

**ALLSTATE AND ESURANCE  
GENERAL GUIDELINES AND REQUIREMENTS**

Adjuster contact information will be provided with the assignment whenever possible. If it is not provided at the time of assignment, please contact Sedgwick Repair Solutions (Please allow 4 hours after receipt of the assignment before calling. If after hours, please wait until the next business day). For escalations/unable to reach adjuster, **during business hours** (Monday - Friday 7:30am until 5:30pm and Saturday 8:00am - 4:00pm) please call 800-280-0714. **After hours:** call Specialty Services Group at 877-812-7640.

<b>WATER MITIGATION SERVICE STANDARDS</b>		<b>TIME FRAME</b>
1	Initial Contact with Customer	30 minutes from receipt of job
2	Onsite Inspection/Job Starts	4 hours from receipt of job
3	Initial Loss Description and upload photos	24 hours from inspection
4	Job Complete	72 hours after job start
5	Estimate and all documentation returned to Xactanalysis	48 hours from job completion
6	Submit requested revisions or additional support to estimate/documentation	24 hours from request
<b>Any delays or exceptions must be noted in the file. In the event of a CAT, you will be notified if any time frames are relaxed.</b>		

<b>TARPING/BOARD UP/ TREE AND DEBRIS REMOVAL SERVICE STANDARDS</b>		<b>TIME FRAME</b>
1	Initial Contact with Customer	30 minutes from receipt of job
2	Job Start	24 hours from receipt of job
3	Job Complete	24 hours from job start
4	Estimate, photos and all documentation returned to Xactanalysis	48 hours after job completion
5	Submit requested revisions or additional support to estimate/documentation	24 hours from request
<b>Any delays or exceptions must be noted in the file. In the event of a CAT, you will be notified if any time frames are relaxed.</b>		

<b>ROOFING/SIDING/GUTTER SERVICE STANDARDS</b>		<b>TIME FRAME</b>
1	Initial Contact with Customer	24 hours before appointment
2	Onsite Inspection	48 hours from receipt of job
3	Estimate and photos returned to Xactanalysis	48 hours from inspection
4	Submit requested revisions or additional support to estimate/documentation	24 hours from request
5	Job Start	15 days from inspection
6	Job Complete	45 days from job start
<b>Any delays or exceptions must be noted in the file</b>		

<b>GENERAL RESTORATION/RECONSTRUCTION SERVICE STANDARDS</b>		<b>TIME FRAME</b>
1	Initial Contact with Customer	1 hour from receipt of job
2	Onsite Inspection	48 hours from receipt of job
3	Estimate and photos returned to Xactanalysis	48 hours from inspection
4	Submit requested revisions or additional support to estimate/documentation	24 hours from request
5	Job Start	10 days after client approval
6	Job Complete	20 days after job start
<b>Any delays or exceptions must be noted in the file</b>		

<b>REQUIRED DOCUMENTS IN ADDITION TO THE ESTIMATE</b>		<b>TIME FRAME</b>
1	24 HOUR REPORT - include brief description of the loss and upload with inspection photos	24 hours from inspection
2	LABELED PHOTOS OF INITIAL INSPECTION/WORK IN PROGRESS - exterior of property, room overviews, affected areas, continuous areas, closeups of damages, debris removed, equipment in place, moisture readings, contents, specialty items, roof layers, pitch gauge for steep, etc. Photos must have detailed labels/descriptions.	24 hours from inspection
3	WORK AUTHORIZATION - must be signed. Separate WA form needed for each job type.	24 hours from job start
4	DRYING REPORT - Any software is acceptable (not handwritten). Upload with estimate and photos.	48 hours from completion
5	LABELED PHOTOS OF COMPLETED JOB. Photos must have detailed labels/descriptions.	48 hours from completion
6	SKETCH/DIAGRAM of affected areas (interior and exterior)	48 hours from completion
7	CERTIFICATE OF SATISFACTION - must be signed and free from Assignment of Benefits language.	48 hours from completion

**All required documents with the exception of photos must be uploaded in PDF format.  
Any delays or exceptions must be noted in the file.**

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**MANDATORY SERVICE APPROVALS**

1	Water Mitigation: Contact adjuster/Inside Technician if drying will exceed 3 days. Must provide estimated cost, reason for extended drying time and estimated time of completion. Document approval in Xactanalysis notes before continuing with services. Approval note in the file must include date, time and adjuster name that provided approval.
2	Specialty Equipment (water mitigation): Contact adjuster/Inside Technician immediately if specialty equipment such as thermal imaging, thermal heating systems, desiccant dehumidifiers, injection dry systems, rescue mats, fogging machines, etc. are required on a job and secure permission before retaining such services. Document approval in Xactanalysis notes before continuing with services. Approval note in the file must include reason specialty equipment is needed, date, time and adjuster name that provided approval.
3	Third party services such as IH/Environmental testing: Contact adjuster/Inside Technician immediately if additional services are required on a job and secure permission before retaining such services. Document approval in Xactanalysis notes before continuing with services. Approval note in the file must include date, time and adjuster name that provided approval.
4	ITEL: ITEL is not required, but it may be used if needed, to determine value or availability of carpet, laminate/wood flooring, or vinyl/aluminum siding. If wood floor removal is needed, contact the adjuster/Inside Technician before removing. ITEL should not be used for sheet good flooring.
4	Subrogation Protocol: Contractor must identify, document, photograph and contact adjuster if the prospect of subrogation exists. Provider must inform the insured to retain the part or item in question for pickup by a client representative and document file accordingly.
5	Reconstruction/General Restoration estimate. Contact adjuster/Inside Technician to obtain approval before writing a repair estimate if you did not receive a repair assignment. You also must obtain adjuster/Inside Technician approval prior of your estimate prior to sharing it with the insured or beginning any repair work. Approval note in the file must include date, time and adjuster name that provided approval.
6	Time and Material: Must receive approval from adjuster to provide T&M estimate. Approval note in the file must include date, time and adjuster name that provided approval.
7	Contents Losses. Notify adjuster and obtain/document approval if any contents cleaning or contents packout is needed. Approval note in the file must include date, time and adjuster name that provided approval.
8	Demolition. Contractor must not demolish or remove any cabinets, wood/tile/stone flooring, shower/tub enclosures, or any other similar material until receiving approval from the adjuster. An inspection by the adjuster may be required prior to giving any approval. Approval note in the file must include date, time and adjuster name that provided approval.
9	Coverage Concerns/Mold Protocol. If mold/rot is found, or if there are any coverage concerns (i.e. flood, ongoing issue, etc.) or if home is uninhabitable, contractor must contain the area and contact adjuster/Inside Technician for further direction. Do not set any air movers and do not proceed with services until you have received and documented approval from adjuster.
10	Travel Expenses. Contractor must inform Insurance Company of any mileage or travel expenses that will be incurred to service a loss. Insurance Company must pre-approve any such travel expenses and written approval must be noted in the file. Insurance Company will not be responsible for any unapproved travel expenses.
<b>All adjuster approvals must be documented in Xactanalysis notes. Approval note in the file must include date, time and adjuster name that provided approval. Failure to obtain required approvals AND document in the file may result in removal of applicable line items from the estimate.</b>	

