

## NATIONWIDE 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 Sedgwick Repair Solutions (Please allow 4 hours after receipt of the assignment before calling or if after hours, wait until the next business day). For escalations/unable to reach adjuster, please contact Nationwide at 1-800-421-3535.

WATER MITIGATION SERVICE STANDARDS		TIME FRAME
1	Initial Contact with Customer	45 minutes from receipt of job
2	Onsite Inspection/Job Starts	4 hours from receipt of job
3	Initial Loss Description and upload photos	12 hours from inspection
4	Job Complete	4 days 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	12 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>		

EMERGENCY SERVICES (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	2 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>		

EXTERIOR ONLY: ROOFING/SIDING/GUTTER SERVICE STANDARDS		TIME FRAME
1	Initial Contact with Customer	1 hours 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	Varies; based on job size
6	Job Complete	Varies; based on job size
<b>Any delays or exceptions must be noted in the file</b>		

MANAGED REPAIR/GENERAL RESTORATION AND TEXTILES/DRY CLEANING 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	12 hours from request
5	Job Start	Varies; based on job size
6	Job Complete	Varies; based on job size
<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, source, 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	LABELED PHOTOS OF COMPLETED JOB. Photos must have detailed labels/descriptions.	48 hours from completion
4	WORK AUTHORIZATION - must be signed. Separate WA form needed for each job type.	24 hours from job start
5	DRYING REPORT - Water Mitigation assignments. Any software is acceptable (not handwritten).	Submit with estimate
6	SKETCH/DIAGRAM of affected areas (interior and exterior)	Submit with estimate
7	SUPPORTING DOCUMENTATION such as Sub Contractor bids, invoices, expert reports, etc.	Submit with estimate
8	CERTIFICATE OF SATISFACTION - must be signed and free from Assignment of Benefits language.	48 hours from completion

**All required documents with the exception of estimate and photos must be uploaded in PDF format.**

**Any delays or exceptions must be noted in the file.**

**NATIONWIDE MUTUAL INSURANCE COMPANY  
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**MANDATORY SERVICE APPROVALS**

1	<b>Emergency Services: Contact adjuster/examiner if emergency service costs will exceed \$1,500.</b> Must provide estimated cost, reason for cost 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	<b>Water Mitigation: Contact adjuster/examiner if drying will exceed 3 days or if costs will exceed \$1,500.</b> 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.
3	<b>Textile Restoration/Dry Cleaning: Contact adjuster/examiner if textile service costs will exceed \$1,500.</b> Must provide estimated cost, reason for cost 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.
4	<b>Repair/Recon/RSG: Contact adjuster/examiner if repair costs will exceed \$5,000.</b> Must obtain adjuster approval/agreement to any repair estimates that exceed \$5,000. Document approval in Xactanalysis notes before beginning repair work. Approval note in the file must include date, time and adjuster name that provided approval.
5	Coverage Concerns/Mold Protocol. If mold/rot is found, or if there are any coverage concerns (i.e. flood, foundation/slab leak, 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.
6	Third party services such as IH/Environmental testing: Contact adjuster/examiner immediately if hazardous materials (mold, lead, asbestos, etc.) are found or suspected, and/or if testing or additional services may be required on a job. Secure permission before retaining such services and document approval in Xactanalysis notes before continuing with services. Approval note in the file must include date, time and adjuster name that provided approval.
7	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.
8	Tarping methods: Non-invasive tarping methods must be used to avoid causing further damage to existing roofing materials. If other methods are necessary due to the condition or type of roof/loss, you must contact adjuster/examiner immediately secure permission before proceeding with tarping 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.
9	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.
10	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.
11	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.
12	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.
13	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.
14	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.
15	Sub-bids. BIDITM line items should only be used in the estimate in the rare cases that the correct line item cannot be found in the Xactimate pricing database. Usage of a sub-bid requires adjuster approval. Document approval in Xactanalysis notes before beginning services. Approval note in the file must include date, time and adjuster name that provided approval. Sub bid must be itemized and uploaded with the estimate. Emergency Services should not be sub-contracted.
16	Supplements. All supplemental estimates must be discussed with and approved by the adjuster/examiner prior to supplemental work starting. 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.

