

**STATE FARM
ROOFING/SIDING/GUTTERS 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 Sedgwick Repair Solutions or call State Farm at 800-732-5246.

ROOFING/SIDING/GUTTER SERVICE STANDARDS		TIME FRAME
1	Initial Contact with Customer	24 hours before appointment
2	Onsite Inspection	48 hours from receipt of job
3	Estimate and photos returned to Xactanalysis	48 hours from inspection
4	Submit requested revisions or additional support to estimate/documentation	24 hours from request
5	Job Start	15 days from carrier approval
6	Job Complete	30 days from job start

Any delays or exceptions must be noted in the file

REQUIRED DOCUMENTS IN ADDITION TO THE ESTIMATE		TIME FRAME
1	24 HOUR REPORT - include brief description of the loss and upload with inspection photos	24 hours from inspection
2	LABELED PHOTOS OF INITIAL INSPECTION/WORK IN PROGRESS - exterior of property, room overviews, affected areas, continuous areas, closeups of damages, debris removed, contents, specialty items, roof layers, pitch gauge for steep, etc. Photos must have detailed labels/descriptions.	24 hours from inspection
3	WORK AUTHORIZATION - must be signed. Separate WA form needed for each job type.	24 hours from job start
4	LABELED PHOTOS OF COMPLETED JOB. Photos must have detailed labels/descriptions.	48 hours from completion
5	SKETCH/DIAGRAM of affected areas (interior and exterior)	48 hours from completion
6	CERTIFICATE OF SATISFACTION - must be signed and free from Assignment of Benefits language.	48 hours from completion

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

Any delays or exceptions must be noted in the file.

MANDATORY SERVICE APPROVALS	
1	Third party services (Engineer/Architect/Testing): Contact adjuster/examiner immediately if additional services are required on a job and secure permission before retaining such services. Document approval in Xactanalysis notes before continuing with services. Approval note in the file must include date, time and adjuster name that provided approval.
2	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.
3	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.
4	Coverage Concerns/Mold Protocol. If mold/rot is found, or if there are any coverage concerns (i.e. flood, ongoing issue, etc.) contractor must contain the area and contact adjuster for further direction. Do not set any air movers and do not proceed with services until you have received and documented approval from adjuster.
5	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.

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.

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SPECIAL REQUIREMENTS

1	All direct referrals for this client must be reported to Sedgwick Repair Solutions, regardless of the source of the referral.
2	Contractor must update the Workflow status in Xactanalysis at each stage of the process.
3	Contractor will not discuss the deductible or coverage with the insured and will refer the insured to their adjuster/examiner for information. Note that Independent Adjusters do not have the authority to make approvals or verify coverage. Please contact the staff adjuster or examiner.
4	Deductibles. Do not request a down-payment or collect a deductible upfront for emergency services without adjuster approval.
5	Draws. Discuss any advance draws needed with the adjuster prior to starting work.
6	Inspection Fees. No inspection fees should be charged unless requested to provide consulting/expert opinion services. For consulting/EO jobs, please abide by the Consulting Fee Schedule.
7	Work change orders: all agreed upon change orders with the insured must be uploaded as a PDF document to Xactanalysis.
8	If contractor becomes aware of any issues, allegations, or complaints, you must alert Sedgwick Repair Solutions immediately. We will make reasonable efforts to assist you with resolving the issue.

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.

ESTIMATING GUIDELINES / OVERHEAD & PROFIT

1	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	Please see the attached "VERIFICATION OF CLAIM ESTIMATE AND SUPPORTING DOCUMENTATION PROCESS" for more details.

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.

PAYMENT PROTOCOL

1	State Farm will issue payment to the insured, and contractor must collect payment from the insured, as well as any applicable deductible. If applicable, Mortgage Company may also be included on the check.
2	If the customer requests contractor company name to be included on the check, you must fill out and submit the attached Exhibit D: Authorization to Include Additional Payee. This form must be signed by the State Farm policyholder.
3	Any fees such as expert opinion fees will be paid directly to Sedgwick Repair Solutions, who will then pay the contractor.
4	Collections: Contractor must contact Sedgwick Repair Solutions at least 30 days prior to filing any liens or initiating any collections or legal action.