**SPECIAL REQUIREMENTS**

1	All direct referrals for this client must be reported to Sedgwick Repair Solutions, regardless of the source of the referral.
2	Service Provider will not discuss the deductible or coverage with the insured and will refer the insured to their adjuster/Inside Technician for information. Note that Independent Adjusters do not have the authority to make approvals or verify coverage. Please contact the staff adjuster or Inside Technician.
3	Deductibles. Do not request a down-payment or collect a deductible upfront for emergency services without adjuster approval.
4	Draws. Discuss any advance draws needed with the adjuster prior to starting work.
5	Inspection Fees. No inspection fees should be charged unless requested to provide consulting/expert opinion services. For consulting/EO jobs, please abide by the Consulting Fee Schedule.
6	Work change orders: all changes agreed with the insured must be returned through the Xactimate estimate (in BOLD) with a completed Additional Change Form. If the change is not related to the covered damage, you must upload an UPGRADE estimate as a PDF document to Xactanalysis.
7	If contractor becomes aware of any issues, allegations, or complaints, you must alert Sedgwick Repair Solutions immediately. We will make reasonable efforts to assist you with resolving the issue.
<b>Facts of the loss may warrant deviations from the program guidelines and deviations should be discussed and approved by the handling adjuster. All adjuster approvals must be documented in Xactanalysis notes. Approval note in the file must include date, time and adjuster name that provided approval.</b>	

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**ESTIMATING GUIDELINES**

1	IICRC protocol and guidelines, as well as all state and local laws should be adhered to. This includes the use of the National Water Prime Contractor App.
2	For water mitigation, you must use of the National Water Prime Contractor Application.
3	Estimates must be written in Xactimate format and returned to Xactanalysis with photos and all supporting documentation. Estimate cover page must include your company name, address, phone number, company tax ID #, claim number, insured and insurance company information, and estimator name.
4	Estimate line items must be supported by photos. Uploaded photos must be clear (not blurry) and labeled. Missing or inadequate photos could result in removal of applicable line items from your estimate.
5	For more detailed estimating guidelines, please refer to the attached "Good Hands Repair Network (GHRN) and Encompass Repair Network (ERN) Standard Process for Estimating".

**All estimates and supporting documentation will be reviewed by Sedgwick Repair Solutions. Any deviations from program requirements should be discussed and approved by the adjuster, and well documented in the file. All deviations are subject to approval by Sedgwick Repair Solutions and the client. Sedgwick Repair Solutions reserves the right to modify your estimate (collaborate) in order to comply with these requirements, in order to uphold our contractual agreements with the client. Failure to adequately document a file and/or comply with requests for revisions or additional documentation may result in temporary suspension or removal from this program.**

**OVERHEAD AND PROFIT**

		O&P	NON-O&P
1	Water Mitigation		X
2	Mold Remediation		X
3	Structural cleaning		X
4	Contents cleaning		X
5	Contents Pack Out and Pack Back		X
6	Reconstruction (may require adjuster approval)	X	
7	Sub Bids/Sub Contractors (requires adjuster approval)	X	

**Whether or not general contractor Overhead and Profit is included in the estimate should be determined on a case-by-case basis. If questions arise regarding the application of O&P, please contact the Inside Technician or Adjuster.**

**O&P can only be applied to Non O&P Items if justified and approved by the adjuster. This would occur in rare exceptions due to complexity or severity of the services being provided. All deviations to program guidelines are subject to approval by Sedgwick Repair Solutions and the client.**

**For sub-contracted work, you must obtain Adjuster approval. Contractor must have a GC license and the subcontracted work must include coordination, supervision and warranty. An itemized sub-bid must be included with the estimate. Simply initiating a phone call (e.g.: scheduling testing) does not qualify for O&P.**

**PAYMENT PROTOCOL**

1	Direct payment to Sedgwick Repair Solutions will be made on emergency services if all required documents are uploaded. Sedgwick will then pay the contractor.
2	A 2 party check for non-emergency services will be issued if all required documents are uploaded. If applicable, Mortgage Company may also be included on the check.
3	Collections: Contractor must contact Sedgwick Repair Solutions at least 30 days prior to filing any liens or initiating any collections or legal action.



## **Good Hands Repair Network (GHRN) and Encompass Repair Network (ERN) Standard Process for Estimating**

This document outlines the standard processes which are to be followed when establishing an estimate for emergency services, mitigation and/or covered structural damages. Since each claim is unique and needs to be evaluated on its own merits, representatives may encounter situations which require a deviation from these practices, to address distinctive situations or circumstances. In those cases, the XactAnalysis assignment “notes” should be documented to address the reason for the deviation from the standard. Local laws and regulations take precedence over any of the information contained within this document and must be adhered to when determining the appropriate items to include in an estimate. Unless otherwise noted, these standards apply to claims handled through all methods of inspection.

### **General Process Guidelines:**

- **Miscellaneous Process Requirements:**
  - Include the Technician’s/Estimator’s name and the Franchise Office phone number on the estimate. Document the Allstate/Encompass representative’s name and time of contact on any approval given. Supplier must document activities in XactAnalysis assignment notes
  - If an Allstate/Encompass customer or Agent contacts your network or franchise directly and has or intends to file a claim with Allstate, notify Allstate to create an assignment in your XactAnalysis shared data set.
  - If an Allstate/Encompass customer or Agent contacts your franchise directly and does not have a claim, nor do they intend to file a claim, you do not need to contact Allstate/Encompass Claims, but are required to extend all contracted benefits to the customer/Agent.
  - If during mitigation, the vendor sees that the home is uninhabitable due to the loss, please notify the Inside Technician/Adjuster.
  
- **Closets:** Closets should be included as a sub-room in Xactimate if the scope of damages in the closet matches the scope of damages in the corresponding room. When the closet scope of repairs differ from the corresponding room, the closet can

be considered a separate room. However, flooring quantities should be reviewed for accuracy given that carpet waste from the corresponding room can often be used in the closet area.

- **Contents (Manipulation):** Contents manipulation can be considered when repairs involve replacement of floor coverings, significant repairs to drywall/plaster, or texturing of ceiling or wall surfaces, etc. Only 1 manipulation charge should be used per room, based on its size and amount of contents.

If less than the full room is affected and does not require manipulation/move out or blocking, the room size quantities should be adjusted accordingly (i.e.; .25,.50,.75).

The following sizes should be utilized with CON ROOM or WTR BLK.

Content manipulation hourly charges are not allowed.

