

## 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 GENERAL GUIDELINES AND REQUIREMENTS

### 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  
GENERAL GUIDELINES AND REQUIREMENTS**

**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.
<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>	

**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>
<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>	

**NATIONWIDE MUTUAL INSURANCE COMPANY  
GENERAL GUIDELINES AND REQUIREMENTS**

**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

## WATER MITIGATION PROGRAM

Nationwide Insurance

Date: 10/07/2019

To increase efficiency in navigating the contractor instructions for information 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 Nationwide. Additionally, "Return to index" hyperlinks have been included to return you back to the index to prevent unnecessary navigation. Utilize these hyperlinks as instructed above.

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- A. Contractor Program Administration
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- M. Textile/Dry Cleaning Program
- N. 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 Homeowner Approval. ALL ESTIMATES FOR REPAIRS Greater than \$1,500.00 MUST BE AGREED TO WITH THE ADJUSTER PRIOR TO BEGINNING REPAIRS. 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.**
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 attached to these instructions. 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. **Payment:** At the adjuster's discretion, payment for all services may be made directly to the contractor provided a Satisfaction of Repair and Authorization to Pay signed by the insured has been uploaded to

XactAnalysis. Nationwide reserves the right to include the insured and/or mortgage co. on any payment when necessary.

- a. To speed processing of the payment, the contractor is to include their TIN (Tax Identification Number) in their Company Header information.
6. **Application of Deductible: Collected by the Contractor from the Customer** unless otherwise directed by the adjuster.
  - a. **SPECIAL NOTE:** If the policy deductible is not included within the assignment template, please refer to the notes section in XactAnalysis for the specific deductible amount provided by the assigned adjuster. It is the contractor's responsibility to enter the appropriate deductible amount in Xactimate prior to uploading the final estimate. Failure to include the deductible will result in assignment rejection by Nationwide.
  - b. **For water backup claims:**
    - i. Upon receipt of the new assignment, proceed as usual with contacting the insured.
    - ii. During the initial contact, ask the insured if they have been informed of their deductible by a Nationwide representative:
      - 1) If the insured answers "yes", ask them for the correct deductible amount
      - 2) If the insured answers "no", advise the insured of the deductible amount provided with the assignment information, and advise them the water backup deductible may be different and that you will notify Nationwide accordingly.
    - iii. Follow up with the Nationwide adjuster as soon as possible for all new water backup assignments to confirm the correct deductible amount. Once verified, confirm with the insured the correct deductible amount. The Nationwide adjuster will also contact the insured to advise of the correct amount.
7. All Supporting Documentation (defined below) is to be transmitted electronically via XactAnalysis for all assignments.
8. Length of Workmanship Warranty: **5 years**
9. Length of Materials Warranty: **1 Year**
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.

## **B. Contractor Response Standards**

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1. **GENERAL STANDARDS:**
  - a. Contact Insured within **1 hour** of assignment notification.
  - b. Perform Site Inspection within **4 hours** of assignment notification.
  - c. Provide updated assignment status in XactAnalysis within **12 hrs.** of Site Inspection.
  - d. Upload completed Estimate and Supporting Documentation within **48 hours** of job completion, **not to exceed seven calendar days.**
  - e. 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.**
2. **EMERGENCY FIRE AND SMOKE:**
  - a. **Contractor will be available to receive and handle assignments 24 hours a day, 7 days a week, 365 days a year.**

- b. Contact Insured within **1 hour** of assignment notification. If telephone contact is not made, contractor will proceed to loss site location.
    - c. Perform Site Inspection and initiate emergency services within maximum of **2 hours** of assignment notification. It is expected that contractor will dispatch crew to site as soon as practicable.
  3. **Assignment cancellation & re-send:** In certain circumstances, it may be appropriate for an assignment to be cancelled and re-sent at a later date.
    - a. The following are general instances where this may occur:
      - i. Abatement of hazardous materials (mold, asbestos, etc.) is needed prior to the work beginning.
      - ii. Access to the home is unavailable for an extended period of time (homeowner out of town, crime scene, infestations, etc.)
    - b. The following circumstances will not generally be considered for assignment cancellation & re-send
      - i. Service Provider is experiencing high volume
      - ii. Difficulties with scheduling or responsiveness with homeowner
    - c. The Nationwide adjuster will have the final decision for when a cancellation and re-send is appropriate.

