.

Included in the cost are cedar shingles or shakes, felt, insulation, and drainage.

### **Shingles, Asphalt**



A composition shingle made of asphalt-impregnated felt and surfaced with mineral granules.

Included in the cost are shingles, felt, insulation, and drainage.

### **Shingles, Fiberglass**

A composition shingle made of asphalt-impregnated fiberglass and surfaced with mineral granules.

Included in the cost are shingles, felt, insulation, and drainage.

### **Single-Ply Membrane**

Roofing material that is typically used in commercial applications on flat roofs. It is made of flexible elastomeric material, 35-60 mils thick. It has vulcanized seams and is applied from rolls.

Included in the cost are the EPDM fully adhered membrane, insulation, and drainage.

### **Slate**

A dense, fine grained, metamorphic rock produced by the compression of various sediments, cut into thin shingles. Slate comes in any number of sizes, thicknesses and finishes.

Included in the cost are slate shingles, felt, insulation, and drainage.

### **Steel**

Corrugated steel sheets applied over a pitched roof.

Included in the cost are colored steel roofing, insulation, and drainage.

### **Steel, Porcelain Coated**

A light gauge steel sheet material laminated with a porcelain finish. Often called porcelain enamel, this finish is durable and a premium cost material.

Included in the cost are porcelain coated steel panels, insulation, and drainage.

### **Tile, Clay**



A roof material made from different types of clay and fired in kilns to dry. Clay tiles can be divided into two categories: flat or roll.

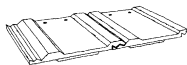
Included in the cost are clay tile, insulation, and drainage.

### **Tile, Concrete**



A thin piece of concrete made from Portland cement, fine aggregate, and pigments. These tiles can be manufactured to resemble clay tile or wood shakes.

Included in the cost are concrete tile, insulation, and drainage.



### **Tin (Terne)**

A thin gauge sheet of tin (terne) that is typically fastened with a standing seam system. Tin alloys have a long life span and are a premium cost product. Tin roofs are not to be confused with the steel roofs commonly found on pre-engineered structures.

Included in the cost are Monel standing seam roofing, insulation, and drainage.


### **None**

Entering a percentage into this field will remove that percentage of the assumed costs for this material.

## Interior Walls

The Interior Walls page allows you to enter the total length of all partitions, the percentage of partition wall structure material, as well as the percentage of each interior wall finish used in the building or section.

- How To**
1. Make sure the **Interior Walls** navigation link is selected on the left-hand side of the screen.
  2. Under the **Interior Wall** section, enter the appropriate lineal footage for the total partitions.
  3. Under the **Wall Structure** section, enter the appropriate percentages for each partition wall structure material found in the building or section.
  4. Under the **Wall Finish** section, enter the appropriate percentages for each wall finish material found in the building or section. **NOTE:** This would include the partition wall finishes as well as the finishes on the inside of the perimeter wall.

 <span style="float: right;">Help   Logout</span>	
<b>ESTIMATE-19298</b> <span style="float: right;">Close Valuation</span> <b>Commercial BVS Valuation</b> <span style="float: right;">Calculate</span>	
<b>Interior Walls</b> <span style="float: right;"> <a href="#">← Previous Step</a> <span style="border: 1px solid black; border-radius: 50%; padding: 2px;">QV</span> <a href="#">Next Step →</a> </span>	
<span>← Previous</span> <span>Next →</span>	
<ul style="list-style-type: none"> <li>✓ General Information</li> <li>2 Building</li> <li>✓ Construction</li> <li>Substructure</li> <li>Exterior Walls</li> <li>Roof</li> <li><b>Interior Walls</b></li> <li>Floor Finish</li> <li>Ceiling Finish</li> <li>Heating &amp; Cooling</li> <li>Mechanicals</li> <li>4 Material Summary</li> <li>Additions</li> <li>5 Reports/Calculate</li> <li>+ Copy Section</li> <li>+ Add Building</li> <li>+ Add Section</li> <li>+ Add CCI Occupant</li> </ul>	<p><b>Total Length</b></p> <p>Leave blank to use a typical partition length, or enter the length of all partitions on all floors (in feet).</p> <p><b>Total Length</b> <input type="text" value="2000"/> Feet</p> <p><b>Length</b>  <i>(Using: System Generated Assumptions)</i>            Total Length * 2000 Feet</p> <hr/> <p><b>Total</b> <b>2000 Feet</b></p> <p style="text-align: right;"> <input type="button" value="Remove All"/> <input type="button" value="Restore Assumptions"/> </p> <p><b>Wall Structure</b></p> <p><b>Brick, Solid</b> <input type="text"/> % <b>Wall Structure</b>  <i>(Using: System Generated Assumptions)</i></p> <p><b>Concrete Block</b> <input type="text"/> % Studs, Girts, etc. 100 %</p> <hr/> <p><b>Concrete, Poured-in-Place</b> <input type="text"/> % <b>Total</b> <b>100 %</b></p> <p><b>Demountable</b> <input type="text"/> % <input type="button" value="Remove All"/> <input type="button" value="Restore Assumptions"/></p> <p><b>Folding</b> <input type="text"/> %</p> <p><b>Glass Block</b> <input type="text"/> %</p> <p><b>Glass Wall</b> <input type="text"/> %</p> <p><b>Studs, Girts, etc.</b> <input type="text" value="100"/> %</p> <p><b>Tile, Clay</b> <input type="text"/> %</p>

### Partition Wall Length

The total lineal feet of interior partition walls for the section.

Enter the total length, up to 999,999. You do not need to enter the commas as the system will automatically put them in once you tab off the field.

## Partition Wall Structure

Partition wall structure is the framing materials used to build the partition wall. There are 11 different choices (including none) available for partition wall structure materials.

### Entry Information

**NOTE:** Although None is offered as an option, the best practice to follow when you do not have partition walls is to make the adjustment in the partition wall length field. By entering 0 in the wall length field, you are ensuring that the appropriate amounts of interior wall finishes are calculated.

Enter the percentage of each partition wall structure material found in the building or section.

**NOTE:** Although the program does not prohibit you from entering greater than or less than 100%, it is recommended that if you enter data into these fields, your totals equal 100%.

### Examples

#### More than 100%

You are creating a valuation for a building that has gone through major renovation. The interior load bearing partition wall is solid brick; however, the brick wall has been boxed in with studs. BVS provides you with the flexibility to enter 100% Solid Brick framing and 100% Studs, Wood or Steel.

#### Less than 100%

You are creating a valuation for a roller rink or bar that has a concrete block partition wall that is only 4' tall. In this case, you would enter the total length of the wall in the Partition Wall Length field, then enter 50% Concrete Block and 50% None for Partition Wall Structure.

### Brick, Solid

A solid brick interior wall that is either load bearing or non-load bearing and is used to separate rooms.

Included in the cost are face bricks, brick backup, and mortar.

### Concrete Block

Concrete formed into a 8" x 16" (depth usually varies) block and allowed to set until it hardens. The inside of the block is usually hollow but can be solid in some areas of a wall. Unless the block is covered with some other material, each block is easily recognized.

Included in the cost are concrete block and mortar.

### Concrete, Poured-in-Place

A solid concrete wall. The wall is created by laying forms where the wall will be, then trucking in or making on-site, a concrete mix that is then poured into those forms. Once poured, the wall will not be moved to a different location. The finished product may be made to look like stone, brick, or wood.

Included in the cost are the building and removal of the forms, reinforcing, and concrete.

### Demountable

Demountable partitions require tools for installation or removal and are considered partitions, not furniture. These partitions may not be full height (floor to ceiling).

Included in the cost are the pre-built panels and the hardware to install them.

**Folding**

A retractable divider made of lightweight acoustic damping materials, supported by tracks in the ceiling and/or floor when being used. Most folding partitions are stored flush to the wall in spaces designed expressly for them.

Included in the cost are lightweight panels or curtains and the hardware to install them.

**Glass Block**

A glass material that is cast into square or rectangle shapes with various patterns and translucency. Usually, the blocks are built into a wall using mason's mortar for the joints.

Included in the cost are glass block and mortar.

**Glass Wall**

Glass panes installed between vertical and horizontal frames, usually aluminum that is attached to the structure.

Included in the cost are glass panels and the tracking or framing.

**Studs, Girts**

Wood or steel framing that can either be load bearing or non-load bearing walls. Common spacing of the studs is 12", 16", or 24" on center.

Included in the cost are wood or steel studs and girts.

**Tile, Clay**

Clay tile is a predecessor to concrete block. Clay tiles have hollow cores to provide structural strength and typically have a 12" x 12" face. As an interior wall, they are often finished with plaster.

Included in the cost are 12x12x6" glazed and baked bricks and mortar.

**Woven Wire Panels**

Heavy gauge wire panels shaped in a grid pattern.

Included in the cost are woven wire panels and the hardware to install them.

**None**

Entering a percentage into this field will remove that percentage of the assumed costs for this material.

**Interior Wall Finish**

The interior wall finish consists of both the finish on the inside of the perimeter wall and the finishes on the partition walls. There are 15 different choices (including none) available for wall finish materials.

**Entry Information**

Enter the percentage of each interior wall finish material found in the building or section. Since it is common not to put a wall finish on many types of wall structures, this entry does not need to total 100%. However, your wall finish entry could be more than 100% when more than one type of wall finish is applied.

## Examples

### More than 100%

You are creating a valuation for a building in which the partition walls have 100% drywall, 80% paint, and 20% ceramic tile in the bathroom and kitchen. In this case, you would enter 100% in the Drywall field, 80% in the Paint, and 20% in the Tile, Ceramic field for a total of 200%.

### Less than 100%

You are creating a valuation for a warehouse that has drywall finish on the perimeter wall and a concrete block partition wall without any finish on it. The perimeter wall makes up 70% of the total and the partition walls are the remaining 30%. In this case, you would enter 70% in the Drywall field. It is not necessary for the calculation to enter 30% in the None field.

## Cold Storage Insulation

Typically a 4" insulated panel with the finish material either aluminum, galvanized steel, or stainless steel.

## Drywall

Drywall, also called plasterboard, sheetrock, gypsumboard or wallboard, comes in sheets typically 4' x 8' or 4' x 12'. It is a hard, chalk-like material covered with paper on both sides. It forms a smooth surface on a wall that can be painted or finished in any number of ways.

## Epoxy

Wall finish made by applying a liquid material to the partition wall. Epoxy can be mixed with a variety of colors or chips for assorted appearances. Epoxy wall finish is more durable than a painted wall.