- Small < 100 sq ft
  - Medium >100 sq sf <= 150 sq ft
  - Large >150 sq ft <= 200 sq ft
  - X-Large > 200 sq ft
- 
- **Demolition:** When estimating to selectively remove individual damaged items, the Xactimate removal or remove/replace line item should be used. When estimating the removal of all components of a room, the Xactimate demolish/remove room line items should be used. When estimating the demolition of an entire structure, the demolish/remove home may be appropriate.
    - **Process:** Document the XactAnalysis assignments notes if there is any deviation from the above standard.
  - **Door and Window Openings:** Do not ignore window/door openings. All window and door openings must be included when dimensioning in Xactimate, regardless of the size of the opening.
  - **ITEL- Carpet, Laminate/Wood Flooring and Siding:** When estimating carpet, laminate or wood flooring, or vinyl/aluminum siding, the estimator should include the proper estimate line item(s) based on the quality descriptors of the line item and the physical inspection. When needed, ITEL can be used as a resource to assist in determining material quality and/or availability if the estimator is unsure or when material value/availability questions arise. ITEL should not be used to evaluate sheet good flooring. (Refer to **Flooring Removal** in the Mitigation Estimating Guidelines section.)

- **Line Item Overrides:** Xactimate is the estimating system of choice and generally the values calculated should not need to be edited. If it is determined that a material price or labor cost needs to be adjusted to address a specific loss situation, a line item price override may be made. Line item price overrides should be made by changing the material price, retail labor rate, or both in the “Component” section of the Line Items tab in the estimate. (do not use the Market Conditions option)
  - **Process:** Any changes in Xactimate pricing must be documented in the line item or in the XactAnalysis assignment notes.
- **Measurement- General:** Measure to the nearest inch.
- **Measurement-Floor:** Measure floor area by measuring finished wall to finished wall.
- **Measurement- Window/Door:** Window/Door openings should be measured to the outside edge of the trim. On short walls where sketch will not allow the door opening to be placed when measuring to the outside edge of the trim, measure to the inside edge of the trim.
- **Mitigation Estimates:** When completing an estimate for a structural repair after mitigation work has been completed, the estimator/Inside Technician should review the mitigation estimate to become familiar with the work completed and/or billed by the vendor. This will allow the estimator/Inside Technician to avoid overlap or the duplication of items already addressed by the vendor, including but not limited to: removal, debris removal, sealing and cleaning charges.
- **Photo Requirements:** Photos are to be provided that support the line items within the estimate.
  - **Process:**
    - Front of the risk
    - Photos of all damage areas
    - Photos of all dehumidification equipment utilized (to include close up shots to identify the model used- i.e.: Evolution, 200 MAX, etc.)
    - Photos of affected rooms, to include ceiling, walls and floor surfaces
    - Additional photos of any specialty equipment and debris to support items in the estimate
    - If subrogation evidence is present, photograph all evidence including any identification numbers or markings
    - Label all photos (either prior to import to XactAnalysis or prior to uploading the estimate)
    - Before and After photos showing completed demo and/or cleaning
    - For any supplements, photos should be supplied to support the request.

- **Price List:** Use the Checkpoint Price List for all estimates.
- **Reference Block Settings:** Xactimate defaults have been set to deduct square footage of wall, ceiling and floor areas behind reference block areas. If there is a need to clean/paint/install items behind a reference block area, change the default setting within the individual estimate.
- **Sketch:** The Xactimate Sketch tool must be used to dimension all losses and the estimate must reflect the affected room measurements and openings
- **Supporting Events and Item Quality:** In order to eliminate duplication, the estimator should be familiar with the supporting events that are included with each item entered into the estimate. In addition, the estimator must be familiar with the differing quality descriptors and should choose the proper quality of item based on the physical inspection of the item. If there isn't a clear understanding of the supporting events or quality descriptors included in an item, the description should be reviewed to verify proper utilization.
- **Sales Tax:** Applicable sales tax will be included in all Xactimate estimates. However, in geographic areas where more than one sales tax could apply, the estimator will have to select the appropriate sales tax from the options provided by Xactimate.
- **Test Cleaning and Pre-Cleaning:** On fire and smoke loss assignments, the mitigation company shall complete Test Cleaning and Pre-Cleaning. Pre-Cleaning (e.g.; thermal fog, protect surfaces, etc.) shall be performed whenever appropriate. Rooms that should be cleaned first are kitchen and bath rooms. Items to consider cleaning first include marble, ceramic, ceramic tile, chrome fixtures, porcelain, stove tops, faucets, crystal, some glassware and chrome towel bar.

## Mitigation Estimating Guidelines:

- **After-Hours:** Assignments before 8:00 am or after 5:30 PM local time, Monday through Friday or on Weekends or on the following holidays: Memorial Day, July 4<sup>th</sup>, Labor Day, Thanksgiving Day, Christmas Day.
  - The **Emergency Service Call-after business hours** line item may be used once per estimate when appropriate.
  - Individual after-hours line items, such as *Tear out wet non-salvage carpet, cut/bag - after business hours* or *Tear out baseboard and bag for disposal - after business hours* should not be used.
  - Use only the standard line items throughout the estimate.

- **Process:** Exceptions to this guideline may be justified in extraordinary circumstances and only with the explicit pre-approval from the Inside Technician. Inside Technician approval will be documented in the XactAnalysis assignment notes.
- **Anti-Microbial:** Anti-microbial use is not permitted on Category 1 losses without prior approval, with documented evidence as to the necessity.
  - **Process:** Contact the Inside Technician to discuss need for anti-microbial on Category 1 losses. Document XactAnalysis notes and provide evidence of need.
- **Asbestos:** If the need for asbestos testing or remediation arises, notify the Inside Technician for guidance. Approved sampling and testing fees are to be included in the mitigation estimate. Costs for asbestos specific remediation should not be included in the mitigation estimate and should be estimated separately.
  - **Process:** Contact the Inside Technician immediately to advise of the existence of asbestos. Inspection fees for asbestos must be approved prior and a copy of the 3rd party invoice should be provided and uploaded to Xact for approval.
- **Axial 1hp blowers** – Axial 1hp blowers should not be utilized on typical water mitigation projects, if utilized, it must be billed as a standard ¼ HP axial fan.
- **Clean up:** Clean-up fees are included in the labor component of tear out line items. Therefore, hourly clean-up and cleaning line items are in most cases unwarranted as an additional line item. General vacuuming is not permitted.

**HEPA Vacuuming** - Light is allowed on a 'per sf' for Category 3 losses when the need for such task is appropriately documented and should be based on the actual square footage affected by the water loss.

  - **Process:** XactAnalysis notes should be documented to explain when and why clean up fees are being included.
- **CLN Items:** General cleaning of unaffected fixtures, appliances, cabinetry, walls, flooring ceilings, windows, etc. should not be required on Category 1 and 2 mitigation losses, but may be necessary in a Category 3 event.
  - **Process:** Additional documentation is required if these line items are utilized.