EXHIBIT C

VERIFICATION OF CLAIM ESTIMATE AND SUPPORTING DOCUMENTATION PROCESS

SFPSP ROOFING NETWORK SERVICE PROVIDER's verification of the policyholder Claim Estimate and supporting documentation review process is to provide accurate information and consistency for the Services being performed under this Agreement by all of its Participating Roofing Contractors, and should include at minimum but not be limited to the following review items.

- Roofing Services Program Trades/Exterior Items
 - Roofing Services Program assignments consist of only the following trades/exterior items:
 - Roofing including all roofing surface material types, all chimney vents and flue caps, all types of roof vents, all decking materials, all valley materials, Self-adhered Waterproof Membrane (aka ice and water shield (IWS))
 - Siding of all types and shutters of all types
 - Soffit and fascia materials of all types and soffit vents of all types
 - Guttering and downspouts of all types and gutter guards
 - Window screens, door screens and patio door screens
 - If the Roofing Services Program assignment contain any trades/exterior and/or interior items not noted above, the contractor must contact the State Farm claim handler to determine how the non-program damages will be handled.
- Labor Minimums
 - Labor minimum charges should be applied only for trades that do not overlap and the separate tradesperson will necessarily need to travel to the site to complete the services.
 - Do not apply labor minimum/adjusted amount for items being completed by other related tradesperson(s) who will likely be on the job site and not need a specialist.
 - Labor minimum charges are not permitted in conjunction with repair minimum charge line items or labor minimum charge line items.
 - Labor Minimums should not be re-associated.
- Minimum Charges
 - Xactimate Minimum Charge Category/Selector (CAT/SEL) line items should not be used.
- Travel Charges
 - Estimate should not include any line items relating to travel charges. Detailed line item note and explanation is required for exceptions.
- General Contractor Overhead and Profit (GCOP)
 - GCOP is based on the repair complexity, the participation of additional trades, the coordination and scheduling efforts associated with the various trade

- subcontractors. As such, GCOP does not generally apply on assignments under the SFPSP Roofing Services Program regardless of whether it involves any single trade/exterior item noted or any combination of the trades/exterior items noted.
- Exceptions for GCOP must be explained and documented within XactAnalysis Notes.
 - The participating contractor must have significant involvement in the daily operation of the repairs.
 - When applicable, market going rate for overhead and profit percentages.
 - When applicable, no cumulative GCOP.
 - No GCOP on the following: emergency services (i.e. tarp, temp roof repairs, mitigation), licensing, and permit fees.
 - Claim handler may request documentation of GCOP from the participating contractor.
- Price List
 - Use Price List consistent with the date of loss and loss location zip code.
 - Line item note required to explain edits made to line item descriptions or unit price assemblies/components (use of Price List Variations (via Variation Report)).
 - High/premium quality items
 - High/premium grade materials or finished products must be documented with a line item note and photos.
 - General/Miscellaneous Items
 - Contact a claim handler on policyholder claim losses that present unexpected conditions and/or service activities that changes the circumstances, trades involved beyond those defined under the program, where additional damage may have occurred and may require removal of other items and/or additional specialty equipment, but was unknown at the time of the initial assignment.
 - Model Opening Statements should not be used.
 - Estimate using available Xactimate line items for operations to be completed.
 - Line item notes are required to explain all MISC items.
 - Time and materials estimates should not be used unless requested by claim handler.
 - Preferred estimate order for exterior scope is: ground, siding, roofing.
 - Do not include administrator costs in the estimate.
 - Do not include any fees associated with the inspection or preparation of the estimate.
 - Depreciation
 - Do not calculate or apply depreciation to any items estimated. (Application and calculation of depreciation is a claim handler function and responsibility.)
 - Collect age and condition of materials estimated and document in XactAnalysis Notes.
 - Do not alter the Depreciation Options section within the Parameters tab of the Xactimate estimate.
 - Inspection Wizard By Pass Notes (via Audit Summary Report)
 - Explain why each specific inspection result was ignored or provide the reason(s) for the deviation or irregularity automatically detected by the Xactimate Inspection algorithms.
 - Credit items

