

**BROTHERHOOD MUTUAL INSURANCE COMPANY
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 the Brotherhood Mutual claims department at 800-333-3371 (Please allow 4 hours after receipt of the assignment before calling). For escalations/unable to reach adjuster, please contact the Brotherhood Mutual claims department at 800-333-3371.

WATER MITIGATION SERVICE STANDARDS		TIME FRAME
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

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.

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, 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/examiner 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	Speciality Equipment (water mitigation): Contact adjuster/examiner 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/ITEL: Contact adjuster/examiner 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	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/examiner to obtain approval before writing a repair estimate if you did not receive a repair assignment. You also must obtain adjuster/examiner 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.) contractor must contain the area and contact adjuster 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. Approval note in the file must include date, time and adjuster name that provided approval.
<p align="center">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.</p>	

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/examiner for information. Note that Independent Adjusters do not have the authority to make approvals or verify coverage. Please contact the staff adjuster or examiner.
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 agreed upon change orders with the insured must be uploaded 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.
<p align="center">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.</p>	

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ESTIMATING GUIDELINES

1	IICRC protocol and guidelines, as well as 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.
4	Labor Minimums should not be applied (if applied, these would appear automatically at the end of the estimate.)
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 that exceed 32 SF.
7	Fuel Surcharges/Truck Fees: Do not apply fuel surcharges or service truck fees to estimates.
8	Equipment decontamination, antimicrobial application, and air scrubbers/negative air charges should not be used on Category 1 losses.
9	Equipment amount and sizing. Dehumidifier size used in estimate is determined not by what is placed, but by the IICRC calculation based on room/chamber size and Class of the loss. Equipment must match what is recommended by the drying software.
10	Monitoring and setup/takedown charges. Must be reasonable based on the amount of equipment placed (0.5-1.5 hours per day is typical), and readings are required for any day that monitoring is charged. No readings = no charge.
11	HEPA vacuuming: HEPA light should be used for mold estimates. If HEPA heavy is used, include a detailed F9 note to explain the reason.
12	Filters: often used on multiple jobs, unless directed otherwise by an IH report because cross-contamination is a concern (please upload IH report). Accordingly, filter charges should not be included, or prorated. Please add F9 note to explain any filter charges.
13	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.
14	Lump Sums/write ins: Should not be used unless an itemized supporting subcontractor bid is uploaded, or a detailed F9 note to describe the services.
15	Sub Contractor Bids. If Sub-Bid line item is used within Xactimate estimate, an itemized and detailed sub-bid must be uploaded to Xactanalysis. Adjuster approval is required. Emergency services should not be sub-contracted out. Testing fees/invoices do not qualify as a sub-bid.
16	Content Manipulation Charges/Block and pad furniture: should be billed at Xactimate room size only, not hourly.
17	Testing/3rd party services. Invoices for testing or 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.)
18	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.
19	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.
20	Project Management/Supervisor Costs. Do not apply PM costs to estimates. Supervisor costs may be acceptable on a case by case basis. Please include a detailed F9 note to explain the need for the supervision costs.
21	Repair or cleaning vs. replacement: must provided detailed explanation for thought process and reasoning if replacement is needed.

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.

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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	X	
7	Sub Bids/Sub Contractors (requires adjuster approval)	X	

Overhead and Profit 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.

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 the contractor will be made on emergency services if all required documents are uploaded.
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.