## Paint

A liquid wall covering made of pigment and oil, latex, solvent or water that is used to color or decorate a surface.

Included in the cost are one coat of primer and two finish coats.

## Paneling, Solid Wood

Solid wood paneling with a protective finish, usually in sheets of 4' x 8' or boards of 4"-12" in width.

## Plaster, on Lath

Plaster is a mixture of cement and aggregate that when mixed with water forms a plastic mass that hardens when applied. The plaster is applied to a metal mesh lath with hand trowels. The lath is supported by framing channels that are either fixed to the ceiling or suspended from the floor or roof joists.

## Plaster, Sprayed

Plaster is a mixture of cement and aggregate that when mixed with water forms a plastic mass that hardens when applied. The plaster is applied to a metal mesh lath with the help of a high pressure spray gun. The lath is supported by framing channels that are either fixed to the ceiling or suspended from the floor or roof joists.

## Plywood/Hardwood/Fiberboard

This is a fabricated wood product constructed of three or more layers of veneer joined with glue and usually laid with grain of adjoining piles at right angles. Sheets are usually 4' x 8' in dimension.



**Sheetmetal**

A corrugated metal sheet attached to an interior partition surface.

**Textured Finish**

A rough or irregular finish usually obtained by special methods such as stippling, dashing, troweling, floating, or a combination of these.

**Tile, Acoustical**

A wall tile finishing material with an inherent property to absorb sound. Usually, the tile is made of mineral fiber or insulated metal materials.

**Tile, Ceramic**

A thin, flat piece of fired clay that is attached to the wall surface with cement or other adhesive. Normally used for its durability, easiness to clean, and relatively waterproof finish. The most common sizes are 4½" x 4½" and 4" x 6". Ceramic mosaic tiles are unglazed 1" tiles.

**Tile, Quarry**

A thin piece of stone mined from an open excavation. Normally used for its durability, easiness to clean, and relatively waterproof finish. A shale, clay type of unglazed tile, most commonly 6" x 6" x ½" in size.

**Wallpaper, Vinyl**

Sheets of decorative paper or vinyl wallpaper backed with an adhesive and pasted to the wall surface.


**None**

Entering a percentage into this field will remove that percentage of the assumed costs for this material.

## Floor Finish

There are 21 different choices (including none) available for floor finish materials.

Enter the percentage of each floor finish material found in the building or section. **NOTE:** There may be cases in which the total floor finish percentage is less than or more than 100%.

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### Examples

#### More than 100%

You are creating a valuation for a building that has hardwood floors throughout and carpet over the hardwood floors. The owner wants both floor finishes accounted for. In this case, you would enter 100% in the Hardwood field and 100% in the Carpeting field for a total of 200%.

#### Less than 100%

You are creating a valuation for a building in which 75% of the floors are finished with hardwood and the other 25% are unfinished. In this case, you would enter 75% in the Hardwood field and 25% in the None field. **NOTE:** If you do not enter 25% in the None field, the total floor finish percentage will still be 75%.

**Brick**

Floor finish made from bricks with a smooth or rough texture face. The bricks are set in thin mortar, with mortar filled joints.

**Carpet**

A heavy woven fabric attached to a rubber or burlap like backing. It is attached to the floor either by an adhesive or by nailing strips located along the perimeter of the room.

**Concrete Sealer or Topping**

A concrete floor covering made by applying a thin film sealing compound, such as chlorinated rubber, to the surface once the concrete has set.

**Epoxy**

Flooring made by applying a liquid material to a dense subfloor. Epoxy can be mixed with a variety of colors or chips for assorted appearances. Epoxy flooring is more durable than a painted floor.

**Gratings**

Constructed of flat steel or aluminum bearing bars and are usually attached by welding. Spaces in the gratings are typically  $\frac{1}{4}$  inch or less so canes, crutches, and women's shoes will not go through the openings.

**Hardwood**

Hardwood flooring can be manufactured from any commercially available species of wood. Board sizes vary and the installation of the hardwood floor depends upon the board size. An average grade of hardwood flooring has been used in this product.

**Hardwood Gym Floor**

Narrow boards of maple laid edge-to-edge to form a finished floor surface such as a gymnasium floor.

**Linoleum**

This resilient type of flooring consists of cork, wood, and oleoresins. Linoleum flooring is used where floor loads are 75 psi or less and when stain resistance is a must.

**Marble**

Flooring made from stone slabs or tiles.

**Pedestal**

This access floor system is typically used in computer rooms, hospitals, schools, and offices. The flooring is raised and supported in place by a steel tube base and steel stringers. The flooring material is typically grounded to avoid static electricity and dust accumulation.

**Seamless**

A resilient flooring made of any version of thermoplastic resins, pigment and clay-based fillers. This material is usually found in 6 and 12 foot wide rolls up to 120 feet in length depending on the manufacturer.

**Slate**

A dense, fine grained rock that is softer than granite or quartz. Slate can easily be fractured or split into thin layers and applied over a thin set bed of mortar. Depending upon where it is quarried, slate typically comes in earth tone grays, reds, and greens.

### **Synthetic Gym Floor**

Manufactured from rubber tires containing nylon fibers for strength, this flooring is applied to the subfloor with cement and can be found in gymnasiums and golf stores.

### **Terrazzo**

A durable floor finish made of small chips of colored stone or marble, embedded in cement and polished in place to a high glaze.

### **Tile, Asphalt**

A resilient flooring comprised of resins, typically 12" x 12" in size and applied over a subfloor with a bonding coat.

### **Tile, Ceramic**

A thin, flat piece of fired clay that is attached to the floor surface with cement or other adhesive. Normally used for its durability, easiness to clean and relatively waterproof finish. The most common sizes are 4½" x 4½" and 4" x 6". Ceramic mosaic tiles are unglazed 1" tiles.

### **Tile, Quarry**

A thin piece of stone mined from an open excavation. A shale, clay type of unglazed tile, most commonly 6" x 6" x ½" in size.

### **Tile, Rubber**

Typically interlocking rubber tiles made in various thicknesses, applied to the subfloor with an adhesive.

### **Tile, Vinyl Composite**

A resilient flooring consisting of vinyl resins and fillers. Also referred to as VCT, the maximum recommended load limit is 50psi.

### **Vinyl Sheet**

A sheet made of any version of thermoplastic resins, pigment and clay-based fillers. Found in sheet form, it has asbestos or felt backing.


### **None**

Entering a percentage into this field will remove that percentage of the assumed costs for this material.

## Ceiling Finish

There are 15 different choices (including none) available for ceiling finish materials.

Enter the percentage of each ceiling finish material found in the building or section. **NOTE:** There may be cases in which the total ceiling finish percentage is less than or more than 100%. See the examples for more information.


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### Ceiling Finish

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### Examples

#### More than 100%

You are creating a valuation for a building in which the ceilings have 100% drywall, paint, and textured finishes. In this case, you would enter 100% in the Drywall field, 100% in the Paint field, and 100% in the Textured Finish field for a total of 300%.

#### Less than 100%

You are creating a valuation for a building in which 80% of the ceiling has a drywall finish and the other 20% is unfinished. In this case, you would enter 80% in the Drywall field and 20% in the None field. **NOTE:** If you do not enter 20% in the None field, the total ceiling finish percentage will still be 80%.

### **Cold Storage Insulation**

Typically a 4" insulated panel with the exterior skin made of aluminum or galvanized steel.

### **Drywall**

Drywall, also called plasterboard, sheetrock, gypsumboard or wallboard, comes in sheets typically 4' x 8' or 4' x 12'. It is a hard, chalk-like material covered with paper on both sides. It forms a smooth surface on a wall that can be painted or finished in any number of ways.

### **Drywall, Vinyl Covered**

Drywall, also called plasterboard, sheetrock, gypsumboard or wallboard, comes in sheets typically 4' x 8' or 4' x 12'. It is a hard, chalk-like material covered with paper on the back side and a decorative vinyl wallpaper on the front side. It forms a smooth surface on a wall that can be painted or finished in any number of ways.

### **Paint**

A liquid wall covering made of pigment and oil, latex, solvent or water, that is used to color or decorate a surface.

### **Paneling, Wood**

A veneer or solid wood ceiling finish, usually in 4' x 8' sheets or 4" - 12" boards, nailed directly to the joists.

### **Plaster, on Lath**

Plaster is a mixture of cement and aggregate that when mixed with water forms a plastic mass that hardens when applied. The plaster is applied to a metal mesh lath with hand trowels. The lath is supported by framing channels that are either fixed to the ceiling or suspended from the floor or roof joists.

### **Plaster, Sprayed**

Plaster is a mixture of cement and aggregate that when mixed with water forms a plastic mass that hardens when applied. The plaster is applied to a metal mesh lath with the help of a high pressure spray gun. The lath is supported by framing channels that are either fixed to the ceiling or suspended from the floor or roof joists.

### **Plywood/Hardwood/Fiberboard**

This ceiling finish is a fabricated wood product constructed of three or more layers of veneer joined with glue, and usually laid with grain of adjoining piles at right angles. Sheets are usually 4' x 8' in dimension.

### **Suspended Acoustical**

Acoustic tiles that are suspended from the ceiling with the help of wire hangers and a lightweight metal grid system. Acoustic tiles are typically 2' x 2' or 2' x 4' squares that have an inherent property to absorb sound. The tiles are generally made of mineral fiber or some other similar insulated material.

### **Textured Finish**

A rough or irregular finish usually obtained by special methods such as stippling, dashing, troweling, floating, or a combination of these.

### **Tile, Acoustical**

Acoustic tiles that are glued or nailed directly to the ceiling structure or they may be attached to furring strips that are fastened to the ceiling structure. Acoustic tiles are typically 2' x 2' or 2' x 4' squares that have an inherent property to absorb sound. The tiles are generally made of mineral fiber or some other similar insulated material.

**Tile, Cork**

This finish is comprised of raw cork and resins and is typically suspended in the same fashion as suspended acoustical tiles.

**Tile, Metal**

Metal ceiling tiles that are bent or stamped out of metal such as steel, aluminum, or stainless steel. They are nailed to furring strips or directly to the ceiling joists. In some commercial applications, they may be suspended from the roof or floor joists.

**Wallpaper, Vinyl**

Sheets of decorative paper or vinyl wallpaper backed with an adhesive and pasted to the wall surface.


**None**

Entering a percentage into this field will remove that percentage of the assumed costs for this material.

## Heating and Cooling

The Heating and Cooling page allows you to enter the percentage of each heating and cooling systems servicing the building or section.