**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.**

**NATIONWIDE MUTUAL INSURANCE COMPANY  
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**PROCESS AND PROCEDURES**

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	ITEL Lab Report: Usage of above average grade flooring line items (High, Premium, Deluxe) in excess of 144 SF requires ITEL for price verification. Customer approval required prior to taking sample. If customer does not approve, you must contact adjuster and note in Xactanalysis. Provider must note in Xactanalysis that sample has been taken and submitted to ITEL. Any deviations from this requirement must be approved by the adjuster and noted in Xactanalysis. No ITEL sample should be taken for standard or average grade flooring unless directed or approved by the adjuster/examiner. Roofing and siding samples should only be sent to ITEL with adjuster request/approval.
4	Contractor 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.
5	Deductibles. Do not request a down-payment or collect a deductible upfront for emergency services without adjuster approval.
6	Draws. Discuss any advance draws needed with the adjuster prior to starting work.
7	Service Fees. All referrals are considered a lead. Do not charge any fees (inspection fees, deployment fees, service fees, trip charges, etc.) unless specifically requested to provide a service by the client/adjuster. For client/adjuster service jobs (i.e. consulting, Expert Opinion, ladder assist, moisture check, peer review, comparative bid), please abide by the Client Services Fee Schedule. If the assignment is sent to you to do the work, but you do not get the job (the insured refuses your services or there is no damage), you may NOT charge any fees.
8	Work change orders: all agreed upon change orders with the insured must be uploaded as a PDF document to Xactanalysis.
9	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"><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></p>	

**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 (by completing it in Xactimate) 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. Contractor must ensure estimate is uploaded into the correct XA assignment/shell, and should not combine services into one estimate, or upload PDF of an estimate (unless requested to do so). If another XA assignment is needed to accommodate additional services, please request it from the assigned Concierge.
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	General Restoration: Deductible should be applied. Depreciation should be applied to estimates if requested by the adjuster.
5	<b>Please refer to the attached Nationwide Contractor Instructions for more information.</b>
<p align="center"><b>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.</b></p>	

**NATIONWIDE MUTUAL INSURANCE COMPANY  
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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/textiles/dry cleaning		X
5	Contents Pack Out and Pack Back		X
6	Exterior only (Roofing/Siding/Gutters)		X
7	General Restoration/Reconstruction (if justified)	case by case	
8	Sub Bids/Sub Contractors (requires adjuster approval)	case by case	

**Non-O&P Items:** O&P can only be applied if justified AND approved by the adjuster. Adjuster approval must be documented in the XA file notes to include adjuster name and date/time that approval was given. 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.

**General Restoration:** O&P should be considered for estimates that require substantial coordination for repairs. O&P should only be utilized on repair/rebuild portions of estimates where warranted. No O&P on licenses or permit fees.

**Sub Contracted Work:** Sub bids can only be included in the estimate if justified AND approved by the adjuster. Adjuster approval must be documented in the XA file notes to include adjuster name and date/time that approval was given. 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	Emergency Services: Direct payment to the contractor may be made if all required documents are uploaded.
2	Non-ES: A 2 party check to insured and contractor may be issued if all required documents are uploaded. If applicable, Mortgage Company may also be included on the check.
3	In certain situations, the client may choose to pay the insured/property owner directly and Contractor must collect payment, as well as any applicable deductible. If applicable, Mortgage Company may also be included on the check.
4	Any fees such as expert opinion fees will be paid directly to Sedgwick Repair Solutions, who will then pay the contractor.
5	For payment inquiries, please contact the assigned adjuster.
6	Collections: Contractor must contact Sedgwick Repair Solutions at least 30 days prior to filing any liens or initiating any collections or legal action.

