

THE HARTFORD 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 The Hartford at 1-888-393-7856.

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	24 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	24 hours from request
Any delays or exceptions must be noted in the file. In the event of a CAT, you will be notified if any time frames are relaxed.		

TARPING/BOARD UP/ TREE AND DEBRIS REMOVAL SERVICE STANDARDS		TIME FRAME
1	Initial Contact with Customer	30 minutes from receipt of job
2	Job Start	24 hours from receipt of job
3	Job Complete	24 hours from job start
4	Estimate, photos and all documentation returned to Xactanalysis	48 hours after job completion
5	Submit requested revisions or additional support to estimate/documentation	24 hours from request
Any delays or exceptions must be noted in the file. In the event of a CAT, you will be notified if any time frames are relaxed.		

ROOFING/SIDING/GUTTER SERVICE STANDARDS		TIME FRAME
1	Initial Contact with Customer	3 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	15 days after client approval
6	Job Complete	30 days after job start
Any delays or exceptions must be noted in the file		

GENERAL RESTORATION/RECONSTRUCTION SERVICE STANDARDS		TIME FRAME
1	Initial Contact with Customer	3 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	15 days after client approval
6	Job Complete	30 days after job start
Any delays or exceptions must be noted in the file		

REQUIRED DOCUMENTS IN ADDITION TO THE ESTIMATE		TIME FRAME
1	24 HOUR REPORT - include brief description of the loss and upload with inspection photos	24 hours from inspection
2	LABELED PHOTOS OF INITIAL INSPECTION/WORK IN PROGRESS - exterior of property, room overviews, affected areas, continuous areas, closeups of damages, debris removed, equipment in place, moisture readings, contents, specialty items, roof layers, pitch gauge for steep, etc. Photos must have detailed labels/descriptions.	24 hours from inspection
3	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 SubContractor 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.

MANDATORY SERVICE APPROVALS

1	Emergency Service: Contact adjuster/examiner if cost will exceed \$1,500. Must provide estimated cost, reason for extended drying time/elevated 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	Specialty Equipment (water mitigation): Contact adjuster/examiner immediately if specialty equipment such as thermal imaging, thermal heating systems, desiccant dehumidifiers, injection dry systems, rescue mats, fogging machines, etc. are required on a job and secure permission before retaining such services. Document approval in Xactanalysis notes before continuing with services. Approval note in the file must include reason specialty equipment is needed, date, time and adjuster name that provided approval.
3	Third party services such as IH/Environmental testing: Contact adjuster/examiner immediately if additional services are required on a job and secure permission before retaining such services. Document approval in Xactanalysis notes before continuing with services. Approval note in the file must include date, time and adjuster name that provided approval.
4	Subrogation Protocol: Contractor must identify, document, photograph and contact adjuster if the prospect of subrogation exists. Provider must inform the insured to retain the part or item in question for pickup by a client representative and document file accordingly.
5	Reconstruction/General Restoration estimate. Contact adjuster/examiner to obtain approval before writing a repair estimate if you did not receive a repair assignment. You also must obtain adjuster/examiner approval prior of your estimate prior to sharing it with the insured or beginning any repair work. Approval note in the file must include date, time and adjuster name that provided approval.
6	Time and Material: Must receive approval from adjuster to provide T&M estimate. Approval note in the file must include date, time and adjuster name that provided approval.
7	Contents Losses. Notify adjuster and obtain/document approval if any contents cleaning or contents packout is needed. Approval note in the file must include date, time and adjuster name that provided approval.
8	Demolition. Contractor must not demolish or remove any cabinets, wood/tile/stone flooring, shower/tub enclosures, or any other similar material until receiving approval from the adjuster. An inspection by the adjuster may be required prior to giving any approval. Approval note in the file must include date, time and adjuster name that provided approval.
9	Coverage Concerns/Mold Protocol. If mold/rot is found, or if there are any coverage concerns (i.e. flood, ongoing issue, etc.) Contractor must contain the area and contact adjuster for further direction. Do not set any air movers and do not proceed with services until you have received and documented approval from adjuster.
10	Travel Expenses. Contractor must inform Insurance Company of any mileage or travel expenses that will be incurred to service a loss. Insurance Company must pre-approve any such travel expenses and written approval must be noted in the file. Insurance Company will not be responsible for any unapproved travel expenses. Approval note in the file must include date, time and adjuster name that provided approval.
<p>All adjuster approvals must be documented in Xactanalysis notes. Approval note in the file must include date, time and adjuster name that provided approval. Failure to obtain required approvals AND document in the file may result in removal of applicable line items from the estimate.</p>	