- How To**
1. Make sure the **Heating & Cooling** navigation link is selected on the left-hand side of the screen.
  2. Under the **Heating** section, enter the appropriate percentages for each heating system found.
  3. Under the **Cooling** section, enter the appropriate percentages for each cooling system found.

 <span style="float: right;">Help   Logout</span>																																																						
<b>ESTIMATE-19298</b> <span style="float: right;">Close Valuation</span> <b>Commercial BVS Valuation</b> <span style="float: right;">Calculate</span>																																																						
<b>Heating &amp; Cooling</b> <span style="float: right;"> <a href="#">← Previous Step</a> <span style="border: 1px solid black; border-radius: 50%; padding: 2px;">QV</span> <a href="#">Next Step →</a> </span>																																																						
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<ul style="list-style-type: none"> <li>✓ General Information</li> <li>2 Building</li> <li>✓ Construction               <ul style="list-style-type: none"> <li>Substructure</li> <li>Exterior Walls</li> <li>Roof</li> <li>Interior Walls</li> <li>Floor Finish</li> <li>Ceiling Finish</li> </ul> </li> <li style="background-color: #e0e0e0;"><b>Heating &amp; Cooling</b></li> <li>Mechanicals</li> <li>4 Material Summary               <ul style="list-style-type: none"> <li>Additions</li> </ul> </li> <li>5 Reports/Calculate               <ul style="list-style-type: none"> <li>+ Copy Section</li> <li>+ Add Building</li> <li>+ Add Section</li> <li>+ Add CCI Occupant</li> </ul> </li> </ul>	<table border="0"> <tr> <td><b>Boiler and Piping Only</b></td> <td><input type="text" value=""/></td> <td>%</td> <td rowspan="2"><b>Heating</b> <i>(Using: System Generated Assumptions)</i></td> </tr> <tr> <td><b>Electric Baseboard or Wall Unit</b></td> <td><input type="text" value=""/></td> <td>%</td> </tr> <tr> <td><b>Forced Warm Air</b></td> <td><input type="text" value="100"/></td> <td>%</td> <td>Forced Warm Air 100 %</td> </tr> <tr> <td><b>Gas, Oil or Electric Suspended Unit Heater</b></td> <td><input type="text" value=""/></td> <td>%</td> <td rowspan="2"><b>Total</b> <span style="float: right;"><b>100 %</b></span></td> </tr> <tr> <td><b>Heat Pump</b></td> <td><input type="text" value=""/></td> <td>%</td> </tr> <tr> <td><b>Rooftop Unit</b></td> <td><input type="text" value=""/></td> <td>%</td> <td style="text-align: center;"> <input type="button" value="Remove All"/> <input type="button" value="Restore Assumptions"/> </td> </tr> <tr> <td><b>Steam/Hot Water with Radiators</b></td> <td><input type="text" value=""/></td> <td>%</td> <td></td> </tr> <tr> <td><b>Steam/Hot Water with Unit Heaters</b></td> <td><input type="text" value=""/></td> <td>%</td> <td></td> </tr> <tr> <td><b>Thru-Wall Units</b></td> <td><input type="text" value=""/></td> <td>%</td> <td></td> </tr> <tr> <td><b>Ventilation Only</b></td> <td><input type="text" value=""/></td> <td>%</td> <td></td> </tr> <tr> <td><b>None</b></td> <td><input type="text" value=""/></td> <td>%</td> <td></td> </tr> <tr> <td colspan="4"><b>Cooling</b></td> </tr> <tr> <td><b>Chilled Water, with Air Handling Units</b></td> <td><input type="text" value=""/></td> <td>%</td> <td rowspan="2"><b>Cooling</b> <i>(Using: System Generated Assumptions)</i></td> </tr> <tr> <td><b>Chilled Water, with Fan Coil Units</b></td> <td><input type="text" value=""/></td> <td>%</td> </tr> </table>	<b>Boiler and Piping Only</b>	<input type="text" value=""/>	%	<b>Heating</b> <i>(Using: System Generated Assumptions)</i>	<b>Electric Baseboard or Wall Unit</b>	<input type="text" value=""/>	%	<b>Forced Warm Air</b>	<input type="text" value="100"/>	%	Forced Warm Air 100 %	<b>Gas, Oil or Electric Suspended Unit Heater</b>	<input type="text" value=""/>	%	<b>Total</b> <span style="float: right;"><b>100 %</b></span>	<b>Heat Pump</b>	<input type="text" value=""/>	%	<b>Rooftop Unit</b>	<input type="text" value=""/>	%	<input type="button" value="Remove All"/> <input type="button" value="Restore Assumptions"/>	<b>Steam/Hot Water with Radiators</b>	<input type="text" value=""/>	%		<b>Steam/Hot Water with Unit Heaters</b>	<input type="text" value=""/>	%		<b>Thru-Wall Units</b>	<input type="text" value=""/>	%		<b>Ventilation Only</b>	<input type="text" value=""/>	%		<b>None</b>	<input type="text" value=""/>	%		<b>Cooling</b>				<b>Chilled Water, with Air Handling Units</b>	<input type="text" value=""/>	%	<b>Cooling</b> <i>(Using: System Generated Assumptions)</i>	<b>Chilled Water, with Fan Coil Units</b>	<input type="text" value=""/>	%
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<b>Chilled Water, with Fan Coil Units</b>	<input type="text" value=""/>	%																																																				

## Heating Systems

There are 11 different choices (including none) available for heating systems.

### Entry Information

Enter the percentage of each heating system found in the building or section. **NOTE:** There may be cases in which the total heating system percentage is less than or more than 100%.



## Examples

### More than 100%

You are creating a valuation for a building that has a heat pump for typical heating but also has electric baseboard heat for supplemental heating on days in which the pump cannot generate enough heat. In this case, you could enter 100% in the Heat Pump field and 10% in the Electric Baseboard or Wall Unit field for a total of 110%.

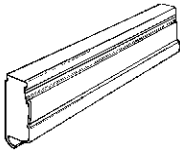
### Less than 100%

You are creating a valuation for a building such as a warehouse in which 75% of the gross floor area is heated with electric baseboards and the other 25% is unheated. In this case, you would enter 75% in the Electric Baseboard or Wall Unit field and 25% in the None field. **NOTE:** If you do not enter 25% in the None field, the total heating percentage will still be 75%.

## Boiler and Piping Only

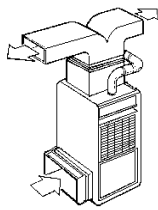
A boiler is defined as a vessel in which a liquid is heated or vaporized. Depending upon the system, water is heated to a desired temperature by either coal, oil, gas, wood, or electricity, creating hot water or steam. The heating medium is then piped to the convection device.

## Electric Baseboard or Wall Unit



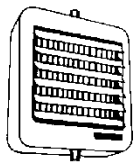
This system utilizes an electric resistance element that is protected by an enclosure. A thermostat regulates the room temperature by acting as a switching device.

## Forced Warm Air

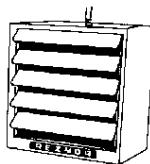


A forced warm air system consists of a fan or blower, a fuel burner, ductwork, and registers. The fuel source may be electricity, gas, oil, coal, or wood. By adding a cooling coil to the supply ducting, either warm or cool air can be supplied on demand.

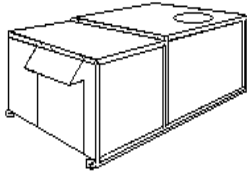
## Gas, Oil or Electric Suspended Unit Heater



A unit heater consists of a heating element and a motor driven fan within a factory-assembled housing. The units using steam, hot water, electricity, gas, or oil as a fuel source provide a relatively low-cost means of heating. Another type of suspended unit heater is an infrared heater. Fuel sources for this type of heater can be either electric or gas.

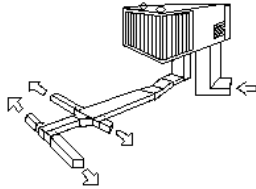


### Heat Pump



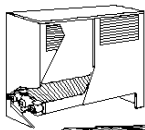
A heat pump is an energy-efficient means of providing both heating and cooling. It utilizes a reversible heat transfer cycle that allows the condenser and evaporator to serve dual purposes. Heat pumps are most efficient in moderate climates where heating and cooling loads are almost equal. In freezing temperatures, a heat pump requires an electric resistance heater to keep the outdoor coils from freezing.

### Rooftop Unit

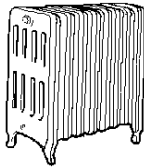


A rooftop package unit is a self-contained unit that comes from the factory ready to be installed and operated. It can supply cooling only, or heating and cooling together. Electric and gas-fired units are most popular.

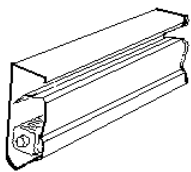
### Steam/Hot Water with Radiators



Radiators are usually made of cast iron and connected in sections as needed. The heating medium is either steam or hot water provided by a boiler which is included in the system price.

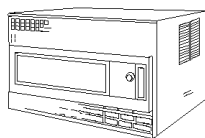


### Steam/Hot Water with Unit Heaters



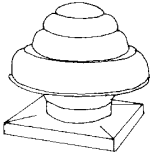
A convactor is a heating element in an enclosure, placed at a low level in the area to be heated. It may be free standing, wall mounted, or baseboard. The heating medium is either steam or hot water provided by a boiler which is included in the system price.

### Thru-Wall Units



These are factory-selected wall sleeves with a separate uncased combination of heating and cooling components, assemblies, or sections intended for mounting through the wall to serve a single room or zone. It includes heating capacity by hot water or electricity.

### Ventilation Only



In some instances when heating of a space is not required but air circulation is, fans, blowers, or ventilators are used. These motor-driven devices supply fresh air as needed.

### None

Entering a percentage into this field will remove that percentage of the assumed costs for this material.

## Cooling Systems

There are 10 different choices (including none) available for cooling systems.

### Entry Information

Enter the percentage of each cooling system found in the building or section. **NOTE:** There may be cases in which the total cooling system percentage is less than or more than 100%.

### Examples

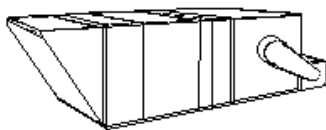
#### More than 100%

You are creating a valuation for a building that has a evaporative cooler for typical cooling but also has thru-wall units for supplemental cooling on days in which the cooler cannot generate enough cool air. In this case, you would enter 100% in the Evaporative Coolers field and 10% in the Thru-wall Units (Cooling) field for a total of 110%.