# NATIONWIDE CONTRACTOR INSTRUCTIONS

## TEXTILE RESTORATION/DRY CLEANING PROGRAM

Nationwide Insurance

Date: 10/07/2019

To increase efficiency in navigating the contractor instructions, an index has been created that includes hyperlinks to specific sections of the contractor instructions. Please utilize this feature by left clicking the section to quickly locate important requirements of the program. Additionally, "Return to index" hyperlinks have been included to return you back to the index to prevent unnecessary navigation.

### Index

- A. Contractor Program Administration
- B. Contractor Response Standards
- C. Supporting Documentation - Photos
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- E. Supporting Documentation - Subcontractor Bids
- F. Supporting Documentation – File Notes
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- H. Overhead & Profit
- I. Estimate Review Specifications
- J. Supplements
- K. Additional Comments

## A. Contractor Program Administration

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1. Nationwide Program Assignments: Any referral received for Nationwide or its affiliated company's customer, regardless of the source of the referral, where claim repairs are completed, MUST go through the Nationwide program and comply with these Contractor Instructions.
2. Contractor should not engage in any discussion of policy language or coverage with the customer. Coverage will be evaluated and determined solely by the Nationwide associate. Any coverage questions or concerns brought forth by the customer should be referred to the Nationwide associate.
3. **Begin Work:** Upon approval and execution of a signed work authorization from the homeowner. **ALL ESTIMATES FOR RESTORATION Greater than \$1,500.00 MUST BE AGREED TO WITH THE ADJUSTER PRIOR TO BEGINNING RESTORATION. Those repairs less than \$1,500.00 can be initiated without estimate approval.** A signed Work Authorization form for repairs from the homeowner must be uploaded to XactAnalysis before work begins. **Nationwide reserves the right to withhold payment for any repairs not receiving prior authorization from the Adjuster.** Any work performed that is not related to the claim assignment will be the responsibility of the homeowner.
4. Nationwide requires the use of a state specific Satisfaction of Repair and Authorization to Pay document for all assignments resulting in a Job Sold with the Nationwide policyholder, with the exception of emergency board-up/tarping services. These forms can be found in the program library on your Contractor Summary Page. If the state involved is not listed, please use the non-state specific form found in the program library. A copy of this document must be uploaded to XactAnalysis and the form must match the state where the loss is located. A job may not be marked "Job Completed" until this document has been uploaded.
5. The expected job start date and expected completion date must be entered in the assignment notes as soon as it is confirmed with the Nationwide policyholder. Include any additional comments or special notes as necessary. It is expected that Service Providers will adhere to these dates, and any deviations from the dates established will be clearly explained with a file note.
  - a. In the event a customer is displaced from their home, Service Provider is required to reach an agreed period of restoration with the handling adjuster

- i. Should the Service Provider deviate from the agreed period of restoration, Nationwide has the right to seek reimbursement for additional expenses incurred as a result delays deemed to be within Service Provider's control.
      - b. The Job Start control point in XactAnalysis should be updated upon receipt of a signed work authorization or when work first commences, whichever occurs first.
      - c. An update noting the status of the job should be entered once the job is approximately 50% complete. The update is to include any additional comments or special notes as necessary.
6. **Payment:** will be made direct to the Insured and any applicable lien holders on all claim assignments, and may include the service provider name. Service provider is responsible for payment from the Insured.
  - a. To speed processing of the payment, the contractor is to include their TIN (Tax Identification Number) on their final billing.
7. **Deductible:** As directed by the handling adjuster.
8. All Supporting Documentation (defined below) is to be transmitted electronically, via XactAnalysis, for all assignments.
9. Length of Workmanship Warranty: **5 Years**
10. All Service Provider Estimators/Project Managers are required to maintain and have available Smart Phone technology during the inspection and damage evaluation process for all assignments received. This may also be required during the repair process. A Nationwide representative may engage the Service Provider via video chat to provide visual details and conditions of the loss site. You will be provided with additional technical information to ensure this functionality is available to you.
11. Service provider, including all subcontractors and their employees/representatives, on all job sites must be free of alcohol, tobacco, drugs and illegal substances, cannabinoids, firearms, and any other items that could be considered unprofessional, inappropriate, offensive, or hazardous in nature. Additionally, in accordance with the Agreement to Provide Services, Service provider must be in compliance with all local, state, and federal laws, ordinances, and regulations to include securing proper permits for all work being performed.

