

**CINCINNATI 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 Cincinnati Claims Service at 877-242-2544 (Please allow 4 hours after receipt of the assignment before calling, or if received after hours, please wait until the next business day). For escalations/unable to reach adjuster, please contact Cincinnati at 877-242-2544.

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
<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>		

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
<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>		

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
<b>Any delays or exceptions must be noted in the file</b>		

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
<b>Any delays or exceptions must be noted in the file</b>		

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	Specialty 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.
<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	Contractor must update the Workflow status in Xactanalysis at each stage of the process.
3	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.
4	Deductibles. Do not request a down-payment or collect a deductible upfront for emergency services without adjuster approval.
5	Draws. Discuss any advance draws needed with the adjuster 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 agreed upon change orders with the insured must be uploaded 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.
<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.
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	See attached Cincinnati Program Guidelines and Expectations for more detailed guidelines.

**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	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 Sedgwick Repair Solutions may be made if all required documents are uploaded. SRS will in turn pay the contractor.
2	If Sedgwick Repair Solutions is not paid, the insured will be paid and contractor must collect payment from the insured, as well as any applicable deductible. 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.

# Cincinnati Program Guidelines and Expectations

## Program Overview

1. Program requires all Cincinnati Losses to be documented in XactAnalysis/Symbility.
  - ***If a claim is reported directly to your office by an agent, adjuster, or homeowner, please contact the Concierge team to have the assignment opened and assigned to your company.***
2. Cincinnati Assignments should be considered “Leads”. If no work results from the “Lead”, there is no charge to Cincinnati.
3. 3-Day Drying Guarantee Applies for claims that meet all of the following criteria for eligibility;
  - Category 1 and a Class 1 or 2 Loss
  - Loss area must be 1500 square feet or less
  - Electrical supply must allow for correct configuration of equipment
  - Property must be accessible during normal business hours for monitoring and equipment rearrangement
  - Finished wood flooring is excluded from the guarantee
  - Structures exposed to moisture for extended periods may need a prolonged drying plan
  - Applicable parties will be notified before equipment placement if the guarantee does not apply
  - Powering off, moving, or disconnection of equipment voids the guarantee
4. Separate Estimates required for EMS, Mold, Contents and Reconstruction, roofing, etc.

## Mitigation Assignments

- 24 Hour Activity Report Requirement - The Cincinnati 24 Hour Activity Report Template
  - Upload a PDF copy of the Cincinnati 24 Hour Activity Report to XA.
- Daily Monitoring and documentation is required (MICA/Moisture Mapper requirements)
- Photographic documentation supporting number of drying equipment utilized.
- Enter frequent updates in XA Notes for the duration of the loss.
- If any timeframes cannot be met, make an entry in XA Notes

## Subcontractor Invoices (Emergency Services)

- **Separate Subcontractors should only be used for specialty work.**
- **Preapproval from the Cincinnati Adjuster is required for specialty subcontractors.**
  - Use a Bid Item in Xactimate/Symbility listing the **Itemized** invoice amount with 10% overhead and 10% profit (none cumulative) added to the total.
  - Include a line item note in estimate listing the subcontractor and the original invoice amount.
  - Upload a copy of the invoice to XA as PDF document
  - Invoice must be signed and dated.
  - If requested, a copy of the check used to pay the subcontractor may be requested by Cincinnati

### **Mold Losses**

- Coordinate with the Cincinnati Adjuster for the need of a Mold Expert on all Mold Losses. A separate Mold Estimate should be created following the prescribed Protocol.
- An IH should not be retained by the contractor; an IH Invoice should not be included in the estimate.
  - The Cincinnati Adjuster will coordinate for the Industrial Hygienist. If you are requested by the Cincinnati Adjuster to engage an IH, politely decline stating the program does not allow it.
- Factor-in Labor Rate for Mold Remediation Technician for mold losses
  - Include the following line item note when the labor rate adjustment is made;
- “NOTE; THIS ESTIMATE INCLUDES THE LABOR RATE ADJUSTMENT ON UNIT COSTS FOR HAZARDOUS/MOLD TECHNICIAN.”
- If the labor rate is adjusted, if requested by Cincinnati, the contractor must be able to provide the Mold Certification for each employee being billed at the higher unit cost.

### **Reconstruction Estimates**

- If customer requests reconstruction following Mitigation Services;
  - Enter appointment time into XA Note.
  - Obtain an additional Work Authorization for Reconstruction.
  - Ensure that original Mitigation Estimate, if applicable, is uploaded to XA.
  - Duplicate original estimate assignment and follow instructions for additional estimates
  - Complete Reconstruction Estimate and upload to XA for QA Review.
  - Upload Photo Report and PDF copy of the Reconstruction Work Authorization to XA.
  - Upon approval, Vericlim Repair Solutions QA Dept. will email all required documents to the Cincinnati adjuster
- T & M estimates are discouraged; Cincinnati handling adjuster needs to approve use of T & M format.
- Continue to enter weekly project status notes or updates in XA Note until work is complete.
- Within 24 hours of job completion and receipt of Certificate of Completion.
  - Upload a PDF copy of the signed Certificate of Completion to XA.
  - Update XA workflow status