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- Credit items should not be used.
- Code upgrades
 - Prepare the roofing damage estimate for the policyholder in compliance with the state law or local ordinance for the location where the building structure is located.
 - Estimate should be written to return structure to pre-loss condition.
 - Do not add line items associated with code upgrades.
 - When a code upgrade repair is identified, code upgrade items should only be included in Line Item Notes (e.g. Category code, Selector code, quantity and explanation of applicable code and upgrade) and also noted in XactAnalysis Notes.
- Matching issues
 - All matching issues must be discussed with claim handler. (e.g. estimating more than the damaged area)
- Bid Items
 - Estimate using available Xactimate line items for operations to be completed.
 - Estimate should contain pricing from the approved pricing database.
 - If a bid is required, participating contractors must document the reason(s) the subcontractor bid was required.
 - Subcontractor bids must be itemized and detailed.
 - Subcontractor bids must be written on the subcontractor's letterhead and attached to the estimate so it will be uploaded in XactAnalysis under the "Documents" tab.
 - Subcontractor bids should be set to tax exempt when bid already includes tax.
 - Subcontractor bids should be set to non O&P as applicable.
 - Subcontractor bids must use the correct Category code and the Selector code BIDITM.
- Measurements
 - Accurate measurements to the nearest inch.
 - When EagleView/Aerial Measurement Services (AMS) is not available, measure and document all roofing and applicable measurements in the estimate using the Xactimate Sketch function.
- Sketch
 - Roofing
 - Refer to the Roofing and EagleView/AMS section for additional details regarding Roof Sketch and the use of EagleView/AMS.
 - When EagleView/AMS is not available and if wind and/or hail damage to the roof surface is noted, the entire roof should be measured and documented using the Sketch function within Xactimate (or provide explanation for not using within XactAnalysis Notes) when roofing materials (e.g. shingles) are estimated for repair or replacement.
 - Include descriptive labels for areas/items or features.
 - Must indicate the damaged slopes and location of damages.
 - Individual slopes of a roof should be set as subgroups of the main roof area.
 - Should include roof annotations.
 - Should show roof penetrations and appurtenances, damaged or not, (vents, pipe jacks).

- Test squares should be indicated on the Xactimate roof Sketch.
- Additional notes should be included as necessary.
- Exterior
 - Sketch should be used when replacement of one or more exterior elevations on any damaged building is estimated.
 - Measurements of all exterior elevations is needed when replacement of one or more exterior elevations on any damaged building is estimated
 - Dimensioning of exterior elevations can be an alternative for Sketch in rare instances.
- EagleView/AMS
 - EagleView Roof Report
 - EagleView Roof Report should be used if damage to the roof surface is noted. Exceptions must be explained.
 - EagleView is currently the only approved aerial measurement vendor for Roofing Services Program assignments.
 - If AMS is used, the report request/order will be done only through the Xactimate estimate.
 - The report may be ordered before the inspection to aid in the measurements of the roof system.
 - Verify that the EagleView/AMS report provided is for the correct property
 - Claims Ready Report is approved for use and requires no additional verification unless inconsistencies are noted.
 - ◆ If the visual observations indicate inconsistencies with respect to the accuracy of measurements contained in the EagleView/AMS report, then measure the pitch and eave length of the predominate slope and compare these measurements to the EagleView/AMS report.
 - ◆ If the measurements do not agree with the measurements provided in the EagleView/AMS report, the Participating Contractor should proceed with manually measuring the entire roof.
 - Adjuster Assisted 2 Dimensional (AA2D) Reports require verification of the pitch of each slope and eave length of the predominate slope.
 - The link provided at the bottom of the AA2D Report can then be used to generate an updated AA2D Report.
 - Roof extensions and overbuilds (sections of a roof that are framed and finished over an existing plane of the roof) should be designated as subgroups of the main roof.
 - EagleView Exterior Wall Report
 - The exterior wall report should not be requested or used on Roofing Services Program assignments.
- Quantities, Variables/Calculations, Waste
 - 0/1 quantities
 - -0- and -1- Square Feet/Lineal Feet (SF/LF) or -0- Each (EA) items identified, reviewed and corrected as needed.
 - Variables/Calculations
 - Consistent with scope and photos.
 - Common error is use of P (roof perimeter – rakes and eaves) for gutter on gable roof eaves.
 - Waste