- **Contents (Cleaning):** If contents cleaning (excluding textiles) is needed, the work should be estimated on a separate Contents Cleaning job type assignment and not included on the Mitigation assignment.
  - **Process:** Contact the Inside Technician/Adjuster to advise when contents items or cleaning is involved. Creation of an XactAnalysis Contents Cleaning assignment is required. Inside Technician/Adjuster approval is required prior to proceeding with contents cleaning.

- **Contents (Manipulation):** Contents manipulation can be considered when repairs involve replacement of floor coverings, significant repairs to drywall/plaster, or texturing of ceiling or wall surfaces, etc. Only 1 manipulation charge should be used per room, based on its size and amount of contents.

If less than the full room is affected and does not require manipulation/move out or blocking, the room size quantities should be adjusted accordingly (i.e.; .25, .50, .75).

The following sizes should be utilized with CON ROOM or WTR BLK.

Content manipulation hourly charges are not allowed.

- Small < 100 sq ft
  - Medium >100 sq sf <= 150 sq ft
  - Large >150 sq ft <= 200 sq ft
  - X-Large > 200 sq ft
- **Debris Removal:** Water (WTR) Xactimate category line items should be used when entering debris removal in the mitigation estimate.
    - **DMO Items:** DMO line items for debris removal and general floor and personal affects protection may be utilized. No other DMO line items should be utilized.
  - **Dehumidification:** Dehumidification calculations should follow the standard formula for determining the required AHAM/Pints per day requirement. The following standard line items (AHAM rating), Xactimate codes should be utilized.
    - WTR DHM Standard Dehumidifier with an AHAM certified rating of up to 69 pints per day.

- WTR DHM> Large Dehumidifier with an AHAM certified rating of 70 to 109 pints per day.
- WTR DHM>> Extra Large Dehumidifier with an AHAM certified rating of 110 to 159 pints per day.
- WTR DHM>>> Extra Extra Large Dehumidifier with an AHAM certified rating of 160 pints per day or greater.

The billed item code should be based on the required AHAM rating.

For example, if the required AHAM is 65 pints per day and the contractor utilized a dehumidifier with a rating of 75 pints per day the WTR DHM line item code should be utilized for invoicing versus the WTR DHM> line item code.

Example:

Details: 800 sq. ft. of floor space within the chamber, 8 foot ceilings, class 2 loss.

$800 \times 8 = 6,400 \text{ CF} / 50 = 128 \text{ pints per day required}$

Contractor utilized two large dehumidifiers (Dri-eaze revolution) = 160 pints

Two standard sized dehumidifiers (Phoenix R125 or similar) = 130 pints

Contractor should bill for 2 standard dehumidifiers

- **Detach & Reset Line Items:** When estimating baseboard, molding, etc. while conducting drying, the following rules should be followed;
  - CAT 1/2 Losses – Salvageable baseboards, molding etc. WTR Detach line items should be utilized
  - CAT 3 Losses – Tear out WTR line items should be utilized when the item is not salvageable
  
- **Electronics Restoration/Testing:** All electronics handling is to be referred to an Allstate/Encompass approved electronics vendor. The mitigation vendor should not contact an electronics provider directly with an assignment.
  - **Process:** If electronics services are needed, notify the Inside Technician or Adjuster for the appropriate assignment routing.

- **Emergency Service Call- during business hours:** This line item may be included on the estimate when the vendor responds to the loss within 4 hours during regular business hours. There is only one emergency service call charge per project regardless of the number of crews mobilized to the site.
- **Equipment Decontamination:** CAT 3 work areas should be cleaned and disinfected prior to placing drying equipment and therefore the need for decontamination of equipment is not warranted
- **Equipment Monitoring Charges:** The specific equipment used on an assignment should be based on drying needs using IICRC standards. Drying charges may not be applied to the first day of drying. (See Equipment Set Up.)

Use the following guidelines for monitoring charges for drying equipment:

- < 1,000 sq. ft. affected floor space – 1 hour
  - > 1,000 sq. ft. affected floor space – 1 \* (Affected sq. ft. / 1000)
  - The use of the after-hours monitoring charge will be allowed for weekend monitoring.
  - Only standard line items should be used for monitoring on weekdays.
- **Process:** If drying is to exceed **3 days**, contact the Inside Technician to discuss alignment. XactAnalysis assignment notes should be documented to confirm alignment of the mitigation being completed. If contact is made on a weekend or holiday and vendor is unable to reach the Inside Technician or an Adjuster, document the XactAnalysis assignment notes to explain what is being done.
    - Note: The drying log and meter readings should support the Xactimate line items entered in the estimate. (Refer to Metrics section)

**Example:**

Details: 1,500 sq. ft. of floor space affected, 3 days (3-24 hour periods)

1,500 / 1000 = 1.5 Hours

Day 1 – no monitoring fees

Day 2 (first 24-hour period) = 1.5 Hours

Day 3 (second 24-hour period) = 1.5 Hours

Day 4 (third 24-hour period) = 1.5 Hours

Total project monitoring hours = 4.5 Hours

\*Minimum charge of 1 hour for less than 1,000 sq. ft.

- **Equipment Set Up & Take Down:** Equipment Set Up and Take Down should be based on the amount and type of equipment utilized on the project. Equipment Set Up, Take Down and Monitoring charges should be billed as a total, in 1 line item charge. Use the following guidelines for invoicing of equipment Set Up and Take Down.

Equipment Type	In Minutes	
	Set Up	Take Down
Air Mover	5	5
Dehumidifier	15	15
AFD	5	5
Floor Drying System	15	15
Wall Cavity Dryer	15	15
Other specialty equipment	15	15

Example:

2 dehumidifiers and 10 air movers utilized

Set Up =  $(2 * 15\text{min}) + (10 * 5 \text{ min}) = 1 \text{ hour } 20 \text{ mins}$

Take Down =  $(2 * 15\text{min}) + (10 * 5 \text{ min}) = 1 \text{ hour } 20 \text{ mins}$

- **Flooring Removal:**
  - If carpeting cannot be saved, secure a 12" x 12" sample
  - If wood/laminate flooring cannot be saved, secure a 4" x 4" sample
  - If ceramic/vinyl tile cannot be saved, secure a sample sufficient to identify material and style.
  - Providers are required to photograph the flooring to document the need for removal. These pictures must include any delamination, furniture stains, chips, gouges, wood/ laminate/vinyl damage, etc.
  - If carpet can be saved and the mitigation provider is qualified to re-stretch and re-lay the carpet, this work should be completed by the mitigation provider. If not qualified, it is acceptable to hire a qualified subcontractor to re-stretch and re-lay carpet the carpet and this charge should be included within the mitigation provider's Xactimate estimate.

