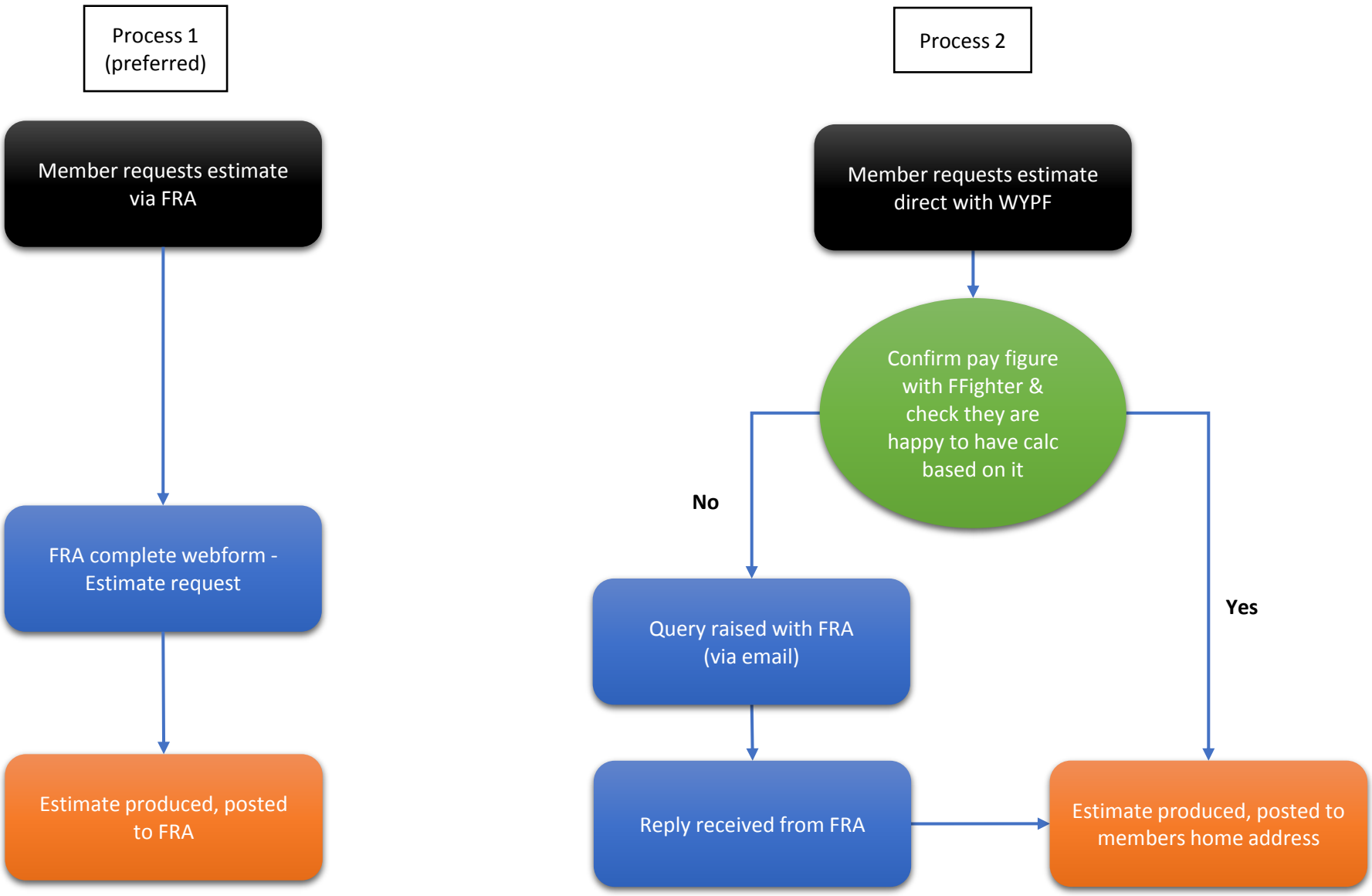WYPF Fire scheme estimate flow chart