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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. Initial photos of the loss site must be uploaded to XactAnalysis with the 12 hour update.
2. **Photo requirements:**
  - a. One Front of Building.
  - b. Photo(s) of the point of origin (if applicable)
  - c. Overview photos of every room with damage
  - d. Overview photos for each area of damage
  - e. Detailed/close-up photos of damages
  - f. All photos should be clearly labeled including room name
  - g. Photographs should illustrate damages associated with the loss. If a substantial amount of equipment is required on site, Photo's depicting the equipment in use should be taken when possible.
  - h. Photos must be provided of equipment considered to be specialty equipment or those that are a level above the standard equipment typically used on a mitigation loss, i.e. X-Large or XX Large dehumidifiers, axial fans, negative air-machines, etc.
  - i. Floors that are continuous beneath base cabinets, vanities, built-ins etc. should be supported with photos.
  - j. Photos of a straight edge placed on wood flooring to show cupping should be provided to confirm extent of damages to flooring.
  - k. Photos of multiple layers of material should be supported with photos, i.e. multiple layers of flooring, shingles, etc.
  - l. Oversize items (such as baseboard, casing, etc.) should be documented with a photograph showing the tape measure held next to the item.
  - m. Non-standard/unusual operations should be clearly supported with photo(s)
  - n. If the member elected to have one or more items completed by another contractor resource, photos of incomplete work should be provided.
  - o. Upload as many photos as necessary to support the mitigation services included within the estimate.
  - p. 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 required for all areas/rooms affected. Diagrams must be clearly labeled by room and include origin of the loss, area of damages, and compass direction.
2. Sketches should be accurate, measurements rounded up to the nearest inch, and should be inclusive of descriptive information that would allow quick reference to groupings in the estimate or photos.
3. Diagrams should include:
  - a. All door and window openings, regardless of size.
  - b. Cabinets, tubs, vanities, etc.
  - c. Roof vents, pipe jacks, etc.
  - d. Multiple ceiling heights, offsets, etc.
  - e. Notation of the origin(s) of damage
  - f. Notation of the area(s) of damage
4. Confirm and document the ceiling height on the estimate for each room.
5. Measurements should be made from finished surface to finished surface. If there is no finished surface present, measurements should be from stud to stud.

## E. Supporting Documentation – Subcontractor Bids

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1. Sub-contract bids are typically not required for mitigation assignments, 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.
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.

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## G. Applied Labor Minimums

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### Estimates utilizing Xactimate Version 28.0:

1. Labor minimum charges are intended to be used when the labor portion of a trade/task group is less than the trade minimum charge specified in the local price list. Labor minimum charges should be applied for all trades that do not overlap and are necessary to complete the services.
2. Labor minimum charges will be evaluated to include instances of multiple minimum charges of the same trade as well as any overlapping or unnecessary trades.
3. Labor minimum charges are not permitted to be used in conjunction with repair minimum charge line items or labor minimum charge line items. Any estimates found to be inconsistent with this requirement will be sent to the service provider for revisions.
4. All labor minimums should be evaluated to determine if each applied charge is necessary and does not overlap with an existing charge. For example, estimating to replace a small portion of batt insulation will trigger a labor minimum charge to populate in the estimate. It is likely that a trade on site is capable of replacing the insulation and a separate insulation trade is not necessary therefore removing the need for the labor minimum. If the labor minimum is determined to be overlapping or not necessary the estimate will be returned to the service provider for revisions.
5. All estimates must use the Labor Efficiency selection of Restoration/Service/Remodel with Service Charges broken out separately.
6. In the event a Labor Minimum is used it is incumbent upon the estimator to ensure the material included in the unit cost line item is adequate to complete the repair. If additional material allowances are required in addition to what is already allotted in the individual line items these can be added to the Material Section of the Labor MN Item Activity Screen. An attachment line is required to explain the reasoning and material items being added.
7. Additional information about Labor Minimums can be found in the eService Center of Xactware.com.

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## H. EPA Lead Testing Requirements

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1. In compliance with the RRP Rules, all dwellings built prior to 1978 will require testing to determine the presence of lead paint. The protocol for Nationwide claims is that the testing is to be added to the first estimate upload. The sample should be obtained during the inspection process to determine the effect it will have on the estimate and to speed the process for the customer.
2. Any situation where it is economically feasible to assume that lead is present should be discussed with the claims associate prior to starting the repairs or conducting testing. This includes losses with a large number of components and homes built prior to 1910.
3. As a requirement of this program, all contractors are required to maintain their EPA licensing. Thus, the contractor will be completing all testing on Nationwide claims. No allowances will be made for third party vendors to complete testing of surfaces, outside of lab testing for drywall/plaster.
4. Appropriate tests will be based upon the current RRP requirements. At this time, swab tests are the expected procedure under normal circumstances. Further testing may be necessary depending on the circumstances of the claim and should be discussed with the claims associate.

