

AMERICAN FAMILY GENERAL GUIDELINES AND REQUIREMENTS

For any questions, approvals, escalations, etc. please contact Sedgwick Repair Solutions. Do NOT contact the field or inside adjuster directly.

TARPING/BOARD UP/ TREE AND DEBRIS REMOVAL SERVICE STANDARDS		TIME FRAME
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

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.

ROOFING/SIDING/GUTTER SERVICE STANDARDS		TIME FRAME
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

Any delays or exceptions must be noted in the file

GENERAL RESTORATION/RECONSTRUCTION SERVICE STANDARDS		TIME FRAME
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

Any delays or exceptions must be noted in the file

REQUIRED DOCUMENTS IN ADDITION TO THE ESTIMATE		TIME FRAME
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, roof slope and room overviews, affected areas, continuous areas, closeups of damages, test squares, debris removed, before and after tarp installation/tree removal/board up, 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	LABELED PHOTOS OF COMPLETED JOB. Photos must have detailed labels/descriptions.	48 hours from completion
5	SKETCH/DIAGRAM of affected areas (interior and exterior)	48 hours from completion
6	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	Third party services such as ITEL/engineer: Contact Sedgwick Repair Solutions immediately if ITEL or any other additional services are required on a job and secure permission before retaining such services.
2	Coverage Concerns/Mold Protocol. If mold/rot is found, or if there are any coverage concerns, contractor must contact Sedgwick Repair Solutions for further direction.
3	Travel Expenses. If contractor accepts an assignment, it is understood that mileage or travel expenses will not be charged. If the contractor feels that these charges are necessary, contact Sedgwick Repair Solutions immediately, before incurring any expenses. Insurance Company will not be responsible for any unapproved travel expenses.
All client approvals must go through Sedgwick Repair Solutions and be documented in Xactanalysis notes. Failure to obtain required approvals AND document in the file may result in removal of applicable line items from the estimate.	

SPECIAL REQUIREMENTS

1	All direct referrals for this client must be reported to Sedgwick Repair Solutions, regardless of the source of the referral.
2	Contractor must update the Workflow status in Xactanalysis at each stage of the process.
3	Contractor will not discuss the deductible or coverage with the insured and will refer the insured to their adjuster for information. Do not discuss the estimate with the insured unless you have an approved estimate from the carrier.
4	Deductibles. Do not request a down-payment or collect a deductible upfront for emergency services unless you are directed to do so by Sedgwick Repair Solutions.
5	Draws. Discuss any advance draws needed with Sedgwick Repair Solutions prior to starting work.
6	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.
7	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.
8	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.

Facts of the loss may warrant deviations from the program guidelines and deviations should be discussed and approved by Sedgwick Repair Solutions. If adjuster involvement/approval is required, SRS will contact them. Do not contact the adjuster directly.

ESTIMATING GUIDELINES

1	All state and local laws should be adhered to.
2	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.
3	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. Soft metal damage must be shown in photos. Photos of flashing, drop edge, gutter apron, pitch gauge, and layers are required.
4	Labor Minimums may be applied if appropriate.
5	Emergency Service Fees: After Hours ES Fee may only be applied if the claim is received after 5:00 PM or on a weekend/major holiday and serviced before 8:00 AM on the next work day. During Business Hours may only be applied if the claim is received and serviced on the same day during regular business hours (8:00 AM - 5:00 PM.)
6	Missing walls and openings should be deducted for all openings.
7	Fuel Surcharges/Truck Fees: Do not apply fuel surcharges or service truck fees to estimates.
8	Debris disposal: Disposal charges should be based on the amount of debris that is being removed. For small loads, the same pickup can be used to dispose debris from multiple jobs. Please prorate disposal charges accordingly. For example: 0.25, 0.5, or 0.75 pickup truck load. Exception: debris disposal not allowed for salvagable metal items (eg. gutters, siding, etc.)
9	Lump Sums/write ins: Not allowed for roofing, siding or gutters. For other items: should only be used if an itemized supporting subcontractor bid is uploaded, and a detailed F9 note to describe the services.
10	Sub Contractor Bids. If Sub-Bid line item is used within Xactimate estimate, an itemized and detailed sub-bid must be uploaded to Xactanalysis.