SPECIAL REQUIREMENTS

1	All direct referrals for this client must be reported to Sedgwick Repair Solutions, regardless of the source of the referral.
2	Contractor must update the Workflow status in Xactanalysis at each stage of the process.
3	<p>ITEL Lab Report is required for:</p> <ul style="list-style-type: none"> •All carpet, laminate and vinyl losses involving 108 square feet or more in material •When estimating high/premium grade flooring regardless of square footage •Aluminum or vinyl siding due to matching, availability or quality concerns •Roofing shingle due to matching, availability or quality concerns <p>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.</p>
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.
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

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	Refer to the attached client guidelines for more information.

All estimates and supporting documentation will be reviewed by Sedgwick Repair Solutions. Any deviations from program requirements should be discussed and approved by the adjuster, and well documented in the file. All deviations are subject to approval by Sedgwick Repair Solutions and the client. Sedgwick Repair Solutions reserves the right to modify your estimate (collaborate) in order to comply with these requirements, in order to uphold our contractual agreements with the client. Failure to adequately document a file and/or comply with requests for revisions or additional documentation may result in temporary suspension or removal from this program.

OVERHEAD AND PROFIT

		O&P	NON-O&P
1	Water Mitigation/Emergency Service		X
2	Mold Remediation		X
3	Structural cleaning		X
4	Contents cleaning		X
5	Contents Pack Out and Pack Back		X
6	General Restoration/Reconstruction (if justified)	case by case	
7	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. Single trade repairs (such as roofing only or flooring and trim only) do not qualify for O&P.

Sub Contracted Work: Contractor must have a GC license and the subcontracted work must include coordination, supervision and warranty. An itemized sub-bid must be included with the estimate. Simply initiating a phone call (e.g.: scheduling testing) does not qualify for O&P.

PAYMENT PROTOCOL

1	Direct payment to Sedgwick Repair Solutions may be made if all required documents are uploaded. SRS will in turn pay the Contractor.
2	If Sedgwick Repair Solutions is not paid, the insured will be paid and Contractor must collect payment from the insured, as well as any applicable deductible. If applicable, Mortgage Company may also be included on the check.
3	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.



The Hartford Contractor Estimating Guidelines

Version 4

I. Opening Statement & Damage Narrative

Opening Statement – An opening statement must be provided on all estimates that include roofing. This information should be provided in the notes section of Xactanalysis® as well as the opening statement of the estimate. Narrative must include the approximate age of roof. Also be sure to note any maintenance or wear & tear conditions observed.

Damage Narrative - A damage narrative must be provided on all estimates. This information should be provided in the notes section of Xactanalysis® as well as the opening statement of the estimate. The narrative needs to summarize the results of the site inspection which should include cause of the loss, affected areas and resulting damages. Roofing scopes must include the approximate age of roof. Also be sure to note any maintenance or wear & tear conditions observed on the roofs.

II. Overhead and Profit

Overhead & profit up to a combination of 20% (except where local market rates differ) will be considered when it is necessary to utilize the services of a General Contractor for the coordination of multiple skilled trades working on the same project. The General Contractor must have extensive involvement in coordinating and scheduling the daily operations and general supervision as well as oversight of the project. The General contractor will be required to provide supporting documentation that justifies the need for a General Contractor.