- **Process:** Inside Technician approval is required prior to the removal of wood flooring or ceramic tile and to confirm what should be done with the flooring sample. (Refer to the **ITEL sections in General Process Guidelines and Flooring sections.**)
- **Foggers/deodorizing:** General fogging and/or deodorizing is not allowed on any water mitigation estimate
- **HMR Line items** – HMR line items should not be utilized on any water mitigation project.
- **Hourly Charges:** All billed line items must be based on that task involved and billed on the appropriate measure. Hourly charges such as content manipulation, cleaning technician and supervisory hours may not be included on any water mitigation invoice.
- **Labor minimums:** All work (line items) performed by a single group of Cleaning or Remediation Technicians should be allocated to the Cleaning or Remediation Technician trade. Other specialized work (line times) should be allocated to the trade that will actually perform the specialized work.
  - **Process:** Prior Inside Technician approval is needed before the performance of specialized work. (i.e.: electrical, plumbing, HVAC, etc.).
- **Metrics:** The following metrics are required to be attached to the estimate upload.
  - Temperature/Humidity readings inside/outside as well as the air going into and out of the dehumidifier.
  - Grains per pound as well as grain depression
  - Equipment utilization should be properly reflected to the nearest tenth of a day in Xactimate.
  - The type of meters used to determine moisture content
  - Daily readings from dehumidifiers
  - **Drying goal (% or pints) of affected materials**
- **Mold:** If a loss involves more than 10 square feet of mold. Immediately notify the Inside Technician for guidance. If approval to proceed with remediation is provided, estimate the cost for remediation separately from the mitigation assignment that was received.

- **Process:** Contact the Inside Technician immediately to advise of mold > 10 square feet and if mitigation vendor is mold remediation capable, to receive approval for any additional work to be completed. Inspection fees for mold must be approved prior and a copy of the 3rd party invoice should be provided and uploaded to Xact for approval.
  - **Note:** Limits on mold coverage may exist. Consult with the Inside Technician/Adjuster and customer on the remediation cost prior to the start of work.
- **Overhead and Profit:** Xactware pricing includes appropriate overhead and profit for mitigation. No additional overhead and profit should be added to the mitigation estimate.
  - **Process:** Overhead and Profit on non-mitigation services provided by a mitigation service provider must be approved in advance by the Inside Technician and documented in the XactAnalysis assignments notes.
- **Pack Out:** Pack out estimates are to be completed in Xactimate.
  - **Process:** If contents pack out is needed, prior Inside Technician or Adjuster approval is required. Topics to discuss during this contact:
    - Why is a Pack out needed?
    - Rooms that will require pack out?
    - Why can't contents be manipulated on site?
    - Use of on-site storage pod vs. offsite storage facility?
    - Is the pack out due to flooring replacement? If yes, what type of flooring?
    - Are there "total loss" contents items involved?
- **Personal Protective Equipment (PPE):** PPE, such as gloves (disposable and heavy duty), full face respirators are considered tools of the trade and may not be billed. Replacement cartridges (PAPR) and Tyvek suits may be billed if utilized on Category 3 losses.
- **Pressure washing / Steam cleaning / Soda Blasting:** Generalized pressure washing, steam cleaning of building materials, and soda blasting are not allowed.
  - **Process:** Contact the Inside Technician to discuss if these items are needed on a loss.

- **Significant Tear Out:** To the extent where cabinets, door casings, etc., may need to be removed, consider alternative, less invasive means to dry the property where applicable.
  - **Process:** Prior Inside Technician approval is needed before significant tear out is conducted.
  
- **Specialty Equipment:** When specialty equipment (any equipment other than fans or dehumidifiers) is requested/needed on the job site, document the reasoning for this equipment in the Xactimate estimate line items notes and/or XactAnalysis assignment notes.
  - **Process:** Contact the Inside Technician for alignment on the need for specialty equipment and provide photos of the specialty equipment in place.
  
- **Textiles:** All textile handling is to be referred to an Allstate/Encompass approved textile vendor. The mitigation vendor should not contact a textile provider directly with an assignment.
  - **Process:** If **textile services are needed, notify** the Inside Technician or Adjuster for the appropriate assignment routing.
  
- **Tools of the trade:** Tools of the trade include such things as thermal imaging devices, moisture meters, remote monitoring systems, work gloves, hammers, dust masks, extension cords, etc. and may not be charged.
  
- **Top Down or In Place drying:** Allstate requires that all water losses to carpeted floors (**excluding CAT 3 losses**) include disengagement of the carpet, removal and disposal of affected cushion/pad, drying and reattachment.
  - **Process:** Photo documentation must be provided if the carpet tear out line item is utilized on Category 1 & 2 losses.

## **Temporary Repairs and Emergency Board-Up:**

- When temporary repairs or board-up services are needed, as a result of a covered loss, the appropriate Xactimate items should be used and the estimating standards (including those involving labor minimums, overhead and profit, and debris removal) should be considered.

- An **emergency service call** charge should be included as a one-time charge on the estimate when the vendor responds to the loss within 4 hours during regular business hours.
- An **after-hours emergency service call** charge should be added as on one-time charge to the estimate if the vendor responds to the loss location after 5:30 PM or before 8:00 am. Individual after-hour line items should not be used in the estimate.
- When estimating the amount needed to reasonably secure an opening, each opening will need to be measured. **Combine all opening sizes** and round up to the nearest full sheet for the **entire** job. (The **minimum material size** is 32 SF) Use the appropriate “board-up window/door” item. Each individual opening size will be listed as a text comment (attachment).
  - **Example:** (2) windows 3’x 5’, (1) door 2’9”x 7’, (1) wall opening 6’x 6’9” = 89.75 SF. In this example, the line item quantity would be entered as 96 SF. for the entire job.

## Structural Restoration Estimating Guidelines:

### Roofing:

- **20 year 3-tab shingles:** The availability of 20 year 3-tab shingle can be limited in individual markets. If in question, availability of the material can be confirmed by checking shingle manufacturer websites, contacting a roof material wholesaler or by reviewing with a reliable source.
  - **Process:** If a 20 year 3-tab shingle is not available in a specific market, a 25 year 3-tab shingle can be used to complete individual shingle repair or slope/roof replacements. XactAnalysis notes should be documented.
- **2 Story Charges:** The 2<sup>nd</sup> story (Height) allowance should be applied when the eave of the slope is 14 feet or greater above grade.
 

**Note:** Charge to be applied only to the area of roof that is 14 feet or greater above grade. Allowances for additional safety measures and loss of productivity are included in this Xactimate operation.

**Example:** A simple gable house that is one story slope facing the street and two stories at the rear. The rear facing slope should have the 2<sup>nd</sup> story (Height) allowance since that eave is 2 stories above grade. No allowance necessary for the front facing slope. Direct access from one level to the next has no impact on this charge.



- **2 Story and Steep Waste Charges:** Since both steep and 2 story charges are added to address labor inefficiencies, the actual area of the roof (not including waste) should be used when adding either of these charges to an estimate.
- **Decking- Spaced or Gaps:** If spaced or gapped decking is exposed due to the removal of the existing layer(s) of shingles, the estimate should provide to put the roof back in its pre-existing condition. As a result, the estimate should allow to re-install the new shingles over the existing decking.
  - **Process:** Contact the Inside Technician or Adjuster for instruction if the decking needs to be addressed due to building code issues and to determine the coverage for Building Code.