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## B. Contractor Response Standards

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1. Contact Insured within **1 hour** of assignment notification.
2. Perform Site Inspection within **48 hours** of assignment notification.
3. Provide updated assignment status in XactAnalysis within **12 hrs.** of Site Inspection.
4. Upload completed Estimate and Supporting Documentation within **5 days** of assignment notification.
5. When estimate changes are requested from Nationwide or the designated reviewer, revised estimate and/or response to change request must be uploaded within **12 hrs.**
6. Upon Client Approval, follow up with customer a minimum of every **5 days** (or as agreed upon with the customer) with status update until Job Completion. Customer's follow up preference should be documented in XactAnalysis if deviating from the every 5 day expectation.
7. "Job Completion" can be updated in Xactanalysis once the items have been cleaned and signed Satisfaction of Repair and Authorization to Pay document uploaded. All non-cleanable items must be removed from final invoicing.

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## C. Supporting Documentation – Photos

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1. Digital photographs are required for all assignments and must be uploaded to XactAnalysis for Service Providers. Photographs must be labeled according to the room or area and should illustrate damages associated with the loss and clearly support the estimate scope.
2. **Photo requirements:**
  - a. Overview photos of each item with damage
  - b. Detailed/close-up photos of damages as needed
  - c. All photos should be clearly labeled including room name where item was located

- d. Non-standard/unusual operations should be clearly supported with photo(s)
- e. If the member elected to have one or more items completed by another contractor resource, photos of incomplete work should be provided.
- f. Upload as many photos as necessary to support the scope of repairs.
- g. Service provider should be prepared to return to the site if insufficient photos are provided.

## **D. Supporting Documentation – Diagrams**

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1. Diagrams are not required for the Textile Restoration/Dry Cleaning Program

## **E. Supporting Documentation – Subcontractor Bids**

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1. The estimate should contain pricing from the pricing database, however in the rare event that a line item cannot be found in the database, a subcontractor quote will be considered and ultimately require approval by the adjuster. If subcontractor bids are approved, contractors must document the reason(s) the subcontractor bid was required and Xactimate pricing could not be utilized. Subcontractor bids must be itemized to include details as to the repairs proposed to be completed in the affected areas of damage. Subcontractor bids must be written on the subcontractor's letterhead and uploaded in XactAnalysis under the "Documents" tab.
2. Notify the handling adjuster of the need for a subtrade quote as early as possible to prevent any delays in the review process.
3. Subcontractor bid items added to the estimate must use the correct category code as well as the selector code BIDITM.
4. All communication with the adjuster regarding subtrade quotes should be documented in XactAnalysis notes.
5. Service provider should be prepared to support the quoted price by soliciting multiple quotes in the event the pricing is considered to be high.
6. Quote should be itemized.
7. Quote should be submitted on the subcontractor's company letterhead.