#### Less than 100%

You are creating a valuation for a building such as a warehouse in which 80% of the gross floor area is cooled with a unit air conditioner and the other 20% is not cooled. In this case, you would enter 80% in the Unit Air Conditioner, Air-cooled field and 20% in the None field. **NOTE:** If you do not enter 20% in the None field, the total cooling percentage will still be 80%.

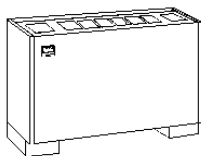
### Chilled Water, with Air Handling Units



This unit represents the cooling part of a heating and cooling system. The cost of the duct work or distribution system is included with the heating system. The unit itself consists of a fan and a motor, a heating element, and a cooling coil housed in an enclosure. The unit is usually concealed from view by placing it in an equipment

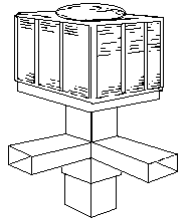
room or above the ceiling. Air from the unit is ducted to the desired location and controlled by dampers and thermostats.

### Chilled Water, with Fan Coil Units



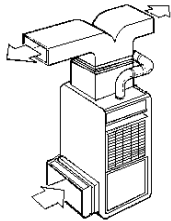
This unit represents the cooling part of a heating and cooling system. The cost of the duct work or distribution system is included with the heating system. The most noticeable part of this system is the cooling towers either located on the roof or alongside the building. In a fan coil unit, water is circulated through the unit's coils as air is forced across it by a fan and discharged into the room.

### Evaporative Cooler



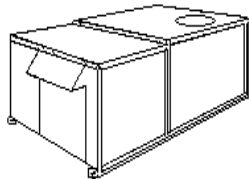
An air-conditioning unit that cools using water evaporation. Outdoor air is drawn through a moistened filter pad in a cabinet, and the cooled air is then circulated throughout the residence. Typically found in areas with low humidity. Also known as a "swamp cooler".

### Forced Cool Air



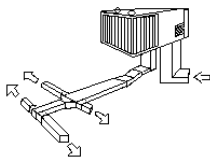
A forced air system consists of a fan or blower, a fuel burner, ductwork, and registers. The fuel source may be electricity, gas, oil, coal, or wood. By adding a cooling coil to the supply ducting, either warm or cool air can be supplied on demand.

### Heat Pump



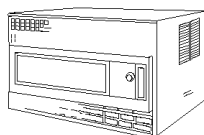
Since most heat pumps can both heat and cool, the cost of the unit has been included as a heating adjustment. A heat pump is an energy-efficient means of providing both heating and cooling. Through a reversible heat transfer cycle, components within the unit serve dual purposes. Except for periods when ambient temperatures are very low, most heat pumps are self-sufficient.

### Rooftop Unit



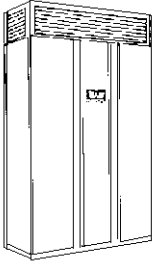
A rooftop package unit is a self-contained unit that comes from the factory ready to be installed and operated. It can supply cooling only, or heating and cooling together. Electric and gas-fired units are most popular.

### Thru-Wall Units



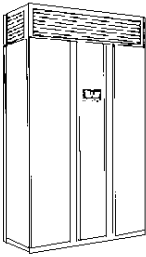
These are factory-selected wall sleeves with a separate unencased combination of heating and cooling components, assemblies, or sections intended for mounting through the wall to serve a single room or zone. It includes heating capacity by hot water or electricity.

### Unit Air Conditioners, Air Cooled



Most unit air conditioners, which resemble freestanding cabinets, are used for cooling only. When used in conjunction with a heat source, these units can be used for year-round air conditioning. An air-cooled conditioner relies on a remote air-cooled condensing unit. The heat source is steam, hot water, or electric resistive elements.

### Unit Air Conditioners, Water Cooled



Most unit air conditioners, which resemble freestanding cabinets, are used for cooling only. When used in conjunction with a heat source, these units can be used for year-round air conditioning. A water-cooled conditioner will use water from a cooling tower or city supply. The heat source is steam, hot water, or electric resistive elements.


### None

Entering a percentage into this field will remove that percentage of the assumed costs for this material.

## Mechanicals

The Mechanicals page allows you to enter the plumbing, electrical quality, elevator, and fire protection system information.

- How To**
1. Make sure the **Mechanicals** navigation link is selected on the left-hand side of the screen.
  2. Under the **Plumbing** section, choose the appropriate option for your building or section.
  3. Under the **Electrical** section, enter the appropriate percentages for your building or section.
  4. Under the **Elevators** section, click the appropriate option button and enter the applicable information.
  5. Finally, under the **Fire Protection Systems** section, click the appropriate option button and enter the applicable information.


Help | Logout

**ESTIMATE-19298**
Close Valuation

**Commercial BVS Valuation**
Calculate

0
**Mechanicals**
◀ Previous Step
QV
Next Step ▶

◀ Previous    Next ▶

- ✓ General Information
- 2 Building
- ✓ Construction
  - Substructure
  - Exterior Walls
  - Roof
  - Interior Walls
  - Floor Finish
  - Ceiling Finish
  - Heating & Cooling
  - Mechanicals**
  - 4 Material Summary
  - Additions
  - 5 Reports/Calculate
- + Copy Section
- + Add Building
- + Add Section
- + Add CCI Occupant

**Plumbing**

No Plumbing

Using System Generated Assumption: Number of Fixtures    42

Use This Number of Fixtures:

**Electrical**

<b>High Quality</b>	<input type="text" value=""/> %	<b>Electrical</b>
		<i>(Using: Using System Generated Assumptions)</i>
<b>Average Quality</b>	<input type="text" value="100"/> %	Average Quality    100 %
<b>Low Quality</b>	<input type="text" value=""/> %	
<b>No Electrical</b>	<input type="text" value=""/> %	<input type="button" value="Remove All"/> <input type="button" value="Restore Assumptions"/>
<b>Total Percentage</b>	<b>100 %</b>	

**Elevators**

**Passenger Elevators:**

No Passenger Elevators

Use Typical Number of Passenger Elevators

Use This Number of Passenger Elevators:

## Plumbing

This section allows you to enter the actual number of plumbing fixtures for the building or section you are valuing. **NOTE:** An entry made here will remove all existing base cost assumptions and use the new plumbing fixture data to determine the costs.

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BVS Express Commercial 5.1 Reference Guide

Enter the total number of plumbing fixtures, up to 999,999, for the building or section. When figuring out the total number, do not include the pipes, connections, or any exterior plumbing fixtures. Listed in the chart below is a guideline (per occupancy group) of which plumbing fixtures to count and which ones not to count when figuring out the total number of fixtures.

Occupancy Group	Count	DO NOT Count
Lodging	Kitchen Sinks Bathroom Sinks Water Closets (Toilets) Bath Tubs Water Heaters Laundry Sinks	Floor Drains Mop Sinks
Offices	Kitchen Sinks Bathroom Sinks Water Closets Urinals Water Coolers Water Heaters Floor Drains	Toilet Partitions Towel/Air Dryers Mirrors Shower Heads
Mercantile	Bathroom Sinks Water Closets Urinals Water Coolers Water Heaters Mop Sinks	Toilet Partitions Towel/Air Dryers Mirrors Shower Heads Kitchen Sinks Floor Drains
Restaurant / Recreation	Kitchen Sinks Bathroom Sinks Water Closets Urinals Water Heaters Floor Drains Grease Interceptors Mop Sinks	Toilet Partitions Towel/Air Dryers Mirror Shower Heads ( <b>Should</b> be counted for occupancies 4210, 4230, 4300, 4235, and 4305 though)
Professional Services	Bathroom Sinks Large Wash Tubs Water Closets Urinals Water Coolers	Toilet Partitions Towel/Air Dryers Mirrors Kitchen Sinks

Occupancy Group	Count	DO NOT Count
	Water Heaters Shower Heads Mop Sinks Floor Drains Bathtubs (occupancy 5200 only)	<b>Note:</b> Occupancies 8525 and 8530 are the same as the 5000 occupancies.
Public Buildings	Kitchen Sinks Bathroom Sinks Water Closets Urinals Water Coolers Water Heaters Mop Sinks Floor Drains	Toilet Partitions Towel/Air Dryers Mirrors Shower Heads – ( <b>Should</b> be counted for occupancies 6330, 6426, and 6505 though)
Services	Kitchen Sinks Bathroom Sinks Water Closets Urinals Water Coolers Water Heaters Mop Sinks Trench Drains	Toilet Partitions Towel/Air Dryers Mirrors Shower Heads
Warehouse	Bathroom Sinks Water Closets Urinals Water Heaters Floor Drains	Kitchen Sinks Mop Sinks Water Coolers Toilet Partitions Towel/Air Dryers Mirrors
Industrial	Bathroom Sinks Kitchen Sinks Mop Sinks Water Closets Urinals Shower Heads Water Coolers Waters Heaters	Toilet Partitions Towel/Air Dryers Mirrors



Occupancy Group	Count	DO NOT Count
Processes	Bathroom Sinks Water Closets Urinals Mop Sinks Water Coolers Shower Heads Floor Drains	Toilet Partitions Towel/Air Dryers Mirrors Kitchen Sinks
Basement Occupancies	Floor Drains – Unfinished Floor Drains – Partially Finished Floor Drains – Finished Water Closet Bathroom Sink  <b>NOTE:</b> Occupancies 1004 and 1005 should be counted the same as the Industrial 8000's.	

## Electrical Quality

This section allows you to enter the percentages of the electrical quality types found within the building or section.

Enter a percentage between 0 and 999 for each type of electrical quality for the building or section. **NOTE:** There may be cases in which the total electrical quality percentage is less than or more than 100%.

### Examples

#### More than 100%

You are creating a valuation for a building that has 100% average quality electrical service and 25% high quality electrical service in a section of the building where additional electrical service is needed. In this case, you would enter 100% in the Average field and 25% in the High field for a total of 125%.

#### Less than 100%

You are creating a valuation for a building that has average quality electrical service in 80% of the building and the other 20% does not have electrical service. In this case, you would enter 80% in the Average field and 20% in the None field. **NOTE:** If you do not enter 20% in the None field, the total electrical quality percentage will still be 80%.

### Low - Electrical Quality

Use this quality when the electrical system is below what is typically found in the particular occupancy.

### Average - Electrical Quality

Use this quality when the electrical system is what is typically found in the particular occupancy.

### High - Electrical Quality

Use this quality when the electrical system goes above what is typically found in the particular occupancy.