The following are examples in which the level of coordination or services that would not warrant overhead & profit:

- o Simply contacting sub-contractors to schedule repairs or obtain quote(s)
- o If an assignment is set up as a Roofing data set, O&P is not warranted on the roofing work. Any additional repairs in the estimate would be considered, however they are subject to the O&P requirements listed above.
- o Mitigation (i.e. water extraction, drying, dehumidification equipment)
- o Emergency services (i.e. tarp, temp roof repairs, board-up)
- o Tree/Debris removal
- o Single skilled trade repairs
- o Contents cleaning
- o Textile restoration
- o Licensing and permit fees
- o Flooring only scopes that also include repair/replacement and painting/staining of base trim



Cumulative overhead & profit is not permitted.

III. Contractor Response Expectations

- Contact Insured within **twenty-four (24) hours** of assignment notification and not beyond the same business day if assignment is made prior to 2 p.m. local time.
- Perform Site Inspection within **forty-eight (48) hours** of assignment notification.
- Upload completed Estimate and Supporting Documentation within **six (6) days** of assignment notification.
- Contractor will return all policyholder phone calls by the next business day.
- Exceptions to the above are to be noted in Xactanalysis® by the Contractor.

IV. Supporting Documentation – Photo/videos

- Digital photo/videos are required for all assignments and must be uploaded to Xactanalysis®. Photo/videos must be labeled according to the room or area and should illustrate damages associated with the loss.
- Photo/video requirements:
 - One Front of Building.
 - One for Each Area of Damage Visually Depicting all Damages described in Estimate.
 - Both pre-mitigation and post-mitigation photo/videos of each affected room (if mitigation was performed by the contractor)
 - Roofing Losses: Photo/videos of roof damage should be taken from the subject roof. Estimates written for hail damage must include digital photo/videos of an outlined 10' by 10' test square with all hail hits circled in chalk. When circling hail hits only one hail hit per shingle should be circled not all hail hits within a shingle. This will provide the true number of hail impacted shingles per test square. Photo/videos of hail hits should give an overall roof field view, intermediate shots, close up shots, and must be taken for all slopes requiring repair/replacement. Photo/videos should be labeled to indicate the slope that they represent. If photo/videos are not able to be taken from the subject roof due to a steep slope, photo/videos from a ladder at the roof's edge must be taken. Insufficient photo/videos will result in a request to return to the site for additional photo/videos.
 - Job Completion Photo/videos: Once work has been completed, the contractor must upload digital photo/videos for all affected areas providing documentation of work completion along with any material upgrades provided. Photo/videos should be clearly labeled according to the room or area and contain a brief description of the repairs completed. Photo/videos involving material upgrades should include a brief description of the original material, replacement material, and reason for the material change.
 - All emergency photo/videos should be uploaded in the MITIGATION ASSIGNMENT only. Any additional photo/videos should be uploaded in to the MRP ASSIGNMENT. Photo/videos should not be duplicated unless required.

Hartford Expectations:

Sufficient photo/video documentation is critical in ensuring there are no delays in the review process and should be provided to fully support the entire scope of repairs or replacement being estimated. Insufficient photo/video documentation will result in a request to return to the site for additional photo/video.



1. The order of the photo/videos uploaded should match the order of the estimate. For example, if the first grouping/room in the estimate is the living room the first photo/videos should be of the living room.
2. Properly labeled photo/videos are photo/videos that clearly annotate the room and the damages being shown.
3. Photo/videos of roof damage should include the labels and identifiers described above in “Roofing Losses”. Without this information confirmation of the extent of the damages cannot be made and will result in delaying completion of the review process and client approval of the estimate.
4. Upload as many photo/videos as necessary to support the scope of repairs.
5. Contractor should be prepared to return to the site if insufficient photo/videos are provided.
6. Floors that are continuous beneath base cabinets, vanities, built-ins etc. should be supported with photo/videos.
7. Photo/videos of a straight edge placed on wood flooring to show cupping should be provided to confirm extent of damages to flooring.
8. Photo/videos of multiple layers of material should be supported with photo/videos, i.e. multiple layers of flooring, shingles, etc.