If one of the underlying layers needing to be removed in the course of the replacement is a wood shingle layer, the estimate should address the gaps in the decking since the wood shingles that were removed were acting as a nailing surface for the top layer of shingles. In general, the gapped or spaced decking in this situation can be addressed by overlaying the existing decking with new plywood or OSB sheets.

- **Process:** If there are any questions, contact the Inside Technician or Adjuster for instruction.
- **Drip Edge/Gutter Apron:** When replacing a roof or a slope which has drip edge, allow for the removal and replacement of the drip edge as the Xactimate system doesn't distinguish that it is included in the removal of the roof. When addressing gutter apron, one should verify the attachment points for the apron to determine if it needs to be removed when replacing the roof. If it is necessary to remove the apron or if the apron was damaged in the covered loss, include the removal and replacement of the apron in your estimate.
  - **Process:** Contact the Inside Technician or Adjuster for instruction if drip edge is required to meet building code requirements and to determine the coverage for Building Code.
- **Eagleview:** The estimator should review the Eagleview diagram in order to verify that all slopes have been included in the report and that no changes have been made to the roof system since the Eagleview photo was taken. Areas of any slopes or gable return not included in the Eagleview diagram should be added into the Xactimate estimate.
- **Ice and Water Shield:** When a portion of the existing roof contains ice and water shield, the appropriate amount of ice and water shield should be added to the estimate. **Since it is not common for felt to be installed over ice and water**

shield, one should deduct the quantity of ice and water shield from the amount of felt paper allowed in the estimate, when determining the amount of felt needed on the roof. To determine the amount of ice and water shield needed to comply with building codes, the following calculator can be used:

- **Calculator**

- **Process:** Contact the Inside Technician or Adjuster for instruction if ice and water shield is required to meet building code requirements.
- **Flashings:** Flashings should be replaced if they exhibit loss related damages. If the flashings are not damaged in the loss, the first option is to consider re-using the flashings without replacement.
- **Pipe Jack Flashings:** When replacing a roof or slope that contains pipe jack flashing, the removal of the pipe jack is included with the removal of the shingles. Pipe jack flashing should be replaced if they exhibit loss related damages. If the flashings are not damaged in the loss, the first option is to consider removing and reinstalling the flashings. If the removal and reinstallation of the flashing cannot be completed based on their pre-existing condition, the flashings should be replaced.
- **Rain Diverters:** When replacing a roof or a slope, the removal of rain diverters installed over the shingles should take place during the shingle removal. As a result, an additional removal charge is not typically needed.
- **Removal of Layers:** When allowing for the replacement of a roof or slope after a covered loss, the removal of all existing layers of roofing material is acceptable.
- **Removal of Ridge:** When replacing an entire roof, the removal of the ridge shingles will be completed with the removal of the slopes. As a result, no additional allowance needs to be made for the removal of the ridge shingles.

When replacing an individual slope, additional care needs to be taken in the removal of the ridge shingles as not to damage the slope(s) that will remain. As such, the removal of the ridge shingles should be included when replacing individual slopes.

- **Satellite Dish Alignment:** If the satellite dish is mounted on the roof or otherwise needs to be removed and reset to facilitate the replacement of the roof, the **removal and resetting** of the satellite dish should be included in the estimate. Generally, the realignment of the dish should only be included when the realignment expense is incurred.

- **Process:** Contact the Inside Technician or Adjuster for guidance regarding realignment of satellite dish(s).
- **Shingle and Felt Estimate Items:** Shingles and felt entries should be added separately due to the different waste requirements for each item. The combined felt/shingle line item can be used for removal.
- **Solar Panels:**
  - **Process:** When solar panels are involved in a covered loss, a discussion should take place with the Inside Technician or Adjuster for instruction.
- **Steep Charges on Repairs:** Steep charges on roof repairs can be addressed by adding roofing labor hours to address reduced efficiency or by adding the steep charge line item calculated on the number of shingles being replaced. In either case, the total steep charges should be reviewed to verify it accurately addresses the costs/time needed for the work.
- **Roof Mounted Evaporative (Swamp) Coolers:** When estimating to replace a roof with a roof mounted swamp cooler or air conditioner, add up to 3 hours of roofers labor (**RFG LAB**) to lift up and work around unit.
  - **Process:** Any deviations will be handled on a case by case basis and should be clearly documented in the XactAnalysis assignment notes.
- **Tarps:** If tarping is required, Xactimate tarping line items should be included in the estimate.
- **Valley Shingles:** When estimating to remove and replace valley metal when not replacing the slope(s), use remove and replace individual shingles to estimate for the shingles on either side of the valley.
- **Vents:** When replacing a roof or slope which contains vents, the removal of the vents are typically included with the removal of the shingles. If the vents did not sustain damage from the covered peril and can be re-installed, the removal and re-installation of the vents should be included in the estimate. If the vents were damaged in the covered loss, the estimate should contain an entry to replace the vents. When replacing a vent on a slope where the roof is not being replaced, the vent replacement entry includes labor to manipulate shingles for the installation of the new vent. When addressing damages to powered roof vent, the replacement of the power vent cover only should be the first consideration.

- **Waste on Roofing:** The roof waste calculator should be utilized to determine the amount of waste to be added to a shingled roof. See the roof waste calculator job aid for additional information.

[Xactimate Roof Waste Calculation Tool](#)

- There is no need to add waste to felt

## Flooring:

- **Measurement:** When estimating carpet or sheet vinyl flooring, the roll out method in Xactimate should be used. This should be done in sketch using the flooring orientation tool.
- **ITEL- Carpet and Laminate/Wood Flooring:** When estimating carpet, laminate or wood flooring, the estimator should include the proper estimate line item(s) based on the quality descriptors of the line item and the physical inspection of the flooring. When needed, ITEL can be used as a resource to assist in determining flooring quality if the estimator is unsure or when flooring value questions arise. (Refer to **Flooring Removal** in the Mitigation Estimating Guidelines section.)
- **ITEL- Sheet Goods (vinyl, linoleum, etc.):** ITEL should not be used to evaluate sheet good flooring. The flooring value should be determined by utilizing all other available information.
- **Dust Protection/Dustless Sanding:** When sanding hardwood flooring, it may be necessary to seal openings to prevent the spread of dust into undamaged areas of the home. The dustless sanding operation may be used when a truck or trailer mounted equipment is utilized, which would reduce the need for additional dust control in the majority of cases.
- **Carpet Pad:** Since carpet pad can typically be matched, replacing the damage pad should be considered the first option.
  - **Process:** The need to replace additional pad beyond the damaged area should be addressed in XactAnalysis assignment notes.
- **Xactimate Flooring Settings:** The following Xactimate settings should be utilized in flooring estimates:
 