5. Documentation must be provided to confirm the results of all testing. Photos should be taken of swab tests and must be labeled annotating where the sample was obtained. Any authorized 3rd party tests must be supported with documentation confirming the results.

## I. Estimate Expectations

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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. **Scoping the loss and estimate overview:**
  - a. Estimates should be completed on-site.
  - b. The estimate should only reflect activities necessary to restore the insured's property to its pre-loss condition (e.g. no betterment or upgrades).
  - c. Develop a complete list of operations that include the four elements of a quality scope (item ID, quality, quantity, operation).
  - d. Known scope items without specific line item references (e.g. permits) should be priced as their own line item and should not be added to, or included in other line item costs.
  - e. Measurements should be rounded up to the nearest inch.
  - f. Measurements should be made from finished surface to finished surface. If there is no finished surface present, measurements should be from stud to stud.
  - g. All structural estimates should include a diagram of the structure including dimensions, room names, openings, point of origin, and annotation of the damages.
  - h. Confirm and document the ceiling height on the estimate for each room.
  - i. All doors, windows and missing walls should be shown in the diagram and deducted from surface areas. All other missing wall areas (for example: cabinets, fireplaces, shower enclosures, etc.) should be deducted when appropriate based on the facts of the claim.
  - j. Use the Restoration Pricing Database to estimate repairs or replacement except when a structure must be completely rebuilt.
  - k. All estimates should include:
    - i. Complete contractor company information including any company logo, the contractor's mailing address, telephone number, cell phone number, fax number (if any), and e-mail address will be included in the Header.
    - ii. The customer's name, claim number, mailing address, location address, and contact information will be included in the estimate
    - iii. Each area should be separately defined. (e.g. room, elevation, roof)
    - iv. Pricing will be consistent with Xactimate estimating system pricing unless otherwise agreed to by the contractor and Nationwide representative.
    - v. Text lines should be used to explain any deviations. (e.g. pricing, other special directions, quantity, job site conditions that would result in additional labor costs)
    - vi. Follow state and local approved guidelines for the application of sales tax. Sales Tax will be shown as its own line item at the bottom of the estimate.
4. **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.

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## J. Overhead & Profit

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1. Overhead and Profit is generally not allowed on mitigation and emergency services. Estimates containing Overhead and Profit will be returned for correction.

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## K. Estimate Review Specifications

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1. 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.
2. 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.
3. 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.
4. **Travel Charges:** the estimate should not include any line items relating to travel charges. The area the service provider selects to be serviced is done so without consideration for compensation for travel. In the event that there are circumstances out of your control that would necessitate a travel charge to be included in the estimate a detailed line item note should be provided for review.
5. **Minimum Charge line items:** Minimum charge line items (e.g. ELE MN) should be avoided in favor of the system-applied Labor Minimum charge. In most cases, the estimate should include the line item(s) and quantity for the actual work that is being completed, then the system-applied Labor Minimum should be allowed to apply when necessary.
6. **Hourly Charges:** Should only be used in extenuating circumstances that do not support Xactimate unit pricing such as unusual installation methods, tight working conditions, etc. Please note that opinions on the adequacy of Xactimate unit pricing does not constitute including additional labor hours. Apply estimate line item charges whenever possible to an estimate. If an hourly rate is needed, a line item note that includes a reasonable explanation as to why the labor hours are needed is required to justify the hours. For example, content manipulation should be estimated using the CON ROOM line item. If additional hours are needed due to an amount of contents in that room above what would be considered the standard amount supporting documentation, i.e. photos of the contents should be added and accompanied with a line item note.
7. **Supervision:** No supervisor hours are billable unless approved by the adjuster for special situations. The situation, date of approval and adjuster name must be documented in XactAnalysis.
8. **Content manipulation:** Content manipulation is generally considered where repairs involve replacement of floor coverings, significant repairs to drywall/plaster, painting or texturing of ceiling surfaces, etc. Only one manipulation charge should be used per room based on its size and amount of contents. If additional charges are required, it should be explained and documented with sufficient photographs showing the room contents.
9. **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.