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11	3rd party services. Invoices for 3rd party service fees should be uploaded directly into Xactanalysis. These should not be entered in the Xactimate estimate, and no O&P should be applied. (If you include in your estimate, then referral fee will be applied to the cost of the invoice.)
12	Hourly Labor Rates: should be avoided. However, if hourly labor is necessary, include a detailed F9 note to explain the breakdown of the charges and reason for the hourly labor.
13	Xactimate Price variations: should be avoided. However, if a price deviation/override is necessary, include a detailed F9 note to explain the breakdown of the charges and reason for the price change and upload documentation to support the price change.
14	Project Management/Supervisor Costs. Do not apply PM costs to estimates. Supervisor costs generally not allowed, but may be acceptable on a case by case basis. Please contact Sedgwick Repair Solutions to obtain carrier approval if this charge is needed.
15	Repair or cleaning vs. replacement: must provided detailed explanation for thought process and reasoning if replacement is needed. Upload the Wind and Hail Calculator document to Xactanalysis.
16	Roof metals: Direct physical damage required to replace the following items: Chimney flashing, step flashing, drip edge, etc. Must upload closeup photos showing damage. If code requires replacement, verify with Sedgwick Repair Solutions that code coverage exists on the policy. Some insureds may have a 584D "costmetic damage" endorsement which means hail damage to certain items are not covered, such as metal vents, flashings, drip edge, ridge, valley, accessories, or trim, unless the damage inhibits the function of the damaged item.
17	Ridge cap and starter row: included in waste (10% on gable, 15% on hip, etc.). For high profile ridgecap, write a credit for regular ridgecap - material only (negative value). Then enter the high profile ridgecap (as a positive value). The difference would be what is allowed.
18	Matching: matching is not covered unless insured has a matching endorsement for siding and shingles.
19	Comparable shingle types. 20 year: use 25 year. Organic: Use Certainteed XT 25 year or comparable. T-locks: use 30 year. Impact resistant: check with the Estimate Review Department of Sedgwick Repair Solutions. American Family publishes a list of acceptable IR shingles for their insured to get a discount on their insurance premiums.
20	Roof slope replacement vs repair: For asphalt shingles, replace each slope if it has at least 8 hits per test square for each directional slope or at least 60% wind damaged shingles per slope. You must show test squares on each slope for hail damage, and mark/count the WIND damaged shingles and show your calculations to justify replacement of the slope.
21	Roofing Felt: replace without waste. When installing ice and water shield, deduct the corresponding amount of roof roof felt. Provide photos to show depth of the eaves.
22	Rounding bundles: do not round to the next bundle. Use actual.
23	Steep and High Charges: Use R&R without waste. If doing a roof repair on a per shingle basis, use 1 square only.
24	Spaced Decking: MAY NOT BE COVERED. Check with Sedgwick Repair Solutions to verify coverage with the carrier. If covered, submit a supplement to install sheathing on a roof that had spaced decking. Supply photos taken during the roof tearoff.
25	Vents: replace only with like kind and quality, and upload ventilation calculations for code issues
26	Furnace caps: must be replaced, without exception. Enter as a Bid Item (with supporting docs uploaded) or turn on the HVAC minimum to claim the additional labor cost. Take photos of the tap measure to support oversized cap.
27	Siding: If damaged by hail, replace individual damaged elevations without waste. If damaged by wind, use D&R to reinstall, harvest from replaced elevations, etc. Cut at the soffit and put in a J-channel. Deduct ALL window and door openings.
28	Gutters: confirm and document use of the correct size. Measure the opening of the gutter and face of the downspout. Must provide photos for measurements that vary from the regular 5".

All estimates and supporting documentation will be reviewed by Sedgwick Repair Solutions. Any deviations from program requirements should be discussed and approved by Sedgwick Repair Solutions, and well documented in the file. 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.

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OVERHEAD AND PROFIT

		O&P	NON-O&P
1	Water Mitigation/Emergency Services		X
2	Mold Remediation		X
3	Structural cleaning		X
4	Contents cleaning		X
5	Contents Pack Out and Pack Back		X
6	Roofing/Siding/Gutters		X
7	Reconstruction (requires approval)	X	
8	Sub Bids/Sub Contractors (requires approval)	X	

Overhead and Profit is rarely needed. There must be 3+ master trades, and sub-contracted work. Notes must document the complexity, supervision and coordination requiring O&P. All deviations to program guidelines are subject to approval by Sedgwick Repair Solutions and the client. For questions or to request approval, please contact Sedgwick Repair Solutions.

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	American Family typically issues payment for the ACV to the insured. Contractor will be responsible to collect deductible and ACV from the insured directly. Payment for any recoverable depreciation will be made to Sedgwick Repair Solutions, who will then pay the contractor.
2	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.