V. Supporting Documentation – Diagrams

Diagrams are required for:

- All structural losses
- The estimate must include the measurements of a room, damaged area, or building component being repaired or replaced.
- Dimensioning of exterior elevations can be an alternative for sketch.
- All roofing losses (unless third party roof report has been uploaded)
- Roof diagrams/sketches must indicate the damaged slopes.
- All floor covering replacements.
- All exterior elevations that are to receive repairs on any damaged building
- Replacement of one or more exterior elevations on any damaged building.
- All fence repair or replacement (dimensions of fence must be noted).
- All deck repairs or replacement

Hartford Expectations:

Sketches are key supporting documentation that confirm the accuracy of line item quantities and properly document location(s) of damages. Sketches should be accurate and should be inclusive of descriptive information that would allow quick reference to groupings in the estimate as well as photo/videos. The following expectations are noted to help with accuracy of the estimate as well as proper notation of the sketch.

1. Sketches must be accurate to the nearest inch in relation to the measurements gathered.
2. Individual slopes should be set as subgroups of the main roof all roof sketches should include roof annotations.
3. All openings (doors, windows, missing walls) must be included in the sketch.
4. Cabinetry, tub/shower areas, etc., must be included in the sketch as reference areas
5. Multiple ceilings heights, offsets, etc. must be represented on the sketch
6. All sketches for fence repairs or replacement must include the height of the fence as well as an indication of which section(s) is damaged.



7. Sketches/diagrams must be included in the Xactimate® estimate

VI. Estimate Header/Cover Page

The estimate cover page must include:

1. Contractor header including TIN
2. Estimator name and phone number (adjuster's contact information should not be used as estimator's)

VII. Supporting Documentation – Subcontractor Bids

The estimate should contain pricing from the pricing database, however in the rare event that a line item cannot be found in the database, a subcontractor quote will be considered and ultimately require approval by the adjuster. Opinions on the adequacy of Xactimate® unit cost pricing are not valid reasons to utilize subcontractor bids. 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.

Hartford Expectations:

In order to avoid any delays in the estimate review and client approval process, assignments requiring subcontractor bids should be identified as early in the process as possible and made known to Sedgwick Repair Solutions and The Hartford adjuster. The following expectations will assist in proper documentation and notification of the subtrade quote which are common delays in the review process.

- Lump sum subcontractor bids will not be accepted. Items in the bid must be quantified and broken out explaining what is required.
- Subcontractor bids must be submitted on the subcontractor's company letterhead.
- Specialty Items (i.e. Items that cannot be properly estimated using Xactimate) require two subcontractor bids to be obtained and uploaded. The competitive quotes must reflect the same scope of repairs. If the most competitive bid is not being used, a detailed explanation must be provided.
- Overhead & profit and tax should not be duplicated between the subcontractor bid and the Xactimate® estimate.
- All subcontractor bids must be uploaded to the documents section of XactAnalysis® at the time of estimate upload.
- Notify the handling adjuster of the need for a subtrade quote as early as possible to prevent any delays in the review process.
- Subcontractor bid items added to the estimate must use the correct category code as well as the selector code BIDITM.
- All communication with the adjuster regarding subtrade quotes should be documented in Xactanalysis® notes.
- Quote should be itemized, including labor hours and material cost breakdown.



- The Contractor should determine the need for a subtrade quote as early in the process as possible to prevent any delays while waiting for a copy to be provided.

IIX. Supporting Documentation – File Notes

Any time contact has been made regarding a claim file, documentation of the conversation must be noted in either Xactanalysis® Notes or the Activity Report. All documentation needs to be specific and detailed; templates should not be used. Proper documentation will include:

- 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).
- A summary of discussion and any commitments by contractor or policyholder.