10. **After Hours Estimate Items:** Xactimate provides various estimate items for work performed after normal business hours. Where appropriate these items can be used to estimate the work that needs to be or has been performed after normal business hours due to an emergency situation. However, they should not be used if an after hours emergency service call is included. Based on the requirements of the job the estimator will need to determine which approach, after hours line items or an emergency service call, is most appropriate and estimate it accordingly.
11. **Mitigation Software:** Service Providers are required to utilize an approved mitigation software program to guide equipment utilization and track moisture readings throughout the duration of the job. A copy of the final report from the software program should be uploaded to the XactAnalysis file upon Job Completion. The Service Provider is expected to follow the recommendations of the mitigation software program, and any deviations should be clearly explained with a file note in Xactanalysis.
12. **Drying times:** If proper water extraction techniques have been implemented, reasonable equipment drying days are needed to complete the drying process. If additional drying time is needed, the Nationwide adjuster must be notified to seek approval for additional time. The contractor should be prepared to justify the extension of the normal 3-day drying time. Any estimate including this additional drying time without prior approval from the claims adjuster will be returned for correction.
13. **Clean ceilings, walls, flooring, etc.:** When cleaning of all the surfaces in a room, efficiencies can occur and should be estimated as such. The estimate should be completed based on the square foot pricing. The square footage pricing should be considered to include the cleaning of all surfaces and items attached to those surfaces, such as electrical plates, light fixtures, molding, etc.
14. **Application of anti-microbial:** The service provider should determine the need to apply anti-microbial based on the industry standards as well as the category of the loss. In most cases applying anti-microbial is not needed in clean water, Cat 1, situations. Any deviations from the standards should be supported with a detailed note added to the journal.
15. **Water Extraction:** Weight assisted extraction should be limited to losses where the carpet and pad is being dried in place and will not require manipulation. Hard surface water extraction should be used when water is being extracted from non-porous surfaces.
16. **Equipment cleaning:** There is no need to provide an additional allowance for the cleaning of dehumidifiers and air movers after a Category 1 or Category 2 loss. When cleaning/drying Category 3 losses, an allowance can be made for cleaning the equipment.
17. **Equipment size:** Size should be calculated using standard industry practices and selected to be placed on site based on these calculations. Although there may be only above average size equipment on the service provider's emergency service vehicles to be placed on site the estimate should reflect what the equipment calculation called for. Additionally, to support equipment size in open floor plans without containment, the service provider should include all areas in drying chambers in the diagram. Any deviations from this standard will be returned to the service provider for further documentation as to why the above average size equipment was required to be used.
  - a. If you are required to use equipment above average size you must include the make and model number of the equipment in the Xactimate estimate line item note.
18. **Rounding equipment quantities:** Service provider should not round the drying time quantity to the nearest day. The service provider should keep an accurate record of the beginning of the drying, initial moisture readings, as well as the ending, final moisture readings, to determine the total length of the drying time. Quantities should be determined by rounding up to the nearest hour. For example, drying that was started on Monday at 8 am and was completed on Wednesday at 10:33 am should be estimated as a quantity of 2.13 days of drying time.
19. **Equipment quantity:** As drying progresses towards goals the amount of equipment needed to remain in an affected area or areas typically decreases. It is the contractor's responsibility to monitor the drying progress and decrease equipment where it is not needed and the estimate provided should reflect this decrease in equipment as well. Estimates that have consistent equipment totals throughout all days of drying will be questioned and returned to the service provided for further documentation.