## Elevators

This section allows you to specify the number of passenger and/or freight elevators in the building or section.

Enter a number, up to 99, for the total number of passenger and/or freight elevators for the building or section.

### How To Passenger Elevators

1. If you do not have any passenger elevators, click the No Passenger [Elevators](#) option [button](#). **NOTE: This is the default setting.**
2. If you want to use the system's base assumptions, then click the Use Typical Number of Passenger Elevators option button.
3. If you know the exact number of passenger elevators for your building or section, click the Use This Number of Passenger Elevators option button then enter the appropriate number.

### Freight Elevators

4. If you do not have any freight elevators, click the No Freight [Elevators](#) option [button](#). **NOTE: This is the default setting.**
5. If you want to use the system's base assumptions, then click the Use Typical Number of Freight Elevators option button.
6. If you know the exact number of passenger elevators for your building or section, click the Use This Number of Freight Elevators option button then enter the appropriate number.

### Passenger Elevator

Has well-defined requirements regarding the usable area of the car platform and the load that must be carried.

### Freight Elevator

Depending upon its classification, can have various platform loading versus area depending upon the intended use of the elevator. Freight elevators are prohibited by elevator codes from carrying any passengers other than those required to handle freight.

## Fire Protection Systems

This section allows you to specify the gross floor area covered by sprinkler, manual fire alarm, and/or automatic fire alarm systems.

Enter the percentage of the gross floor area served by the fire protection systems. There may be cases in which the total fire protection system percentage is less than or more than 100%.

### How To Sprinkler System

1. If you do not have a sprinkler system, click the No Sprinkler System option button. **NOTE:** This is the default setting.
2. If the sprinkler system covers the entire gross floor area of the building or section, then click the Sprinkler System Serving Entire Gross Floor Area option button.
3. If the sprinkler system doesn't cover the entire gross floor area, click the Sprinkler System Serving This % of Gross Floor Area option button then enter the appropriate percentage.

### Manual Fire Alarm System

4. If you do not have a manual fire alarm system, click the No Manual Fire Alarm System option button. **NOTE:** This is the default setting.
5. If the manual fire alarm system covers the entire gross floor area of the building or section, then click the Alarm System Serving Entire Gross Floor Area option button.
6. If the manual fire alarm system doesn't cover the entire gross floor area, click the Alarm System Serving This % of Gross Floor Area option button then enter the appropriate percentage.

### Automatic Fire Alarm System

7. If you do not have an automatic fire alarm system, click the No Automatic Fire Alarm System option button. **NOTE:** This is the default setting.
8. If the automatic fire alarm system covers the entire gross floor area of the building or section, then click the Alarm System Serving Entire Gross Floor Area option button.
9. If the automatic fire alarm system doesn't cover the entire gross floor area, click the Alarm System Serving This % of Gross Floor Area option button then enter the appropriate percentage.

## Examples

### More than 100%

You are creating a valuation for a building that has multi-tier fire sprinklers such as a warehouse with very tall storage systems or an occupancy that has sprinklers in the space above a false ceiling as well as sprinkler heads in the ceiling itself. As a result, the protected area is greater than the gross floor area. In this case, you would enter 150% in the Sprinkler System field to indicate that the fire protection system covers 150% of the gross floor area.

### Less than 100%

You are creating a valuation for a building that is 50% covered by a sprinkler system and the other 50% is not covered. In this case, you could enter 50% in the Sprinkler System field to indicate that the fire protection system covers 50% of the gross floor area.

### **Sprinkler System**

An automatic fire sprinkler system, consisting of piping and sprinkler heads that discharge water upon activation by a flame. Lower quality systems employ PVC piping and higher quality systems employ either copper or iron pipe. Cost includes installation.

### **Manual Fire Alarm System**

A manual fire alarm system includes pull stations with either a horn or bell, or a light. This system is not connected to any other systems or to the fire department.

### **Automatic Fire Alarm System**

An automatic fire detection system includes a smoke and/or fire detection system that activates the manual fire alarm systems. This system typically activates fire doors, shuts down the air conditioning system, and notifies the fire department.


## Material Summary

This page displays the system assumptions as well as the user entered values for the exterior and interior of the building and/or section.

These fields are display only and cannot be changed on this page. However, if you need to make a change, you can click on the desired material name (for example, Wall Finish) to move to that page then make the appropriate change(s).

If you want to restore the system generated assumptions, click the **Restore Assumptions** button at the bottom of the list. **NOTE:** Clicking this button will restore ALL the system generated assumptions for the building and all sections within the building.

If you want to restore only the assumptions for one category (for example, Exterior Walls), you must go back to that page and click the **Restore Assumptions** button for that particular category.


Help | Logout

**ESTIMATE-19298**  
Commercial BVS Valuation

Close Valuation  
Calculate

0
Material Summary

◀ Previous Step
QV
Next Step ▶

◀ Previous
Next ▶

- ✓ General Information
- 2 Building
- ✓ Construction
  - Substructure
  - Exterior Walls
  - Roof
  - Interior Walls
  - Floor Finish
  - Ceiling Finish
  - Heating & Cooling
  - Mechanicals
- 4 Material Summary**
- Additions
- 5 Reports/Calculate
- + Copy Section
- + Add Building
- + Add Section
- + Add CCI Occupant

**QV Step 4**

BVS will use the materials below in the cost calculation. To change a material, click on its name to move to its screen, make the change, then click Next Step to return to this screen. After making all changes, click Next Step to continue.

Exterior	User	System	Interior	User	System
<b>Substructure</b>			<b>Interior Walls</b>		
<b>Substructure Areas</b>			<b>Length</b>		
Use Typical Areas			Total Length		
			2000 Ft		
<b>Exterior Walls</b>			<b>Wall Structure</b>		
<b>Wall Openings</b>			Studs, Girts, etc.		
Wall openings			100 %		
<b>Wall Finish</b>			<b>Wall Finish</b>		
Brick on Masonry			100 %		
Concrete Block			100 %		
Stucco on Masonry			33 %		
<b>Roof</b>			<b>Floor Finish</b>		
<b>Roof Pitch</b>			Carpet		
System Generated Assumptions are based on a specific roof pitch not the average of a range.			70 %		
<b>Roofing Materials</b>			Vinyl Sheet		
Built-Up/Tar and Gravel			30 %		
			<b>Ceiling Finish</b>		
			Drywall		
			100 %		
			Paint		
			100 %		
			<b>Heating &amp; Cooling</b>		
			<b>Heating</b>		
			Forced Warm Air		
			100 %		
			<b>Cooling</b>		
			Forced Cool Air		
			100 %		
			<b>Mechanicals</b>		
			<b>Plumbing</b>		
			# of Fixtures		
			42		
			<b>Electrical</b>		

## Additions

Selecting this command allows you to add new equipment, external structures, building items, site improvements, and miscellaneous items to the current valuation file, as well as make changes to existing additions.

- How To**
1. Make sure the **Additions** navigation link is selected on the left-hand side of the screen.
  2. Using the **Show** drop-down list, select the appropriate type of addition then use the **For** drop-down list to select where the addition should be placed.
  3. Click the **Add** button.

**MSB BVS Express**  
AN MSA COMPANY

Help | Logout

**ESTIMATE-19298** Close Valuation

**Commercial BVS Valuation** Calculate

0 Previous Step **QV** Next Step

◀ Previous Next ▶ **Additions**

**New Additions**

**Existing Additions**

**Show**

**For**

Type	Quantity	Description	Value	Options

◀ Previous Step **QV** Next Step ▶


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## New Additions

Selecting this command allows you to add new equipment, building items, site improvements, or miscellaneous adjustments to the current valuation file.

- How To**
1. To add a new addition, make sure the **Additions** navigation link is selected on the left-hand side of the screen.
  2. Select the **Type** and **Location** for the addition.
  3. Using the **Category** and **Name** fields, select the specific addition you wish to enter.
  4. **Type** will already be filled in with your addition selection.
  5. Enter the specific information (quantity, criteria, etc.) for your addition.
  6. If available, make any **Adjustments**.

7. Once all the information has been entered, click the **Add** button to continue. The Additions screen will appear again and you can repeat the steps above to add additional items.
8. If the item you want to add is not in the list, you can manually enter the item. See Addition - Non Descript Items for additional information.
9. Once all the additions have been added, click the **Close** button to return to the Additions screen.


Help

Step 1: Select the type of addition and where to include it in the report:

**Addition Type**

**Report Location**

Step 2: EITHER Select an Addition Category, OR type part of an Addition Name then click Find:

**Addition Category**  OR **Addition Name**

Step 3: Select the specific addition:

**Addition Name**

Step 4: Enter or change the following information, then click the Add button:

**Quantity**

**Depreciation**

None

Manual  %

**Specifications**  
 300 milliamper capacity radiographic fluoroscopic machine with motor-driven tilt table, spot film device, floor-to-ceiling tubestand, and two rotating anode tubes, one for radiography and one fluoroscopy.

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### Addition Type

This field allows you to select the type of addition (equipment, building items, site improvements, or miscellaneous adjustments) that you wish to enter.

### Report Location

This field allows you to specify where you want the addition amount to be reported (valuation or section).

### Addition Category

This field allows you to select what type of addition you wish to enter from a list of the available categories within the system.

### Find

When you are unsure of where an addition is located, the find features gives you the option to search the entire database.

### Addition Name

This field lists the system-generated name for the selected addition and cannot be changed.

### Quantity

You can enter the actual number of pieces of equipment, building items, or site improvements.

### Criteria

The criteria specifications for each piece of equipment, external structure, building item, or site improvement may be different. There are two types of criteria that are used in conjunction with quantity: drop-down or data entry. All criteria must be filled out for each addition.

For commercial equipment, the possible criteria may include one or more of the following:

- HP
- KW
- Width
- Length
- Square Feet
- Diameter
- Number of Gallons
- Type
- Design
- Lbs. per Hour
- Sq.ft. of Building
- Height
- Capacity
- Number
- Bushel
- Arch
- Speed
- Lineal Feet
- Range
- Type of System
- Depth
- Each
- Gallons
- Item
- Size

### Depreciation

You can specify whether the addition will have depreciation.

### Adjustments

Where available, you can make adjustments to the selected addition.

### Existing Additions


Use this window to make changes to equipment, building items, and site improvements that have already been added to the valuation.

- How To**
1. To edit an existing addition, make sure the **Additions** navigation link is selected on the left-hand side of the screen.
  2. Use the **Show** and **For** drop-down lists to narrow the available additions list.
  3. Find the desired addition in the list and click the **Edit** link under Option.
  4. You can make changes to the Quantity, Criteria Selections, Depreciation settings, or the Adjustments.
  5. Once all the changes have been made, click the **OK** button to continue. The Additions screen will appear again.
  6. Repeat the above steps as necessary.