Hartford Expectations:

The following expectations have been included to ensure critical information is captured in Xactanalysis® for all parties to reference as well to assist in expeditious responses to inquiries both of which are paramount to high performance of the program. Keep in mind that failing to respond to requests from Sedgwick Repair Solutions staff within a reasonable amount of time is the most frequent cause for delaying assignment completion.

1. Contractor should designate a single point of contact within their office to ensure notes are addressed timely and forwarded to the correct staff.
2. Contractor should expect Sedgwick Repair Solutions staff to request same day turnaround on addressing revision requests or other items specific to the assignment.
3. When adding notes to Xactanalysis® intended for Sedgwick Repair Solutions staff or client adjusters an email should be sent through the system to ensure immediate notification of the communication.
4. 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.

IX. Estimate Review Specifications

- **Minimum Charges**
 - 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.
 - If a labor minimum has been manually entered, there can be no other labor line items of the same trade in the estimate. Manually entered labor minimums must have an F9 note explaining the work being performed.
 - If a repair minimum (labor & material minimum) has been manually entered, there can be no other line items of the same trade in the estimate. Manually entered repair minimums must have an F9 note explaining the work being performed.
 - Multiple minimum charges of the same trade are not permitted.



- A labor minimum must be removed when it is being triggered by work that will be completed by another trade onsite
- **Appropriate Pricing:** Any variance in the price from the prevailing Xactimate® price list should be documented to support the pricing difference with approval by the handling adjuster. The sales tax rate should be based on the loss location zip code.
- **Accurate Quantity of Materials:** The estimate should include the quantity of material to facilitate repairs taking into account waste factors, deductions for openings, and other deductions.

Material quantities are not permitted to be rounded to the next box, SQ, piece, etc. The material quantity should be the exact quantity resulting from accurate measurements of the affected areas. Consideration should be taken in that the estimating program already automatically factors waste into most line items with the exception of carpet, vinyl sheet goods and roofing shingles.

Waste factors should not be applied on removal or demolition quantities.

- **Travel Charges:** Travel charges within the service provider's agreed upon service area is not permitted. Travel charges outside of the service provider's agreed upon service area must be approved by the handling adjuster and documented in XactAnalysis® notes. Charges should be limited to only the mileage and time spent traveling outside of the agreed upon service area.
- **Specialty Items/Unique Repairs:** Specialty items or unique repair or replacement items should be documented as to the cost of materials and labor hours/labor rate to complete the repair/replacement and include any estimate or invoices to support the items estimated.
- **Masking:** Masking of undamaged areas to protect during demolition, painting, etc. is permitted on a case by case basis when it would be unreasonable to expect that this service would be included in the day to day job of the trade as a cost of doing business. Most trades protect areas while performing services without an itemized charge but do include these charges whenever the scope exceeds what would be considered reasonable. In the event masking is needed, detailed photo/videos of the damages and area must be provided. In addition, provide a detailed description of the services provided and reasons why these charges would not be considered in the cost of providing the service. Please see the below expectations when estimating masking.
 - For interior repairs, masking undamaged areas is permitted when tearing out ceilings and completing work which involves spray applications (e.g., sprays applied to popcorn or knock down type textures). Consider the following when masking is required:
 - Use MASKLF (per LF) for covering wall areas and MASKSF (per SF) for covering floor areas.
 - Do not add for masking for paint only scopes. Apply masking for the protection of unique and custom areas as needed, understanding that under normal circumstances masking should not be applied for "paint only scopes".
- **Content Manipulation:** Content manipulation should be estimated using CON LAB as opposed to the per room charge. This provides a more detailed breakdown of the proper labor cost based on the specific need for the damaged area.