### **Supplemental Estimates/Change Orders**

- Upload to XA a separate estimate for QA Dept. Review and add an explanation for the supplement in XA Notes.
- Supplement/Change Order must be properly labeled in XA Documents.
- Upon approval, QA Dept. will send all required documents to the Cincinnati adjuster

## Reconstruction Requirements

### Subcontractor Invoices (Reconstruction)

- **Separate Subcontractors should only be used for specialty work.**
- **Preapproval from the Cincinnati Adjuster is required for specialty subcontractors.**
- **It is preferred that the work being completed for all trades be included in the Xactimate/Symbility Estimate using available line items for operations to be completed.**
- For approved subcontractors;
  - Use a Bid Item in Xactimate/Symbility listing the **Itemized** invoice total.
  - Include a line item note listing the subcontractor and the invoice amount.
  - Upload a copy of the invoice to XA as PDF document
  - If requested, a copy of the check used to pay the subcontractor may be requested by Cincinnati.

### Deductible/Down Payment

- Do not discuss the deductible or coverage with the customer.
  - Refer the customer to the Cincinnati adjuster.
- Do not collect the deductible or a down payment from the customer for EMS.
  - Draws will be requested to Vericlim Repair Solutions
  - Deductibles will be collected on reconstruction assignments and should only be collected after a contract is signed or materials are ordered.

### Header Information

- Contractor Logo
- Office Name
- Office Address
- Email Address
- Office Phone Number and Fax Number
- Tax ID and/or Contractors License Number

### Estimate Pricelist

- Provider must use the current monthly price list appropriate the loss location.

### Estimates Structure

- Ceiling – Walls – Floor (exterior = Roof – Siding – Ground); or
- Floors – Walls – Ceiling (exterior = Ground – Siding – Roof)
  - Use line item detail by room.

### Xactimate / Symbility Sketch

- Sketch all rooms/roofs/areas as appropriate for the particular loss.
- All Xactimate/Symbility estimates will have a diagram; all measurements are to be within 1” of actual dimensions.

### Photographs

All photos will be uploaded to XA

- Front exterior elevation of the premises;

- Source or origin of loss
- Relevant, close-up photos of damage.
- Photograph all high-end contents to document condition prior to cleaning/restoration.
- General, overall photos of affected roofs and rooms.
- Each photograph will contain a label describing the general nature of the image.
- Upload PDF Photo Report to XA (**DO NOT** attach photo report to estimate).

#### **Base Service Charges (BSC):**

- Base Service Charges will be **factored-in** to the line item unit pricing.

#### **Overhead and Profit**

- OH&P is permitted on reconstruction estimates (10% overhead and 10% profit (none cumulative) is standard for most of the U.S.) In keeping with industry standards:
  - No OH&P on Water Mitigation
  - No OH&P on Structure Cleaning
  - No OH&P on Contents Cleaning
  - No OH&P on Mold Remediation
  - No OH&P on Content Pack Out and Pack Back being done in house.
  - OH&P can be included for Content Pack Out included if the operations are being completed for reconstruction purposes, and if being coordinated by the contractors office

#### **Trade Minimums**

- Trade Minimums may be used when warranted.
- Include line item notes to explain operations completed under the line item for the trade minimum.
- Avoid using multiple minimums in the same estimate.

#### **Labor Hours**

- Should only be used if a specific Xactimate/Symbility line item for the operation performed does not exist.
- Include a detailed line item note explaining operations completed for listed labor hours.

#### **Supervisor Hours**

- Supervisor Hours can be included when appropriate, but do not include Project Management costs

#### **Administrative Costs**

- Not to be included for either mitigation or reconstruction.

#### **Emergency Service Call Fee Line Items**

- Emergency Service Call (WTR ESRVD) applies during business hours
- After Hours Emergency Service Call (WTR ESRV) is allowed only if assignment is received during the weekend or after 5pm Monday through Friday and holidays
- **Service must be provided the same day the loss is received to be eligible for EMS fees**

**Equipment Decontamination Charges**

- Appropriate Equipment Decontamination Charges can be added to Category 3 or Special Category losses.

**Flooring Removal**

- For flooring losses greater than 100 square feet, ITEL use is mandatory.
- Customer approval required prior to taking flooring sample.
- Contact Cincinnati Adjuster if Customer does not approve removal of flooring sample.
- Document XA notes to confirm sample has been taken and submitted to ITEL
- Upload ITEL report into XA and email a copy to the adjuster and QA reviewer when received.

**REQUIRED DOCUMENTS****Work Authorization**

- Separate Work Authorizations required for Mitigation and Reconstruction.

**Certificate of Completion/Satisfaction**

- Must be signed and dated by the Insured or Insured's Representative.
- Cannot be pre-signed with Work Authorization.
- Separate Certificate of Completions required for Mitigation and Reconstruction.