## Miscellaneous Adjustments

Use this window to record any additional items you want to include in the valuation amount, but are not in the system.

		<a href="#">Help</a>   <a href="#">Logout</a>
<b>Add Addition to Valuation</b>		
<b>Addition Selection</b>		
<b>Type</b>	Miscellaneous Adjustment	<input type="button" value="v"/>
<b>Report Location</b>	Valuation	<input type="button" value="v"/>
<b>Details</b>		
<b>Description</b>	<input type="text"/>	
<b>Value</b>	<input type="text"/>	
	<input type="button" value="Add"/> <input type="button" value="Close"/>	
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### Type

This field allows you to select the item type (equipment, structure, building items, site improvements, or miscellaneous adjustments) that you wish to enter.

### Report Location

This field allows you to specify where you want the addition amount to be reported (valuation or section).

### Description

Enter a brief description of the miscellaneous adjustment.


### Value

Enter the current whole dollar cost of the miscellaneous adjustment.

## Reports/Calculate

The Reports page allows you to display the valuation totals summary information, set the report options, preview and print reports, as well as view the valuation dates or status information.

- How To**
1. Make sure the **Reports/Calculate** navigation link is selected on the left-hand side of the screen.
  2. View the summary information for the valuation under the **Valuation Totals Summary**.
  3. Select the appropriate **Report Options** then **Print**, **Preview**, or **Download** the valuation file.
  4. Finally, view the valuation status information under the **Valuation Dates** section, and reassign the valuation if necessary.


Help | Logout

**ESTIMATE-19298**  
Commercial BVS Valuation

Close Valuation

Calculate

◀ Previous
Next ▶

- ✓ General Information
- ✓ Building
- ✓ Construction
  - Substructure
  - Exterior Walls
  - Roof
  - Interior Walls
  - Floor Finish
  - Ceiling Finish
  - Heating & Cooling
  - Mechanicals
- ✓ Material Summary Additions
- ✓ **Reports/Calculate**
- + Add Building
- + Add Section
- + Add CCI Occupant

**Reports**

◀ Previous Step
QV
Finish/Close ▶

QV **Step 5** BVS calculated the costs below based on the information you provided in the preceding steps. To change any information, click the screen name (Building, Roof, etc.) on the left side of the screen. When completed, click the Finish/Close button to close the valuation.

**Valuation Totals Summary**

	Total Cost	Cost/SF	Cost Data As
<b>Total Insurable Replacement Cost</b>	<b>\$1,400,790</b>	<b>\$117.00</b>	Of 03/2006

**Report Options**

**Report Type**

**Report Format**  + Show Format Options

Print
Preview
Download

Calculate

To preview reports in PDF format, you will need to have Adobe Acrobat Reader installed. Click [HERE](#) to download the Acrobat Reader.

**Valuation Dates**

Created on	6/12/06 8:04 AM	By QAAdmin
Last Updated on	6/12/06 8:05 AM	By QAAdmin
Assigned User	QAAdmin	+ Reassign Valuation
Assigned Inspector		

### Valuation Totals Summary

This section shows you the total replacement, depreciation, actual cash value, and \$/sq.ft. costs for the valuation, as well as the cost as of date for the valuation report.

These fields are display only.

## Report Options

This section allows you to specify the report type, report format, and which format options print on the report.

### Report Type

There are four different types of valuation reports available within the program. Depending upon the information you entered, all the reports listed below may not be available when printing.

- **Standard:** The standard report contains the same information as the detailed report, but instead of individual component details, this report only includes the total component costs.
- **Detailed:** The detailed report includes the owner, structure information, location adjustments, individual component details and costs, and the total depreciated cost.
- **Summary:** The summary report includes the owner, the replacement cost (new) total, the depreciated cost, and the total cost per square foot for each section. It also includes the total replacement costs for equipment and structures for each section.
- **Equipment:** The equipment report includes the owner, individual equipment and structure details, their associated costs, and the total replacement cost for all equipment and structures.

### Report Format

There are four different formats that valuation reports can be printed in.

- **HTML:** HTML is the Web standard report format. It is also has the smallest file size of all the report formats.
- **PDF:** The PDF report format prints in the WYSIWYG (what you see is what you get) format, meaning that the formatting is complete (all lines, bolding, etc., print on the report exactly as you see it on screen). It also has the largest file size of all the report formats.
- **RTF:** RTF (rich text format) is the universal standard. A file printed in this format can be brought into any word processor.
- **TXT:** A report printed in this format is not a "user friendly" report because all the data is compressed. This format would normally only be used when you want to import the data into another system.

### Print

Clicking this button allows you to send the valuation report directly to the printer.

### Preview

Clicking this button allows you to view your valuation report on screen before printing. **NOTE:** In order to be able to preview a report, you must have Adobe Acrobat Reader installed on your system. If you don't have it, you can click on the download link provided.

### Download

Clicking this button allows you to print a copy (or save a copy) of the report to your computer for future use.

### + Show Format Options

Clicking this link will open the **Report Format Options** screen and allow you to specify which options print on the report as well as enter the title lines and footer information for the reports.

## Valuation Dates

The valuation dates information shows the current state of a valuation (for example, when it was created and by whom, when it was completed and by whom, and when it was last updated and by whom), as well as allowing you to change the valuation assignments. **NOTE:** The fields in this section are display only.

## Chapter 4: Valuation File How To's

### Add Additional Buildings to a Valuation

You can complete most valuations using a single building with a single section. However, there may be cases in which it is beneficial to add additional buildings to a valuation. For example:

- You are creating a commercial valuation that covers multiple buildings on a college campus. In this case, you can add additional buildings to the valuation such as an administration building (6402), a library (6410), a classroom (University) (6404), and an auditorium (6424).
- You are creating a commercial valuation that covers multiple office buildings in multiple states.
- You are creating an agricultural valuation that covers multiple buildings. In this case, you can add additional buildings to the valuation such as Two Story Dairy Barn, Old Style (104), Milking House (116), and Milking Parlor (118).

**NOTE:** These examples are intended to serve as guidelines for creating valuations in BVS but there may be multiple different ways to create valuations for each building.

### Add Additional Sections to a Building

You can complete most valuations using a single building with a single section. However, there may be cases in which it is beneficial to add additional sections to a building. For example:

- You are creating a commercial valuation for a building that has a multi-story basement. When you enter a basement as the substructure part of a section, it is not possible to enter multiple stories. If you enter the basement as a separate section, enter the number of stories, the gross floor area, and one of the following occupancies:
  - 1001 - Basement, Unfinished
  - 1002 - Basement, Partially Finished
  - 1003 - Basement, Finished
  - 1004 - Basement, Underground Parking

The finish of the occupancy you choose will be applied to all stories.

- You are creating a commercial valuation for a building that has multiple stories with the following sections: a 3-story section, a 2-story section, and a 1-story section. You can add three sections to the building (one for each storied section). You may also create the valuation by sectionalizing a section (see below).

Section 1 is a 3-story Store with Apartments Above (3401) with a gross floor area of 15,000 square feet; Section 2 is a 2-story Store with Apartments Above (3401) with a gross floor area of 10,000 square feet; Section 3 is a 2-story Store or Shop, General (3100) with a gross floor area of 2000 square feet. Another issue that can be addressed in this example is if Section 1 and 2 have a basement and Section 3 is built on a slab. One thing to remember is that if you create the valuation this way, you **must** enter the gross perimeter for each section.

- You are creating a commercial valuation for a building that has a section that was added at a later date than the original construction. Section 1 is a Church, Average (6105) that was built in 1950; Section 2 is an Educational Wing (6155) that was added 15 years later.

**NOTE:** These examples are intended to serve as guidelines for creating valuations in BVS but there may be multiple different ways to create valuations for each building.

## Sectionalize a Section

You can create one section with multiple occupancies, up to five per section. For example:

- You are creating a commercial valuation for a building that is 50% Warehouse, Light (8200) and 50% Office, Low Rise (2100). Instead of creating two sections, you can enter one section with two occupancies. In this case, you **must** enter the gross floor area for the entire building.
- You are creating a commercial valuation for a building that has multiple stories with the following sections: a 3-story section, a 2-story section, and a 1-story section. You can create one section with two occupancies. **NOTE:** Enter the highest number of stories for the section along with the building's gross perimeter and gross floor area. The occupancies would be entered 75% Store with Apartment Above (3401) to account for the 3-story and the 2-story portion of the building and 25% Store or Shop, General (3100) for the 1-story portion of the building.

**NOTE:** These examples are intended to serve as guidelines for creating valuations in BVS but there may be multiple different ways to create valuations for each building.

## Add a New Building

Selecting this command allows you to create a new building within the current valuation file.

- How To**
1. Click on the **+Add Building** link in the lower left-hand corner on any of the forms that follow.
  2. Type in a name for the new building.
  3. Enter the property address information. **NOTE:** The **Zip/Postal Code** is the only required field on this screen.
  4. Enter the insurance information as applicable.
  5. Finally, under Location Adjustments, you can make adjustments for the location's environmental factors.
  6. Now you are ready to add a section to the building. See Add a New Section for additional information.

## Delete a Building

Using this command will delete the selected building and all its sections from the valuation.

- How To**
1. Click on the building you want to be deleted in the navigation links on the left-hand side.
  2. Click the **-Delete Building** link in the upper right-hand corner.
  3. A prompt appears asking if you would like to delete the specified building and all its sections. Click the **OK** button to continue.

## Add a New Section

Selecting this command allows you to create a new section within the current valuation file.

- How To**
1. After completing the New Valuation Wizard forms (which creates the first section in the valuation), you can click on the **+Add Section** link in the lower left-hand corner on any of the forms.
  2. **NOTE:** If you want to enter a description for the new section, click on the Section "2" navigation link, then enter the description in the **Description** field.
  3. Using the **drop**-down list, select the appropriate building to add the section to.
  4. Enter the Construction Information for the section.
  5. When done, simply use the navigation links on the left-hand side to navigate to additional screens.

## Delete a Section

Using this command will delete the selected section from the valuation.

- How To**
1. Click on the section to be deleted in the navigation links on the left-hand side.
  2. Click the **-Delete Section** link in the lower left-hand corner on any of the forms.
  3. A prompt appears asking if you would like to delete the specified section. Click the **OK** button to continue.