- Waste should not be added to Xactimate price list items with the exception of applicable roofing items as noted in the Roofing section.
- Photographs
 - All digital photos should be attached to the estimate.
 - Photos should not be separately uploaded in XactAnalysis.
 - Photographs should be labeled according to the roof, slope, elevation, structure/building or area.
 - Sufficient photo documentation should illustrate damages or lack of damages associated with the loss and support the entire scope.
 - Roof photo requirements include:
 - Risk photo reflecting any risks surrounding the inspection process.
 - Overview photos of entire slopes which depict the number and types of vents and other protrusions and roof accessories/appurtenances on the roof surface (e.g., vents, flashing, gutters, skylights, valleys, solar panels).
 - Overview and close up photos of every test square when applicable.
 - Close-up photos clearly depicting damage or lack of damage.
 - Close-up photos to document and depict the type of roof materials and condition of the roof.
 - Roofing underlayment such as felt or self-adhered waterproof membrane, (commonly referred to as ice and water shield).
 - The presence or absence of drip edge and/or gutter apron.
 - The presence or absence of valley material if applicable.
 - Multiple layers of material, (i.e. multiple layers of roofing or siding materials).
 - Photo of source/cause of loss when applicable.
 - Denoting the slope of the roof and of the pitch gauge where EagleView isn't used for each slope.
 - Photos of roof or elevation damage should include the labels and directional identifiers (e.g. South, NW, SW).
- Missing Walls/Openings
 - "Openings" and missing walls should be drawn/included on the Sketch.
 - Deduct openings larger than 20 SF – explain deviations.
 - Manual opening deductions/calculations must be explained.
- Mold/Asbestos/Lead/Contaminants
 - Inform the claim handler immediately when mold/asbestos/lead or other contaminants are discovered or involved in the claim.
 - Do not include mold/asbestos/lead/contaminant abatements or biohazards issues unless first discussed with the claim handler.
- Cleaning (CLN)
 - CLN FINALR
 - Per Xactimate, CLN FINALR intended only for final cleaning of a complete home and generally associated with a complete gut or new construction.
 - Cleaning of the workspace by each trade is part of labor supporting event under the R/S/R labor efficiency.
 - CLN LAB/GEN LAB
 - Not a substitute for CLN FINALR.