- **Content Cleaning:** Must be estimated using Xactimate® unit cost pricing.
- **Cleaning:** Final cleaning would only be included in the estimate when the scope of cleaning falls outside of what is already accounted for as a supporting event in each Xactimate® line item. Final cleaning should be estimated in each area where repairs are being made using CLNFINALR or CLNFINALC whichever applies. The application of cleaning in areas with minimal repairs such as baseboard replacement and painting only will be evaluated to determine the need for cleaning. When estimating cleaning, do not include the SF of the walls in the line item calculation instead only the SF of the floor. Any estimates that include labor hours for final cleaning will be returned to the service provider for revisions unless a reasonable explanation has been provided as to why Xactimate® unit pricing cannot be used.
- **Bath Accessories:** Detaching and resetting of bath accessories may be included in the estimate provided there is a reasonable explanation as to why this task would not be included in the day to day job of the trade. Items such as detaching shower curtains, toilet paper holders, etc. are tasks typically completed by the trade without consideration for compensation. If the charge is included in the estimate the contractor should support the charge with a line item note explaining why the task falls outside the day to day job of the trade.
- **Window Treatments:** Much like masking, detaching and resetting of curtain rods, light draperies, etc. is a task trades complete during the day to day job of a trade as a cost of doing business. Most trades protect areas while performing services without an itemized charge but do include these charges whenever the scope exceeds what would be considered reasonable. In the event detaching/resetting window treatments is needed, detailed photo/videos of the damages and area must be provided. In addition, a detailed description of the services provided and reasons why these charges would not be considered in the cost of providing the service.
- **Roofing Steep/High Charge:** The RFG STEEP (>, >>) and RFG HIGH charge should only include waste on the replacement only portion.
- **Roofing Accessories:**
 - ⊖ There must be physical damage to turbine vents, turtle vents, ridge vents, furnace vents or exhaust caps (not to include pipe jacks) evident before including replacement unless the deteriorated condition of the metal prevents manipulating it for roof removal and replacement. Estimate to replace only turbine vents, turtle vents and exhaust caps as the removal will be done with the roofing removal line item.
 - ⊖ Allowing replacement of roof pipe jacks/boots as part of the roof system is acceptable. Estimate to replace only as the removal will be done with the roofing removal line item.
 - ⊖ Drip edge, if damaged, should be estimated to replace only
 - ⊖ If the chimney flashing, step flashing or L flashing is not damaged and is in a condition that it can be manipulated to complete roof replacement then it does not require replacement.
 - ⊖ If the open or closed valley metal is in good condition (i.e. free of any rust or deterioration) it can be manipulated and reused to complete roof replacement. Photo/video documentation to support rationale is required.
 - ⊖ Removal labor is permitted when estimating to replace furnace vents/rain caps, only if damaged.