## Add a CCI Occupant

Selecting this command allows you to create a new Commercial Contents and Inventory (CCI) occupant within the current valuation file.

**NOTE:** CCI is an optional extension to the BVS Commercial program, so depending upon how your company has the system configured, this option may not be available. See Welcome - Commercial Contents and Inventory to learn more about the CCI program.

- How To**
1. Click on the **+ Add CCI Occupant** link in the lower left-hand corner on any of the pages.
  2. Select the **SIC Group** and **SIC Code** for the business operation being valued.
  3. Choose the appropriate **Business Location Type** (single or multiple).
  4. Once done, click the **Additional Values** navigational link on the left-hand side of the page.
  5. Enter the **Annual Revenue**, **Total Employees**, and **Square Footage** for the business operation.
  6. Use the navigation links on the left-hand side to return to the commercial valuation.

## Delete a CCI Occupant

Selecting this command will delete the CCI occupant and all its data from the valuation.

**NOTE:** CCI is an optional extension to the BVS Commercial program, so depending upon how your company has the system configured, this option may not be available. See Welcome - Commercial Contents and Inventory to learn more about the CCI program.

### How To

1. Click the **+Delete CCI Occupant** link in the lower left-hand corner on any of the pages.
2. A prompt appears asking if you would like to delete the CCI occupant and all of its data. Click the **OK** button to continue.



## Chapter 5: Administrator

If you have administration rights, you can add, edit, and delete users as well as agencies. You can create and assign system roles to your users. You can reassign valuation from one user to another or from one agency to another. Remember that you can always reference the on-line help file as you work with the system by simply pressing F1 in any field.

### Advanced Mode

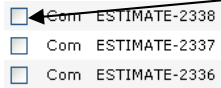
When advanced mode is enabled, you can view, delete, or reassign any valuation within your database.

- How To**
1. Log into the system by typing your **Username** and **Password**.
  2. In the upper right-hand corner, the **Advanced Mode** checkbox is available.  
**NOTE:** You must be logged in as an administrator for this option to be visible.
  3. Click the checkbox on and the **View**, **Delete**, or **Reassign** buttons will be available on the bottom of the screen.

Find Existing Valuation						
Show	My Recent Activity	in	BVS	Search	<input checked="" type="checkbox"/> Advanced Mode	
20 valuations found with recent activity. Please click on the links to edit or view a valuation.						
Sel	Type	Policy Number	Insured Name	Updated	Status	Assigned User Options
<input checked="" type="checkbox"/>	Com	ESTIMATE-19296		6/08/06 1:59 PM	In Preparation	QAAdmin
<input type="checkbox"/>	Com	ESTIMATE-19282		6/07/06 4:51 PM	In Preparation	QAAdmin
<input type="checkbox"/>	Com	ESTIMATE-19270		6/01/06 1:25 PM	In Preparation	QAAdmin
<input type="checkbox"/>	Com	ESTIMATE-19269		6/01/06 1:19 PM	In Preparation	QAAdmin
<input type="checkbox"/>	Com	ESTIMATE-19267		6/01/06 12:06 PM	In Preparation	QAAdmin
<input type="checkbox"/>	Ag	Test02		5/31/06 3:56 PM	Complete	QAAdmin
<input type="checkbox"/>	Ag	test01		5/31/06 9:45 AM	Complete	QAAdmin
<input type="checkbox"/>	Ag	ESTIMATE-19257		5/30/06 4:02 PM	In Preparation	QAAdmin
<input type="checkbox"/>	Ag	ESTIMATE-19253		5/30/06 10:09 AM	In Preparation	QAAdmin
<input type="checkbox"/>	Ag	ESTIMATE-19252		5/26/06 4:58 PM	In Preparation	QAAdmin
<input type="checkbox"/>	Ag	ESTIMATE-19251		5/26/06 4:48 PM	In Preparation	QAAdmin
<input type="checkbox"/>	Ag	ESTIMATE-19249		5/26/06 8:52 AM	In Preparation	QAAdmin
		View		Delete	Reassign	
						Time shown in 'Central Daylight Time'.
Call 800-809-0017 for MS/B Technical Support				(c)2006 Marshall & Swift/Boeckh, LLC and its licensors		

## View Valuation Files

### How To



1. Click the checkbox next to the desired valuation file. **NOTE:** You will only be able to view a single valuation file at a time.
2. Click the **View** button. The Report window will appear.
3. From this screen, you can preview, print, or download the report. See Report Options, Report Formats, and Valuation Report for additional report information.
4. To close the report window, click the **Close** button.

## Delete Valuation Files

### How To

1. Click the checkbox next to the desired valuation file(s) to select.
2. Click the **Delete** button.
3. When asked to confirm the deletion, click the **OK** button to delete the file(s). **NOTE:** Once you delete the valuations, you will not be able to retrieve them.

## Reassign Valuation Files

### How To

1. Click the checkbox next to the desired valuation file(s) to select.
2. Click the **Reassign** button. The Reassign Valuation screen will open.
3. To change a user, type the user name or part of the name on the Assigned User line, then click the **Find** button. Using the Select User drop-down list, select the appropriate user.
4. To change an agency, type the agency name or part of the name on the Assigned Agency line, then click the **Find** button. Using the Select Agency drop-down list, select the appropriate agency.
5. Click the **OK** button. You will be returned to the BVS Valuations screen.

## Tools


The **Tools** option shows you the system summary statistics, as well as allowing you to create and/or update user profiles, agencies, user roles, etc.

### How To

1. Login to the system.
2. Click the **Tools** link at the top of the screen. The Administration screen is displayed.
3. Depending upon what you want to do, click the appropriate link on the left-hand side of the screen.

## Statistics

This page, divided into two separate sections, is a display only page. It displays the total number of users and the total number of BVS valuations in your database.


Help | Logout

**Administration Statistics**

**Report Type** Close

Select Report to Print

Total Number of Users	
Agency Administrator	1
Agency Manager	9
Chris Test	3
MultipleAgencies	1
Storm Trooper	1
TestRole	2
UUG Agency Manager	1
UUG Agent	1
UUG Underwriter	1
Underwriter	8
Agent	17
New role	2
Administrator	20
<b>Total:</b>	<b>67</b>

Total Number of BVS Valuations	
Agricultural Estimate 'In Preparation'	76
Agricultural Assigned Policy 'Complete'	2
Agricultural Assigned Policy 'In Preparation'	16
Commercial Estimate 'In Preparation'	245
Commercial Assigned Policy 'Complete'	8
Commercial Assigned Policy 'In Preparation'	2317
<b>BVS Valuation Total:</b>	<b>2664</b>

Total Number of CCI Valuations	
Assigned Policy 'Complete'	674
<b>CCI Valuation Total:</b>	<b>674</b>

MSB Admin Features On 
**BVS Express Version 4.3.15**

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### Total Number of Users

This section lets you know exactly how many administrators, underwriters, and agents you have set up in your database.

### Total Number of BVS Valuations

This section lets you know the current status of all the valuations in your database.

**Estimate 'In Preparation'**

This is the number of valuations that have been created but have not yet been converted to policies.

**Assigned Policy 'Complete'**

This is the number of valuations that have been created, converted to policies, and set as completed.

**Assigned Policy 'In Preparation'**


This is the number of valuations that have been created and converted to policies, but have not yet been completed.

**Agencies**

The **Agencies** option in the Administrator allows you to create as well as change agencies for your company.

**NOTE:** Required fields are noted with an asterisk.

- How To - New Agency**
1. Click on the **Tools** link at the top of the screen.
  2. On the left-hand side of the screen, click the **Agencies** navigation link.
  3. To create a new agency, click the **Create New** button.
  4. The **ID** and **Name** are the only required fields on this screen.
  5. Enter the remaining information as applicable.
  6. When complete, click the **OK** button.

 <span style="float: right;">Help</span>	
<b>New Agency</b>	
<b>ID *</b>	<input type="text" value="1234"/>
<b>Name *</b>	<input type="text"/>
<b>Address Line 1</b>	<input type="text"/>
<b>Address Line 2</b>	<input type="text"/>
<b>City</b>	<input type="text"/>
<b>State</b>	<input type="text"/>
<b>Zip Code</b>	<input type="text"/>
<b>e-mail or Web Address</b>	<input type="text"/>
<b>Phone Number</b>	<input type="text"/>
<b>Fax Number</b>	<input type="text"/>
<b>* Required Field</b>	
<input type="button" value="OK"/> <input type="button" value="Cancel"/>	
Call 800-809-0017 for MS/B Technical Support <span style="float: right;">(c)2006 Marshall &amp; Swift/Boeckh, LLC and its licensors</span>	

**ID**

A unique identifier for an agency (group, region, area, etc.) you are defining.

You can enter a combination of alpha and numeric characters, up to 10 characters. Symbols like dashes, apostrophes, quotes, etc., can also be used. **NOTE:** This is a required field and the ID must be unique.

**Name**

The name of an agency (group, region, area, etc.) you are defining.

You can enter a combination of alpha and numeric characters, up to 3280 characters. Symbols like dashes, apostrophes, quotes, etc., can also be used. **NOTE:** This is a required field and the name must be unique.

**Address Line 1 and Address Line 2**

The street address where the agency (group, region, area, etc.) is located.

You can enter a combination of alpha and numeric characters, up to 80 characters for each address line. Symbols like dashes, apostrophes, quotes, etc., can also be used.

**City**

The city where the agency (group, region, area, etc.) is located.

You can enter a combination of alpha and numeric characters, up to 32 characters. Symbols like dashes, apostrophes, quotes, etc., can also be used.

**State**

The state or Canadian province where the agency (group, region, area, etc.) is located.

Enter the two-character state or province code abbreviation for the property.

**Zip/Postal Code**

The zip code or Canadian postal code where the agency (group, region, area, etc.) is located.

You can enter a combination of alpha and numeric characters. For a U.S. address, you must enter a valid 5-digit zip code. For a Canadian address, you must enter a valid 6-digit alpha/numeric Canadian postal code.

**Email or Web Address**

The e-mail or Web address for the agency (group, region, area, etc.) you are defining.

You can enter a combination of alpha and numeric characters, up to 80 characters.

**Phone Number**

The phone number for the agency (group, region, area, etc.) you are defining.

You can enter a combination of alpha and numeric characters, up to 30 characters.

**Fax Number**

The fax number for the agency (group, region, area, etc.) you are defining.

You can enter a combination of alpha and numeric characters, up to 30 characters.