- Cleaning of the workspace by each trade is part of labor supporting event under the R/S/R labor efficiency.
- Demo and Debris Removal (DMO)
 - Use partial pick-up truck load (e.g., .5 for 1/2 load or .25 for 1/4 load) when applicable.
 - Use dump truck or small dumpster vs estimating multiple pickup truck loads.
 - Do not include additional amount to protect driveways or surfaces with plywood for dumpster placement.
 - Consider salvage value of aluminum/steel/copper products as a potential offset for debris removal costs.
- Heavy Equipment (EQU)
 - EQU items should be consistent with scope and Xactimate Selector codes in the estimate. Include photos and explanation for all EQU items.
 - In addition, XactAnalysis Notes should describe any and all larger equipment that may be needed or required on the work site for extended periods of time.
- Independent Testing & Evaluation Laboratory (ITEL)
 - ITEL is not contracted for and should not be utilized for roofing or siding sample analysis on Roofing Services Program assignments
 - Roofing or siding samples submitted to ITEL on behalf of State Farm will not be processed by ITEL.
- Labor (LAB)
 - Labor Entries
 - Hourly Charges should only be used in extenuating circumstances.
 - Should only be estimated if specific line item entry for that operation does not exist.
 - A line item note is required to explain any LAB items.
 - LAB SUPERR/LAB SUPERC
 - Generally LAB SUPERR is not needed or applicable for most residential roofing jobs and is not automatic for commercial roofing jobs. Thorough explanation is required if estimated.
 - LAB SUPERR is not applicable when a working crew leader will be onsite.
 - If LAB SUPERR is included in the estimate, must also explain:
 - ◆ Size and complexity circumstances of the project that necessitate a project management (PM).
 - ◆ What specific project management is needed and for what period of time
 - ◆ What specifically is the PM going to be doing that others already on the job site cannot.
- Matching/Undamaged Exterior Building Materials
 - Consult the claim handler to resolve any issues surrounding matching and un-matching material or with products where there is no availability or where availability is limited.
- Roofing (RFG)
 - General Roofing Items
 - Do not include additional amount for the following:
 - ◆ Magnetic sweep of the perimeter of the home.
 - ◆ Fall protection for trades which already include fall protection as a tool

- of the trade.
- ◆ Masking landscaping or protection (e.g., plywood) of paved surfaces for dumpster placement.
- ◆ Placement or removal of toe boards or roof anchors.
- Removal
 - Use RFG ARMV* codes to estimate removal of roofing materials vs RFG “-” activity.
 - Use RFG ADDRMV code to estimate removal of multiple layers of roofing materials vs RFG “-” activity.
 - Refer to Xactimate codes where removal and separate dumpsters is being estimated.
- Split Coding
 - When estimating replacement of a roof, “split code” the remove and replace activity. (“-” and “+” activity codes for remove and replace instead of “&”).
 - Removal quantity should be estimated without waste, replacement quantity estimated including waste.
- Felt and IWS
 - When estimating roofing and felt replacement, roof materials and felt replacement should be estimated as an applicable bundled item of the specific roofing material code (e.g., RFG 300).
 - Do not estimate roofing material and felt as separate items when Self-adhered Waterproof Membrane (aka ice and water shield (IWS)) is being estimated (do not deduct square footage of IWS from felt).
- Roofing Waste
 - Do not use “Auto Calculate” when calculating roofing waste in the Item Property Editor.
 - Starter row material replacement may be estimated separately when the ridge or starter row is a different material than the roof (for example, tile ridge cap on a composition shingle roof) or the ridge is the only part of the roof that is damaged.
 - If estimating hip/ridge cap and/or starter row as separate items, adjust the waste percentage used in calculating the roofing quantity.
 - If waste is included in the Xactimate unit price, use the actual square footage of the area being replaced without rounding to the nearest bundle or square.
 - If waste is not included and when estimating the replacement of a single slope or an entire roof, use the following waste calculation:
 - ◆ Flat roof Use 5%
 - ◆ Gable roof Use 10%
 - ◆ Hip roof Use 15%
- Steep/High (2 story) Charges
 - Steep/High (2 story) charges are applied on a slope-by-slope basis.
 - Use RFG STEEP* when greater than 7/12 slope.
 - Use RFG HIGH* when the roof or applicable slope of the roof is two stories or greater above ground when measured at the eave of the applicable slope.
 - Use RFG SHSTP* for sheathing when roof/framing is estimated and slope is 7/12 or greater.
 - Additional charges for steep pitch or high charges should be applied