## **F. Supporting Documentation – File Notes**

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1. Any time contact has been made regarding a claim, documentation of the conversation must be noted in either XA Notes or the Activity Report. All documentation needs to be specific and detailed; templates should not be used. Proper documentation will include:
  - a. The first and last name of the person spoken to, the date and time of the conversation as well as the telephone number (if applicable).
  - b. A summary of discussion and any commitments by contractor or policyholder.
2. Service provider should designate a single point of contact within their office to ensure notes are addressed timely and forwarded to the correct staff.
3. Service provider should expect the estimate reviewer to request same day turnaround on addressing revision requests or other items specific to the assignment.
4. When adding notes to XactAnalysis intended for the reviewer or Nationwide adjusters an email should be sent through the system to ensure immediate notification of the communication.
5. Any changes that will not be made to the estimate after the revision requests are posted must be documented with reasonable explanations as to why the change(s) will not be made.
6. It is expected that all change requests or other questions are responded to in a maximum of 12 hours. Failing to respond to requests from the reviewer within this period of time is the most frequent cause for delaying assignment completion.

## G. Supporting Documentation – Onsite Inventory

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1. The service provider will complete an onsite inventory of all items to be removed from the property and cleaned. A copy of the onsite inventory must be signed for and provided to the homeowner for all assignments. Bulk laundry items are not required to be itemized.

## H. Overhead & Profit

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1. Overhead and Profit is not applicable to dry cleaning/textile restoration estimates/invoices. Estimates/Invoices containing O&P will be returned to the service provider for correction.

## I. Estimate Review Specifications

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1. **If hazardous material (mold, asbestos, lead, etc.), a foundation leak, or a plumbing leak under the slab is discovered on any loss the assigning adjuster must be contacted immediately for further handling instructions. A Nationwide field associate may be assigned for further investigation. All repair activity should cease until Nationwide has an opportunity to determine next steps required.**
2. In the event you are in disagreement with the Nationwide adjuster's final determination, and feel you have appropriate information and documentation to support your position, you will need to communicate with the handling adjuster and request the matter to be escalated to the local Nationwide Vendor Manager for further review. At that point your request will be submitted for review and a final determination will be made based on the merits of the information you provide. The local Nationwide Vendor Manager will advise of their final decision. It is expected that all final determinations will be accepted by the contractor. Further pursuit for collection through the policyholder is discouraged and the Vendor Manager should be notified before this occurs. This action may jeopardize your future participation with Nationwide.
3. **Emergency Service Call** – There will be no additional charges for Emergency Service if within normal business hours. For this agreement, normal business hours are between 7:00am and 5:00pm, Monday through Friday. This is based on the time assignment is received and not at time when work commences. Any time after those hours of operation, an emergency service charge will be accepted as outlined in the pricing guidelines. Emergency Service fees may also be applied on the following national holidays: New Year's, Martin Luther King, Memorial Day, Independence Day, Labor Day, Thanksgiving (and the day after), Christmas Eve and Christmas Day.
4. Service Provider will utilize Xactimate estimating software and XactAnalysis for the purpose of providing a detailed scope and repair estimate, required documentation, digital photographs, status updates, and updating of assignment milestones.
5. Service provider will utilize the local Xactimate (or agreed) price list for all program assignments. In general, the price list that is delivered with the assignment should not be changed unless directed by the Nationwide adjuster. All estimates are subject to final approval by the insurance carrier.
6. All estimates/invoices uploaded for this program are subject to review by Nationwide and/or Nationwide's representative. Service Provider agrees to revise any estimate at the request of Nationwide and/or their representative that does not meet program guidelines, pricing database, and industry standards.
7. All textile items must be broken out and itemized within the estimate, to include a breakdown of the number of specific items to be cleaned. Lump sum estimates/invoices will not be accepted for this program.
8. In the event you are unable to locate a textile item in the Xactimate price list, you will need to create an "Other" line item and include an F9 note in the estimate, clearly detailing the item and pricing utilized.