Max Fill Pieces: 2	Use Scrap: yes
Min fill cut length and width: 2'	Roll length/seam allowance overcut: 3"

## Drywall and Texture:

- **Repairs:** When replacing or repairing drywall, prepare the estimate using the actual area being repaired or patched as necessary to complete the repairs. When using the multiple drywall patch operations on the same estimate, verify the total drywall labor provided by individual patch operations does not exceed the amount actually necessary to complete all repairs. If it is a small area the drywall labor minimum will account for the additional labor. **Since many drywall textures can be matched, the first option to consider when addressing texture after a drywall repair or a partial replacement is to blend the new texture with the existing finish.**
- **Acoustic Ceiling:** Damages to popcorn ceilings are generally addressed in three ways, depending on circumstance.
  - Spot Repairs
    - This option may be used when there are prior spot repairs to the popcorn ceiling, when the existing acoustic ceiling has been painted or when the customer approves of the repair method. The new damage may be estimated by removing the blown acoustic, spot sealing the drywall, and replacing the blown acoustic for the damaged area only. The entire acoustic ceiling can then be painted to achieve a match in color. Floor protection is appropriate when completing this repair. Masking part of the wall may be considered if the damage is in close proximity to a wall.
  - Painting Blown Acoustic
    - If the only damage is a water stain to the ceiling, this option may be used when the popcorn ceiling has previously been painted or when the customer approves of the repair.
  - Removing and Replacing Entire Blown Acoustic Ceiling
    - This option may be used when the structural integrity of the blown acoustic ceiling is damaged or when there is a water stain to an unpainted blown acoustic ceiling. Surfaces should be sealed for proper adhesion of the new product.
- **Masking:** Protect undamaged areas and contents when spraying texture. When texturing a ceiling only, consider protecting an appropriate amount of the walls. **In general, the masking items found in the drywall categories should be the first consideration when masking to address drywall and texture repairs and/or replacement.**

## Painting:

- **Paint- Area to Include:** Given the ability to match paint color, only the damaged ceiling, wall or wall trim would typically need to be painted. When repairing a ceiling near a corner, the floating of the drywall may impact adjacent walls which would in turn require painting.
  - **Process:** The need for any variation, such as painting an entire room to create a uniform appearance or allowing extra coats of paint, should be documented in the XactAnalysis assignment notes. Photos of this area should be taken to support the need for the painting.
  
- **Paint- # of Coats:** When painting new or damaged drywall or plaster, the new/damaged area (including the float area) should include a sealer coat and two coats of paint. Then, the balance of the ceiling or wall(s), (or both depending on the situation) requires a final coat of paint to provide a uniform appearance. Since the insurance contract owes to put the customer back in the same position as they were prior to the loss, we would owe to paint effected surfaces its pre-loss color. When painting to create a uniform appearance, only one coat of paint is typically needed when painting an area the same color. **If walls or ceilings require painting after cleaning operations or to address smoke, the estimator should determine the need for sealer and the number of coats based on the results of the cleaning operations. Generally, painting bare wood, requires one coat prime and one coat paint while pre-primed wood (or fiberglass) would typically require one coat.**
  - **Process:** The need for any variation, such as extra coats, should be documented in the XactAnalysis assignment notes.
  
- **Painting Exterior:** When painting exterior surfaces such as siding, fences or masonry, the estimator should check the surface to ensure the repair scope addresses proper paint adhesion. If the surface has pre-existing dirt or mildew, there are several cleaning items in the Xactimate price list that should be considered to prepare the surface for painting.
  
- **Masking and Content Removal During Painting Operations:** The Xactimate Retail Labor Rate includes supporting events that allow time to complete operations normally completed by a painter, including moving furniture away from walls, drop and bag fixtures, and remove and reset switch plate and outlet covers. In general, there is no need to include additional line items to accomplish these operations if you have included the appropriate paint line item. Masking of trim or openings, cut in time, and floor protection are all operations normally completed as part of the painters Retail Labor Rate and typically should not be added in addition to the paint operations.

While paint operations generally include necessary steps for protection, other operations may not. Dust protection, floor protection, and the covering of some contents may be necessary depending on the scope of work.

- **2 Color Paint Entry:** In order to address additional labor time and inefficiencies, the two-color paint operation can be used when painting two different colors in the same room or area.

## **Miscellaneous:**

- **Building Code:** Prior to adding any code item, it is the estimator's responsibility to verify the local code requirements and that the requirements will be enforced during the repair of the covered loss. If unsure, the estimate can be documented to indicate that building code costs will be included once they are determined. The line items associated with building code should be coded to the building code coverage within the Xactimate estimate.
  - **Process:** Contact the Inside Technician or Adjuster for direction should any building code requirements need to be addressed in the estimate.
- **Building Permits / Fees:** Building permits and fees should be paid on an incurred basis unless the amount is known at the time the estimate is being prepared. Leave this as an open item on the estimate until the incurred fees are determined. An appropriate narrative should be added to the estimate line item. As incurred, permit and fee invoices should be attached in XactAnalysis.
- **Comb and Straighten Air Conditioning (AC) Fins:** When combing and straightening AC fins on 1 AC unit, it is acceptable to allow the entry to comb/straighten fins with a trip charge. When 2 units involved, include one entry to comb/straighten fins with a trip charge and one without.
- **Debris Removal:** If the debris that is being generated in the repair of a covered loss can be placed into an on-site trash receptacle such as a trash can, there is no need to add this item to an estimate. When the debris cannot fit into a trash can, but is not significant enough to warrant a dumpster, it is recommended to use "Haul debris - per pickup truck load - including dump fees". If a full load is not required, it is required to change the quantity to an amount that is less than a full load.
- **Deductible:**

- **Process:** Apply the deductible at the direction of the Inside Technician or Adjuster.
- **Depreciation:** Depreciation is applied by line item based on market laws and regulations.
  - **Process:** The supplier will only apply depreciation based on the direction given by Inside Technician or Adjuster. If the Inside Technician or Adjuster does not notate direction for depreciation in the XactAnalysis assignment notes prior to the supplier's completion of the estimate, no depreciation will be applied by the supplier.
- **Fencing:** When addressing damages to fencing, repairs will be the first option wherever practical.
- **Final Clean:** Generally speaking, many Xactimate line items include time for clean up after the operation is completed. As a result, the final clean line item should not be required on most estimates.
  - **Process:** If the scope of the covered loss requires the addition of the final clean item, an XactAnalysis assignment note explaining the circumstance should be included.
- **Floor Protection:** When salvageable or new flooring needs to be protected, always take into consideration how much protection is actually needed.
- **Labor Minimum:** The standard is to enter the actual measurement(s) of the item(s) to be repaired or replaced and allow a Labor Minimum to trigger if required. A Labor Minimum represents the minimum amount of labor dollars necessary to perform repairs or replacement work on a job, if a sub-contractor for that trade were to actually do the work. As a result, the estimator needs to determine what type of contractor(s) is/are appropriate for the particular loss and make a decision on the inclusion of Labor Minimums based upon the repairs and trades people that will need to be involved in the repair. The estimator should evaluate the complete list of labor minimums generated by Xactimate, and determine if each is required before finalizing the estimate.
- **Lead Paint Safety Wording:** The estimate item to be utilized in Xactimate is Category: FEE, Selector: LEADS. When entering this item, the cost should be entered as \$0, unless a sub-contractor bid is available at the time of estimate.
  - **Process:** Lead paint safety wording should be applied to estimates prepared on loss locations built in 1978 and earlier, which involve painting and repainting or destructive tear out and replacement of painted materials. Payment for this charge will be on an incurred basis with a copy of the vendor's invoice being attached in XactAnalysis.