- separately to both the remove and replace quantities.
- Do not include additional amount for fall protection (fall protection is included in the RFG STEEP and RFG HIGH charges.)
- Accessibility
 - Do not include charges for material delivery or loading materials on the roof.
 - Any additional labor charge to hand carry materials must be documented photographically and explained in XactAnalysis Notes.
- Roof Openings
 - Address large openings, such as skylights, in the estimate following the guidelines for Missing Walls/Openings.
- Roof Vents
 - Estimating to replace or detach/reset roof vents solely because the roof is being replaced is generally not necessary.
 - If estimating to remove and replace composition shingles on an entire roof or slope containing vents (turtle, ridge, or turbine) that are also being replaced, do not separately estimate the removal of these types of existing roof vents.
- Drip Edge and Flashing
 - When estimating to remove/replace roofing, replacing drip edge and/or flashing solely because the roof is being replaced is generally not necessary. Do not separately estimate the removal of drip edge/flashing.
 - Exceptions must be documented photographically and explained in XactAnalysis Notes.
- Skylights
 - Examine and photographically document skylight and skylight flashing damage.
 - It is generally not necessary to detach/reset or replace undamaged units.
- Satellite Dishes
 - Document with photos how the satellite dish is attached to the roof if the estimate will include detaching and resetting the satellite dish.
 - Use only Xactimate code RFG DISHRS if estimating to detach and reset.
 - If system is not operating after reset, satellite dish provider can be contacted by customer to recalibrate. Dish providers will commonly recalibrate (if needed) at no charge.
 - ◆ Policyholder can provide dish provider detailed invoice to State Farm for any recalibration charges associated with this item.
- Photovoltaic Cells
 - Contact the claim handler for claims or damages involving roofing products around, beneath, or incorporated with photovoltaic cells.
- Solar Water Heater and Solar Panels
 - Repair or replacement of shingles around or beneath solar water heaters or solar panels mounted on a roof should be addressed on a case-by-case basis.
 - The location of the solar panels should be documented on the Xactimate Sketch.
 - The types of materials used (if known), and the extent of damage

- should be documented.
- Generally, there should be room to work under most water heaters or panels
- Estimate to detach a leg only when necessary. (Labor hours)
- In some situations, the complete removal of the solar water heater or solar panel may be needed to complete the roof repair/replacement.
- Sub bids (original installer/certified installer and sub bid) must be provided.
- Participating contractors should notify the claim handler in situations where a specialty contractor may be necessary.
- Swamp Coolers
 - Refer to Solar Water Heater and Solar Panels
 - Commonly, there should be room to work under the swamp cooler stand or legs
 - Estimate to detach a leg only when necessary. (Labor hours)
 - If sitting on skids, estimate detach and reset and document photographically and explain in XactAnalysis Notes.
- Antennas
 - It is generally not necessary to detach/reset units to complete most roof repairs or replacements.
 - All issues regarding estimating to detach and reset roof mounted antennas must be documented photographically and explained in XactAnalysis Notes.
- Valleys
 - Document the presence and type of all valley materials.
- Self-Adhered Waterproof Membrane (commonly known as Ice and Water Shield - IWS)
 - Most manufacturers and building codes permit single layers of IWS to be overlaid.
 - Multiple layers of IWS must be photographically documented.
 - If multiple layers of IWS are present, replacement of the underlying sheathing may be warranted.
- Gable Cornice Returns and Gable Cornice Strips
 - In most cases, gable cornice returns should be estimated for replacement, when they are damaged or when adjacent slopes of the roof are also estimated for replacement.
 - Gable cornice strips should be estimated for replacement when damage to the gable cornice strips warrants replacement.
 - In situations where gable cornice returns and gable cornice strips exist in conjunction with the roof slope being estimated, estimate to remove and replace the roof materials for the gable cornice returns (RFG GCR*) and gable cornice strips (RFG GCS*) separately.
 - Xactimate price assemblies for RFG GCR* (EA) and RFG GCS* (LF) allow for the labor and materials to remove and replace these as separate operations from the roof slope.
 - In circumstances where the square footage of the gable cornice returns and/or gable cornice strips has been included in the roofing material SF/SQ quantity (including times where they have been sketched or included with an EagleView/AMS report), adjust the roofing quantity accordingly and then estimate for the necessary gable cornice returns

on an EA or LF basis separately as applicable.