- **Minimum Charges:** Minimum charges should only be used when necessary. Multiple same trade minimum charge line items within the estimate will be questioned and in most cases not allowed, i.e., a single minimum drywall repair charge would encompass ~~in~~ the kitchen, bedroom and living room. Also, multiple minimum charges involving several trades will be reviewed and must contain sufficient explanation or they will not be considered.
- **Hourly Charges:** Should only be used in extenuating circumstances that do not support Xactimate® unit pricing. Examples of this include unusual installation methods, tight working conditions, etc. Opinions of the adequacy of Xactimate® unit cost pricing are not valid reasons to utilize labor hours. If an hourly rate is needed:
 - Include a F9 note with a reasonable explanation as to why the labor hours are needed (i.e. additional labor hours needed due to excessive contents).
 - Documentation supporting the use of labor hours must be provided
- **Missing Wall Areas:** When related to wall painting, wall masking, or any other item that would be estimated using the wall dimension, any opening exceeding 32 sq ft in size should be accounted for as a missing wall opening. If the opening is less than 32 sq ft it does not need to be deducted from these types of line items. When related to baseboard painting, shoe mold replacement or any other line item that would be estimated using the PF or LF dimension the opening must be deducted from the dimension regardless of the openings size. All exterior openings should be deducted regardless of size.
- **Code Upgrades:** When code requires an upgrade to complete repairs Contractor must contact the adjuster to verify that coverage is afforded for this repair and that the cost of the upgrade does not exceed policy limits before including the amount in the estimate. When the code upgrade is approved and included in the estimate it must be noted with an F9 estimate note. Provide the proper documentation (i.e. copy of building code) in the file to support the required code upgrade. . Uncommon code upgrades must have supporting documentation uploaded to XactAnalysis® at the time of estimate upload.
- **Hidden Damages/Materials:** When estimating repairs, do not include replacement of materials which cannot be verified to exist and have loss related damages (i.e. underlayment, sleeper systems, shower system construction, etc.). Notes should be provided in XactAnalysis® referencing the possible need to replace these items; however the items should not be included in the estimate.
- **Repair vs Replace:** When evaluating the scope of work, the feasibility of performing repairs rather than replacement should always be considered. If possible and appropriate repairs should be estimated.
- **Continuous Floors:** If flooring is only damaged in one room, settlement is generally based on that room only. Any issues regarding a continuous floor throughout undamaged rooms must be discussed with the handling adjuster for approval and documented in Xactanalysis®. If a closing door, change in direction, or transition strip separates the room or the run is not continuous into the next room, replacement of undamaged areas should not be included. The Contractor should not delay the review process because of matching concerns instead estimate to repair/replace the damaged material only. Any concerns the Contractor has with matching should be noted in the Xactanalysis® notes for the adjuster to make a final determination of coverage. If the adjuster supports replacement of the flooring due to matching the estimate can be revised to include the new scope.



- **Hazardous Materials (i.e. mold, lead, asbestos):** If hazardous materials are confirmed or suspected to exist at any time during site inspection and/or course of work, the service provider must contact the adjuster immediately for further instruction on how to proceed. All work should cease until the adjuster has an opportunity to inspect the damage or determine next steps required. Estimate for repairs should be limited to known damages and uploaded for review. Please note that this is not considered an incomplete/preliminary estimate.
- **Matching:** Replacement/repairs of undamaged materials due to matching should not be included in the estimate without adjuster pre-approval and should be documented in Xactanalysis® and any supporting documentation must be uploaded.
- **Inspection Fees:** Charges to scope a loss and/or write an estimate is considered to be part of the costs associated with doing business and cannot be included in the estimate. Specialized trade inspection fees are permitted to be included in the estimate with supporting documentation.
- **High Grade Materials:** Use of high grade materials must be documented with a line item note attachment explaining the type of material used. E.g. high grade faucet - document the type of faucet and model #. Photo/video documentation of the high grade material is also an acceptable means of documenting the grade of the material.

- **Dumpster Containers:** The following is a list of the various dumpster container sizes and their load capacities that should be used as a guide unless haul away is included within the Xactimate® line item (e.g. roofing).

Dumpster Capacities

12 yard dumpster (DMODMP<)	12' X 8' X 4'	<p>A 12 yard Dumpster will hold:</p> <ul style="list-style-type: none"> ○ 20 Squares of shingles (single layer) OR ○ 2500 SF of drywall OR ○ 1400 SF of vinyl or aluminum siding OR ○ 275 SY of carpet or pad ○ Cleanout of a small basement or garage ○ Removing a 250 sq. ft deck; ○ Removing 1500 sq. ft. of single layer roof shingles; ○ yard debris cleanup, ○ small kitchen & bath remodeling job
20 yard dumpster (DMODMP)	22' X 8' X 4.5'	<p>20 yard Dumpster will hold:</p> <ul style="list-style-type: none"> ○ 40 Squares of shingles OR ○ 5000 SF of drywall, OR ○ 2800 SF of Vinyl or Aluminum Siding ○ 550 SY (4950 SF) of carpet or pad ○ 300-400 SF of deck removal ○ Cleanup for a large basement, attic, or garage
30 yard dumpster (DMODMP>)	22' x 8' x 6'	<p>A 30 yard Dumpster will hold:</p> <ul style="list-style-type: none"> ○ 60 Squares of shingles OR ○ 7500 SF of drywall, OR ○ 4200 SF of Vinyl or Aluminum Siding ○ 825 SY (7425 SF) of carpet or pad ○ 18 squares (2 layers) of shingles & 9 Squares of decking
40 yard dumpster	22' x 8' x 8'	<p>A 40 yard Dumpster will hold:</p> <ul style="list-style-type: none"> ○ 80 Squares of shingles ○ 10,000 SF of drywall ○ 5600 SF of Vinyl or Aluminum Siding ○ 1100 SY (9900 SF) of carpet or pad