9. **Capturing Age, Life, & Condition**

- a. For all estimates involving replacement of materials or items, Service Providers are expected to capture the Age, Life, & Condition of certain items within the estimate. Service Providers should inquire with the homeowner regarding the age of items, and/or use their own observations to determine Age, Life, & Condition.
- b. The following guidelines should be followed for when to capture Age, Life, & Condition:
  - i. **Age, Life & Condition should be captured in the following situations:**
    - 1. For items that are normally subject to both repair and replacement during the life of the structure (water heaters, floor coverings, interior and exterior wall finishes, roofing materials, etc.)
    - 2. When Appliances or contents are included for replacement on the estimate
  - ii. **Age, Life, & Condition does not need to be captured in the following situations:**
    - 1. For labor only items, including but not limited to: tear out, debris removal, tree removal, or remove and reset.
    - 2. Items not normally repaired and replaced during the life of the structure. Examples include, but are not limited to: framing, sheathing, drywall, plaster, sub flooring, plumbing, electrical, certain windows or doors, etc.
  - iii. Age, Life, & Condition should be captured on all applicable items in the estimate on an item by item basis if it is applied to the settlement.
  - iv. Where state law requires payment of replacement cost regardless of repair or replacement, Age, Life, & Condition does not need to be captured on the estimate. However, where the potential for subrogation exists, Age, Life, & Condition must be included on all applicable items in the estimate on an item by item basis, regardless of whether or not it is actually applied to the settlement.
- c. Xactimate settings

- i. To ensure Age, Life, & Condition is captured appropriately, Service Providers should ensure the 'Depreciation Options' settings on the estimate are set as follows:

- ii. For line item entry, Service Providers should ensure the 'Depr:' box is set to 'Age/Condition', the 'Condition' box is set to 'Average', and the 'Recoverable' button is checked.

- d. The Nationwide adjuster will have the final authority on whether Age, Life, & Condition should be captured for items on the estimate. Any questions related to Age, Life, & Condition should be directed to the handling adjuster.

10. **Salvage:** In circumstances where there are salvageable materials/items included for replacement on the estimate, Nationwide may choose to apply a credit to the estimate reflecting the potential salvage value for the materials. In most cases, this amount will be listed on the estimate as "Owner-retained Salvage" and will result in a reduction in the Service Provider's estimate amount. It is expected that the Service Provider will then retain the materials to be taken to a scrap yard for compensation. Before applying to

the estimate, the Nationwide adjuster will discuss the salvage consideration with the Service Provider to confirm the amount being applied.

## J. Supplements

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1. **Supplemental Estimates (Supplements) should be discussed with the Nationwide Claims Associate prior to submission** and are only acceptable for items that were agreed to in advance of repair or were hidden during the contractor's original inspection. Nationwide reserves the right to have the supplemental item(s) inspected by a field adjuster or other company representative before approving payment. In addition, at their discretion, Nationwide may refuse payment for any items that were not approved or that they were not allowed adequate time to inspect and approve. All supplements must be included with the original estimate and uploaded to XactAnalysis with digital photos and other supporting documentation. Supplemental areas must be clearly identified or broken into supplemental room areas.
2. When submitting the supplement, Service Provider should include documentation of their conversation with the Claims Associate.

## K. Additional Comments

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1. When the Service Provider is unable to clean an item, they must provide a detailed inventory of those items, including a full description and photograph(s).
2. Immediate needs clothing ("rush") will be restored and returned to the insured within two (2) days of initial pick up.
3. Service Providers are to complete assignments within their declared service area without the need for additional charges, including "trip charges" unless discussed with the Nationwide associate prior to incurring.
4. The Service Provider is to review all the items requiring cleaning with the insured prior to pack-out. Any items determined un-needed or obsolete are to be inventoried and provided to the Nationwide associate handling the claim.
5. All Control Points in XactAnalysis for Service Providers must be updated timely including, but not limited to, Customer Contacted, Site Inspected, Job Started, Job Completed, and Job Not Sold.
6. The underwriting checklist should be completed as needed, noting any moderate or severe deviations from the Underwriting Checklist questions. A photograph of the underwriting deviation should be taken, appropriate annotations made and imported into the Xactimate system.