- Do not add to the roofing SF quantity or make adjustments to the roofing waste percentage in an attempt to estimate for gable cornice returns and/or gable cornice strips.
- Test Squares
 - Should be used when inspecting all types of roof surfaces to evaluate damage resulting only from hail.
 - Should be marked with a chalk/lumber crayon on a 100 square foot (usually a 10' x 10' area) sample area (or test square) that is representative of the damage or lack of damage that may be present on that slope.
 - Mark and count the number of damaged shingles in the test square, and not the individual tabs or impacts/hits in a test square.
 - Write and photograph the number of damaged shingles within the test square.
 - On flat roof surfaces, mark and count a representative sample of the damage found within the sample area.
 - Complete test squares on an appropriate number of slopes to evaluate the damage to the entire roof.
 - In cases where the slopes have similar damage, complete a test square for each direction.
 - In cases where the damage varies or directional test squares are not indicative of the overall roof, complete additional test squares where needed.
 - Test square guidelines do not apply to wind damage. Instead, consider the extent and location of the wind damage, along with all roofing guidelines, in determining whether repair or replacement of the slope is warranted.
- Repair versus Replace
 - In all cases and for all types of roof surfaces consider and document factors such as the age and condition of the existing roofing, type of roofing, when determining whether to estimate to repair or replace a slope.
 - When determining whether a roof or slope should be repaired or replaced, compare the cost to repair actual damage caused by the specific event to the cost to remove and replace the area damaged by the event.
 - For composition roofs, the cost to repair is compared to the cost to removed and replace a one-story, walk-on pitch roof.
 - For other shingle/shake roofs, the cost to repair is compared to the cost to remove and replace the shingles/shakes of a one-story, walk-on pitch roof.
 - When the cost to repair actual damage to a composition roof or slope approaches or exceeds 50% of the cost to remove and replace the damaged area, determine whether the slope should be replaced or repaired.

- The same applies to other shingle/shake roof surfaces which are not composition, when the cost to repair the roof approaches or exceeds 80% of the cost to remove and replace the slope.
- Damage is determined by the number of damaged shingles, not individual tabs in a test square.
- This analysis should be completed on a slope by slope basis.
- Undamaged Slopes
 - Consult with the claim handler regarding estimating replacement of undamaged slopes.
- Repairs of Badly Deteriorated Slopes
 - Consult with the claim handler regarding estimating repairs of badly deteriorated roofs/slopes.
 - Consult with the claim handler regarding cases where substantial repair or replacement is necessary due to any of the following:
 - ◆ Composition (asphalt, fiberglass) roof
 - ▲ Granular loss
 - ▲ Unsealed shingles.
 - ▲ Footfall - cases due solely to footfall
 - ▲ Heat blisters
 - In the absence of any other evidence of direct damage from hail, broken heat blisters alone are not considered evidence of covered damage.
 - ◆ Tile Roofs
 - ▲ Loose tiles
- Overlays
 - Overlays are not to be estimated.
 - When estimating replacement of the roof or a portion of the roof, tear-off of all roofing layers should be estimated on the roof or slope replacement.
 - If multiple layers of roofing are present, all roofing layers should be estimated for removal.
- Composition Roofing Installed Over Wood Shake/Shingle Decking Surface.
 - When there is damage to a composition over wood/shake shingle decking surface which can be repaired, estimate to repair the damaged shingles.
 - Consult with the claim handler regarding whether or not the wood/shake shingle surface currently serving as the decking for composition shingles should be included as part of the repair.
- Roof Decking
 - Note wind or hail damage to the roof decking surface when the size and impact of the hailstone damages the decking or when wind causes all or a portion of the decking to be removed or unattached from the building structure.
 - Consult with the claim handler regarding wear, tear, rot or deterioration of a decking surface or where building code issues may require replacement of undamaged decking.
 - When there is damage to a composition over wood shake/shingle decking surface which requires replacement of the roof:
 - ◆ Estimate for the removal of both the composition shingles and

wood/shake shingle decking surface.