- **RVT:** The Xactimate Residential Valuation Tool (RVT) is not be used by GHRN contractors.
  - **Process:** Contact the Adjuster/Inside Technician for direction on how to proceed.
- **Siding:** Since most Xactimate siding options include the average time necessary for normal applications with a platform not exceeding 20', an entry for two ladders with jacks and planks should be considered when replacing siding when the elevation height is greater than or equal to 26 feet. The number of days of ladders and planks that should be allowed per elevation/house should be adjusted on a case by case basis. **The replacement of insulation behind siding should be based on the damages/specific repairs as it is not required in all circumstances.**
- **Tree and Tree Removal:** In general, the removal of tree debris from the Allstate/Encompass customer's damaged structure(s), to the ground, to perform repairs should be estimated as part of the covered repair. Once the tree debris is removed to the ground, there may be a limit to remove the tree debris from the premises. The line items associated with this debris removal from the premises should be coded to the appropriate coverage in the estimate.
  - **Process:** Contact the Inside Technician or Adjuster to discuss any potential limitations for tree and tree debris removal.

## **Overhead and Profit- General Contractor:**

- Whether or not general contractor overhead and profit is included in the estimate should be determined on a case-by-case basis.
  - **Process:** If questions arise regarding the appropriate application of overhead and profit, they should be directed to the Inside Technician or Adjuster.

# Standard Process for Personal Property Pack-Out and Storage - GHRN/ERN Vendor

## Purpose:

This document explains the standard process to be used by GHRN/ERN vendors when handling personal property pack out and storage due to structure/personal property repairs or cleaning.

## Assignment:

A "Contents Cleaning" assignment type is to be utilized for personal property pack outs. If a vendor is handling the mitigation and determines a pack out is needed, the vendor should contact the adjuster for approval to pack-out and generate an assignment. If the adjuster determines a need for a pack out prior to vendor involvement, the vendor will receive a new assignment.

## Inspection:

Vendors will inspect all losses. If possible, the vendor should meet the Outside Adjuster or Outside Contents Adjuster onsite on large losses to determine the necessity and scope of the pack out. Smaller losses can be coordinated by the vendor with the Inside Adjuster to determine an appropriate scope.

- A pack out should only involve personal property in affected areas where manipulation within the space is not a viable option due to the scope of repairs or volume of personal property.
- The adjuster (Inside Adjuster/Outside Adjuster/Outside Adjuster Contents) should determine if personal property needs to be moved off site or if there is available space onsite in an unaffected area to store personal property.
- If a POD type storage is going to be utilized, the adjuster should be informed of what items will be placed in storage. POD storage is not climate controlled and should only be utilized in situations where environmental factors would not cause damage (such as very short-term storage or for non-furniture items).
- If personal property cleaning is also involved, the adjuster should be notified of the availability of water and power onsite prior to making a pack out determination.
- If specialty vendors are needed (pianos / large clocks / artwork / electronics / guns) the adjuster should be notified and coordinate their involvement.

## Scope:

Vendors should complete a scope of work to be done and an agreement should be reached with adjuster prior to beginning work.

- The scope should include an inventory of large items involved and box inventory including general description of personal property in each box. The Scope should also include the size and quantity of boxes involved.
- Photos of all items are required. Photos can contain multiple items but all items should be represented. Vendors should utilize ContentsTrack (a vendor tool from Xactware) if available.
- Any pre-existing damages should be noted and photographed prior to work beginning.
- Storage utilized should be climate controlled.
- Use of a POD for onsite storage must be approved in advance by adjuster (Inside Adjuster/Outside Adjuster/Outside Adjuster Contents).
- Damaged items should not be removed for storage unless specifically directed by adjuster.

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## Estimate:

Pack-out estimates should be written using Xactimate pricing.

- Work should be completed during normal business hours. Any deviation for after hours or weekend work must be pre-approved by the adjuster and documented in XactAnalysis.
- Most pack out jobs do not require overhead and profit. Refer to the Allstate overhead and profit standard process if there are any questions.
- If vendor is also handling mitigation and / or repairs there should be no duplication of charges across estimates (such as contents manipulation on the repair estimate).
- Estimate should be broken down by room and include an inventory of all items.
- "Evaluate, Pack and Inventory" line item should be used for boxing of small items. This action includes the box and the labor to pack the box.
- Items should be identified and packed appropriately. Most boxes should be listed as "Miscellaneous Items". The use of "Bric-a-Brac" must be approved by the adjuster during scope. No "high density" or "low density" should be used unless approved by adjuster.
- Additional packing materials should be listed on individual line items in each room as needed (bubble wrap for fragile items, mattress covers, moving blankets, etc.).
- A separate labor line item for tagging / wrapping unboxed items should be included in each room if needed (disassemble beds or other furniture, apply stretch wrap, moving blankets, tag large items, etc.).
- Supervisor hours can be included on complex losses, such as those involving specialty operations or additional specialty vendors. Vendors should include a note advising what supervisor tasks were completed. Supervisory charges which exceed three hours must have pre-approval by adjuster. Supervisors performing general tasks (inventory, packing, etc.) can have that labor included in the standard hourly rate for that task.
- Truck charges should be appropriate size for the loss. Trucks are for moving personal property only, no truck charge for moving employees or equipment.
- Labor for loading/ unloading the truck should be listed on separate line and quantity should be appropriate for the items being moved. No labor hours for travel time.
- Storage charge should be by SF per month and appropriate for the volume of personal property being stored.
- PODs are billed at a monthly rental rate. A separate drop off and pick up fee is to be included for each unit.
- Move back should be projected and included in the initial estimate.
- Return labor can include a line item for furniture set up as needed.
- Labor for unpacking customer items must be pre-approved by the adjuster prior to being included on the estimate.
- If pricing deviations exist, the Variation Report should be reviewed. For GHRN/ERN assignments a pricing deviation alert can be seen on the details tab in XactAnalysis and the Variation Report can be located under documents.

## Invoices:

Invoices for pack outs should be submitted through XactAnalysis.

- Payment to GHRN/ERN vendors will be made in accordance with GHRN/ERN agreements.

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