**How To -  
Edit an  
Agency**

The Search feature allows you to find specific agencies by selecting a pre-determined search field then entering the specific criteria. **NOTE:** Depending upon the role/access levels, different search fields will appear in the drop-down list.

A screenshot of a search interface. On the left, the word "Search" is displayed. To its right is a dropdown menu with "All Records" selected. Further right is an empty text input field. On the far right is a blue button with the word "Search" in white text.

1. If you know the specific Agency ID, simply click on the **ID** then make any necessary changes.
2. If you need to search for an agency, at the top of the screen, use the **Search** drop-down list to select a search field. **NOTE:** The default setting is always set to **All Records**.
3. If applicable, type the specific criteria in the next field.
4. Click the **Search** button.
5. Now simply click the desired ID and make your changes.

**Example**

1. Select **State** for the search field
2. Type **WI** in the criteria field
3. Click the **Search** button.
4. All the records with a state of WI will appear in the grid.

**How To -  
Delete an  
Agency**


1. If the specific agency is in the list on your screen, simply click the **Delete** link for that agency to delete it.
2. If you need to search for an agency, at the top of the screen, use the **Search** drop-down list to select a search field. **NOTE:** The default setting is always set to All Records.
3. If applicable, type the specific criteria in the field.
4. Click the **Search** button.
5. Click the **Delete** link for the desired agency.
6. When asked if you would like to delete the agency, click the **OK** button.

## Roles

The **Roles** option in the Administrator allows you to create new user roles, as well as change existing roles for your company.

**NOTE:** Required fields are noted with an asterisk.

- How To - New Role**
1. Click on the **Tools** link at the top of the screen.
  2. On the left-hand side of the screen, click the **Roles** navigation link.
  3. To create a new agency, click the **Create New** button.
  4. The **ID** and **Name** are the only required fields on this screen.
  5. Enter the remaining information as applicable.
  6. When complete, click the **OK** button.


Help

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**New Role**

**ID\***

**Name \***

**Order ID**

**Uses Inspectors**

**System Role**

**Not Modifiable For Non-MSB Administrators**

\* Required Field

---

**Rights**

**Unassigned Rights**

- Can use screen advanced modes
- Create new records
- Assign new policy numbers
- View all valuations
- Edit all valuations
- Delete all valuations
- View only valuations in their group
- Edit only valuations in their group
- Delete only valuations in their group
- View only their own valuations
- Edit only their own valuations
- Delete only their own valuations
- Reassign valuations all
- Reassign valuations in their group
- Unlock valuations
- Administer all users
- Administer users in their own group
- Access to administrative screens

**Assigned Rights\***

### Role ID

A unique identifier for the user role you are defining.

You can enter a combination of alpha and numeric characters, up to 2 characters. Symbols like dashes, apostrophes, quotes, etc., can also be used. **NOTE:** This is a required field and the ID must be unique.

### Role Name

The name for the user role you are defining.

You can enter a combination of alpha and numeric characters, up to 30 characters. Symbols like dashes, apostrophes, quotes, etc., can also be used. **NOTE:** This is a required field and the name must be unique.

### Role Order ID

The Order ID is the hierarchy order, or the order in which the roles will appear in the drop-down lists.

Enter a number between 0 – 999. **NOTE:** When 0 is used, the roles are shown at the top of the list and are listed alphabetically.

### Role Checkboxes

The only role checkbox at this time is Uses Agencies.

If you want the role to be associated with an agency (group, region, area, etc.), click the **Uses Agencies** checkbox on.

### Rights

These are the rights or permissions that can be assigned to each user.

To assign the rights, begin by selecting the appropriate ones under the Unassigned Rights column then click the right arrow to move those rights to the Assigned Rights column. If you need to remove a right, simply select the right in the Assigned Rights column then click the left arrow. The right will be removed from your list.

**How To - Edit a Role**

1. To edit an existing role, simply click on the role **Name** then make any necessary changes.

**How To - Delete a Role**

1. To delete a role that you created, simply click on the **Delete** link for that role. **NOTE:** MSB created roles cannot be deleted.
2. When asked if you would like to delete the role, click the **OK** button.


### Users

The **Users** option in the Administrator allows you to create as well as change User Profiles for each of your users. **NOTE:** Required fields are noted with an asterisk.

**How To - New User**

1. Click on the **Tools** link at the top of the screen.
2. On the left-hand side of the screen, click the **Users** navigation link.
3. To create a new agency, click the **Create New** button.
4. The **Username**, **Password**, **First Name**, and **Last Name** are the only required fields on this screen.
5. Enter the remaining information as applicable.
6. When complete, click the **OK** button.




Help

---

**New User Profile**

<b>Username *</b>	<input type="text" value="TEST1"/>
<b>Password *</b>	<input type="password"/>
<b>Verify Password *</b>	<input type="password"/>
<b>Password Never Expires</b>	<input type="checkbox"/>
<b>Password Must Change At Next Login</b>	<input checked="" type="checkbox"/>
<b>First Name *</b>	<input type="text"/>
<b>Last Name *</b>	<input type="text"/>
<b>e-mail</b>	<input type="text"/>
<b>Description</b>	<input type="text"/>
<b>Phone Number</b>	<input type="text"/>
<b>Role</b>	<input type="text" value="AA - Agency Administrator"/> <input type="button" value="Show Rights..."/>
<b>Inspector</b>	<input type="text"/> <input type="button" value="Inspector Assignment"/>
<b>Region</b>	<input type="text"/>
<b>Function</b>	<input type="text"/>
<b>Disable Account</b>	<input type="checkbox"/>
<b>Can Update Own User Profile</b>	<input type="checkbox"/>
<b>Hidden User</b>	<input type="checkbox"/>
<b>MSB Administrator</b>	<input type="checkbox"/>

\* Required Field

### Username

A unique identifier for the user you are setting up.

You can enter a combination of alpha and numeric characters, up to 20 characters. **NOTE:** This is a required field and the ID must be unique.

### Password

The user password, used when logging into the system.

Enter a combination of alpha and numeric characters. The password must be at least 5 characters and not more than 15. Symbols like dashes, apostrophes, quotes, etc., can also be used.

**NOTE:** The password is case sensitive.

### User Name

The name for the user you are defining.

You can enter a combination of alpha and numeric characters, up to 20 characters for both the first name and the last name. Symbols like dashes, apostrophes, quotes, etc., can also be used.

**NOTE:** These fields are required.

### User E-Mail Address

The e-mail or Web address for the user you are defining.

You can enter a combination of alpha and numeric characters, up to 80 characters.

### User Description

Use this field to enter a description like a title, department name, etc.

You can enter a combination of alpha and numeric characters, up to 80 characters. Symbols like dashes, apostrophes, quotes, etc., can also be used.

### User Phone Number

The phone number of the user you are defining.

You can enter a combination of alpha and numeric characters, up to 30 characters.

### User Role

The role assigned to a user.

Using the drop-down list, select the appropriate role for the user (for example, administrator, agency manager, underwriter, etc.) The roles or access levels are assigned by your company and may be required. The MS/B defaults are Administrator, Underwriter, Agent Administrator, Agency Manager, and Agent, but these can be changed to match your company environment. **NOTE:** For specific details on which options/rights are available with each role, simply click on the **Show Rights...** button.

### User Agency

The agency, group, or region assigned to a user.

Using the drop-down list, select the appropriate group for the user. **NOTE:** If a role has the Use Agencies checkbox turned on, this field is required.

**How To - Edit a User** The Search feature allows you to find specific users by selecting a pre-determined search field then entering the specific criteria. **NOTE:** Depending upon the role/access levels, different search fields will appear in the drop-down list.



1. If you know the specific user, simply click on the **Username** then make any necessary changes.
2. If you need to search for a specific user, at the top of the screen, use the **Search** drop-down list to select a search field. **NOTE:** The default setting is always set to **All Records**.
3. If applicable, type the specific criteria in the next field.
4. Click the **Search** button.
5. Now simply click the desired username and make your changes.

### Example

1. Select **Last Name** for the search field.
2. Type **Smith** in the criteria field.
3. Click the **Search** button.
4. All the records with a last name of Smith will appear in the grid.

**How To - Delete a User**

1. If the specific user is in the list on your screen, simply click on the **Delete** link for that user to delete them.
2. If you need to search for a user, at the top of the screen, use the **Search** drop-down list to select a search field. **NOTE:** The default setting is always set to All Records.
3. If applicable, type the specific criteria in the field.
4. Click the **Search** button.
5. Now simply click the **Delete** link for the desired user.
6. When asked if you would like to delete the user, click the **OK** button.

**Options**

The options section allows you to update your user options as well as change your password.

**NOTE:** If your system administrator has locked your user options, the only information you will be able to change is your password and time zone.

The only field you **cannot** change is the Username. If this needs to be changed, you will need to contact your system administrator.

**How To**

1. Click on the **Tools** link at the top of the screen.
2. On the left-hand side of the screen, click the **Options** navigation link.
3. To change your password, click the **Change Password** button.
4. Make any other necessary changes and when complete, click the **OK** button.

MSB BVS Express		Help
User Options		
<b>Username</b>	QAAdmin	
<b>First Name</b>	<input type="text" value="QA"/>	<input type="button" value="Change Password"/>
<b>Last Name</b>	<input type="text" value="ADMIN"/>	
<b>e-mail</b>	<input type="text" value="scott.schweitzer@msbinfo.com"/>	
<b>Description</b>	<input type="text"/>	
<b>Phone Number</b>	<input type="text"/>	
<b>Time Zone</b>	<input type="text" value="Central Daylight Time"/>	
<b>Advanced Mode Records Per Page</b>	<input type="text" value="20"/>	
		<input type="button" value="OK"/> <input type="button" value="Cancel"/>
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**Username**

A unique identifier for the user you are setting up.

You can enter a combination of alpha and numeric characters, up to 20 characters. **NOTE:** This is a required field and the ID must be unique.

### **User Name**

The name for the user you are defining.

You can enter a combination of alpha and numeric characters, up to 20 characters for both the first name and the last name. Symbols like dashes, apostrophes, quotes, etc., can also be used.

**NOTE:** These fields are required.

### **User E-Mail Address**

The e-mail or Web address for the user you are defining.

You can enter a combination of alpha and numeric characters, up to 80 characters.

### **User Description**

Use this field to enter a description like a title, department name, etc.

You can enter a combination of alpha and numeric characters, up to 80 characters. Symbols like dashes, apostrophes, quotes, etc., can also be used.

### **User Phone Number**

The phone number of the user you are defining.

You can enter a combination of alpha and numeric characters, up to 30 characters.