- ◆ Estimate replacement of wood sheet decking and one layer of composition shingles.
- Roofing Locator Service (RLS) and Siding Locator Service (SLS)
 - The State Farm RLS and SLS are designed to assist by providing a resource for identifying siding and roofing products.
 - This is the only approved service for roofing and siding material identification.
 - Use of this service is based upon workflows provided by State Farm and is required when applicable.
- Siding (SDG)
 - Do not include corner posts and j-trim when estimating vinyl siding replacement.
 - Estimate additional siding labor, SDG LAB, for scaffolding only when estimating siding areas 20' above ground or higher.
 - Replacement of siding is commonly accomplished without the need to detach and reset other items (e.g., light fixtures, exterior outlets, dryer vent covers, water faucets) which have been mounted with surface mounting blocks or other mounting plates.
 - Replacement of siding is commonly accomplished without the need to detach and reset electrical meter bases, service/meter masts or electrical service boxes. All issues regarding the need to detach and reset these items must be documented photographically and explained in XactAnalysis Notes.
 - Satellite Dishes – refer to Roofing – Satellite Dishes
 - All issues regarding matching must be referred to the claim handler.
- Soffit, Fascia, and Gutters (SFG)
 - Document all damage to soffit, fascia, gutters and downspouts and related items.
 - Document the size and product type of all soffit, fascia, gutters and downspout replacements.
- Subrogation
 - Immediately consult the claim handler regarding any potential subrogation issues or any potential defective product(s) and/or any potential defective or faulty workmanship that may have caused or contributed to the loss.
 - The participating contractor should ensure that the potential defective product(s) are preserved and not discarded unless directed by the claim handler.
- Temporary Repairs (TMP)
 - Immediately contact the claim handler in situations where temporary repairs (e.g., board-up/tarping) of the roof or a portion of the roof are necessary to protect the premises to prevent further damage.
 - The claim handler will discuss options with the policyholder and the policyholder will be responsible for arranging temporary board-up/tarping services and payment with the contractor.
 - Temporary repair services needed or completed should not be included in the estimate.
- Use of Experts/Engineers
 - Immediately contact the claim handler if it is determined any additional services for engineering, scientific, or other specialized technical or industry experts of any type are or may be necessary.

EXHIBIT D

DRAFT ONLY

Authorization to Include Additional Payee
(To Be Signed by State Farm policyholder)

Insured _____ Claim Number _____

To: **The state specific State Farm Company as required**

I have requested the use of a SFPSP ROOFING NETWORK SERVICE PROVIDER's Participating Contractor to perform the repair services needed for property damages as listed on my repair estimate for the claim number referenced above. I authorize by the execution of this Authorization to Include Additional Payee, the inclusion of the SFPSP ROOFING NETWORK SERVICE PROVIDER's Participating Contractor's business name listed below who I have voluntarily engaged to perform the repair services covered by my insurance policy as listed on the repair estimate for the claim number referenced above as a result of the loss that occurred on my insured property.

I acknowledge I have received the repair estimate from State Farm in advance of signing this form.

I understand that the Additional Payee is an independent contractor hired by me and not by **The state specific State Farm Company as required**, to perform the repair services under the claim number referenced above.

I understand it is my responsibility to pay the SFPSP ROOFING NETWORK SERVICE PROVIDER's Participating Contractor for any repairs, or additional improvements made at my direction, that are not covered under my policy and that are not part of the repair estimate for the claim number referenced above.

Additional Payee (print business name)

Date

Insured Signature(s)

This translation from English is for your convenience and is information only. In the event of any difference in interpretation, the English language version controls.