20. **Equipment monitoring:** Charges to monitor equipment will only be accepted if the contractor is able to produce daily moisture readings for each affected area in which equipment is located. Moisture readings should include temperature, humidity, moisture content, and dry standard or goal quantities. Equipment monitoring should not include any time driving to and from the job site instead include only time spent monitoring and adjusting equipment.
21. **Remove Then Bag:** The removal and bagging of wet building materials should be considered an exception, not the rule. Only when a water loss has occurred and there is no other feasible way to remove wet materials without damaging unaffected items and/or rooms should debris be bagged. Any mold losses or losses testing positive for lead paint should comply with the standard protocol for the handling of those types of situations.
22. **Drilling holes for cavity drying:** When holes need to be drilled for drying, they should be considered as part of the setup labor and included in the quantity of setup hours. If drilling the holes was not included with the hours of setup, it is then permissible to allow for WTR WALLH.
23. **Relay existing carpeting:** The line item to lay existing carpet includes reapplying a seam where necessary. In most situations, it is not appropriate to include additional line items to install a seam.
24. **Flooring:** Only carpet padding may be replaced in the mitigation program. Carpet padding waste shall not be included in replacement calculations. Carpeting may be removed, reinstalled, and/or cleaned. No carpet replacement is allowed in the mitigation program unless specifically approved by the handling Adjuster. It is recommended that you maintain a sample of the carpet and carpet pad for 60 days in the event the Adjuster requires for their records, if carpeting removal is approved.
  - a. Anytime it becomes necessary to remove/replace carpet or padding, a 10" X 10" sample should be retained on-site. This will allow for any future analysis that may be required.
  - b. Anytime it becomes necessary to remove wood flooring, a complete and thorough explanation of the reasons why this action is required must be provided.
25. **Missing Wall Areas:** Removal should be estimated at the actual quantities, without waste. When any line item is estimated using the wall dimension, all openings, regardless of size, should be accounted for as a missing wall opening. In order to complete this step; the door/window properties should be set to "Yes" and "Deduct opening if > 0sf".
26. **Base/Trim:** When estimating to remove shoe mold, chair rail, or any other trim estimated using the perimeter of floor quantity, all interruptions in material (door openings, cabinets, tub/shower, window, etc.) should be deducted from the quantities regardless of the SF of the opening.
27. **Demolition:** Demolition is considered a trade for the purpose of removing a structural area whereby specific trade labor must be used. If demolition or tear out is included within the particular line item description it should not be listed separately as this would represent duplication.
28. **Dumpster fees:** If dumpster or hauling fees are estimated, dumpster or hauling fees will be considered in lieu of debris removal fees.
29. **Pickup trucks for debris removal:** If there is a minimum amount of debris created during demo and repairs, a partial pickup truck is appropriate based on increments of 0.25. So, if a loss requires that 6 sf of drywall be repaired and no additional debris is created, an allowance of 0.25 of a pickup truck is appropriate.

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## L. 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.

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## M. Textile/Dry Cleaning Program

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1. All Nationwide network assignments that require textile/dry cleaning must be handled through the Nationwide Dry Cleaning Program. Nationwide will make all assignments direct to the Dry Cleaning Program partner. No General, Mitigation or Specialty Contractor should handle any portion of dry cleaning associated with any assignment, nor make any referrals to a dry cleaner. If you should receive an assignment that has dry cleaning involved, please immediately notify the Nationwide handling claim associate and they will assign that portion of the loss to the Nationwide Dry Cleaning Program. You will not need to manage or handle any portion of the dry cleaning claim, but will be expected to work with the dry cleaner where appropriate.

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## N. Additional Comments

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1. **PLEASE NOTE:** Completed estimates for this program should not include structural repair line items. The only exception to this may be carpet pad replacement if required. If structural repairs are required and requested by the homeowner, you must obtain approval from the handling adjuster prior to commencing ANY work. If structural repairs are approved, you should upload a supplemental estimate containing the structural scope of repair, following the mitigation portion of the estimate. Do not combine the two areas. Please contact Central Management Services with any questions regarding this specification.
2. If the homeowner should request your services for any structural repairs, you must notify the handling adjuster at once. Nationwide reserves the right to inspect the loss, and write an estimate for repair, prior to commencement of any restoration work. Nationwide also reserves the right to withhold payment for any structural repairs that do not receive the prior authorization of the handling adjuster.
3. Should you receive the agreement of both the homeowner and Nationwide to continue with any structural repairs, you must upload a properly executed and signed "authorization for repairs" document to XactAnalysis.
4. Any mold losses, or losses testing positive for asbestos or lead paint should comply with the standard protocol for the handling of those types of abatement/containment.
5. Losses involving subrogation potential – In the event a loss involves any potential subrogation (i.e. defective materials, improper installation, appliance malfunction, etc.), contractor should immediately notify the Nationwide adjuster.
  - a. Detailed photographs should be taken, including but not limited to:
    - i. Photos of the origin of damage – defective piece/part, improper installation issue, malfunctioning part/appliance (to include brand & model/serial number), etc.
    - ii. Photos before & after any disturbing of evidence (if necessary)
    - iii. Photos of resulting damage
  - b. Any evidence should be left undisturbed if possible, until directed otherwise by the Nationwide adjuster. If evidence must be disturbed to perform emergency services, evidence should be well photographed prior to disturbing, and evidence should be preserved until direction is provided by the Nationwide adjuster. Proper chain of custody documentation should be maintained at the direction of the Nationwide associate. Any supporting documentation provided by the insured (receipts, invoices, maintenance documents, warranties, etc.) should be forwarded to the Nationwide adjuster.
6. 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.
7. 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.