<p>10/12 yd C&D Dumpster (1.5-ton)</p>  <p>How big is this dumpster? 10/12 yard - 4 high, 8' wide, and 12' long <small>* Actual dumpster size vary per market area.</small></p> <p>How much can this dumpster hold? 10-12 Cubic Yards of material</p> <p>The average pickup-truck holds approximately 2 yards of material so this roll-off Dumpster Container holds approximately 5 to 6 pick-up truck loads.</p>	<p>30 yd C&D Dumpster (4 ton)</p>  <p>How big is this dumpster? 30 yard - 6 high, 8' wide, and 22' long <small>* Actual dumpster size vary per market area.</small></p> <p>How much can this dumpster hold? 30 Cubic Yards of material</p> <p>The average pickup-truck holds approximately 2 yards of material so this container holds approximately 15 pick-up truck loads.</p>
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Hartford Expectations:

The Hartford Expectations compiled below are common estimate revisions requested by the Estimate Review department. Ensuring that all staff handling Hartford assignments are familiar with these expectations will assist greatly in achieving the ultimate goal of uploading a technically accurate estimate the first time.

1. Waste
 - a. Waste is already factored into each line item by the Xactimate® estimating program with the exception of carpet, vinyl sheet goods and roofing shingles therefore it is not necessary to add waste to any other line items.
2. Dimensions
 - a. When estimating repairs in a basement confirm the ceiling height is accurate as most basements are not 8' in height.
3. Cabinetry
 - a. Cabinet repairs should always be considered first. If repair is not possible, consider replacing the portion that is damaged and refinishing the undamaged portion. E.g., water damage to lower cabinet. Remove doors, drawers and faces then rebuild boxes. Refinish doors, drawers and faces if required.
 - b. Openings such as range, dishwasher, refrigerator, etc. should be deducted from applicable line item quantities.
 - c. Quality above average grade should be supported with line item notes as well as photo/video documentation.
 - d. Review the line item description to ensure the line item selected matches like kind and quality cabinets on site. For example, older site built cabinets are not necessarily custom built cabinets in Xactimate®. Consider the quality of the site built cabinet compared to the quality of the cabinet being estimated when selecting Custom grade.
4. Drywall
 - a. No more than 3 drywall patches, DRY PATCH, should be included in an estimate. Once the scope of the drywall repairs reaches 3 drywall patches the contractor should consider the DRY ½ or 5/8 line item as an alternate estimating method.
 - b. Use DRY 1/2-, ready for texture, for drywall replacement that will have a separate line item for texture applied.
 - c. Use DRY 1/2H or 1/2FT for drywall that will be covered up by another finished surface.
 - d. When estimating to replace or repair drywall with a knockdown texture DRY 1/2+ should be used.
 - e. When estimating to repair drywall with a textured finish be sure not to use “remove and replace” texture as the texture would be removed when removing the damaged drywall.
 - f. Estimating to install 5/8” drywall in areas other than the ceiling should be supported with a line item note or preferably a photo/video of a tape measure next to the drywall.
 - g. When estimating small repairs that support a drywall patch, DRY PATCH, be sure to use one patch line item for small repairs that total up to 4 SF. Do not use multiple drywall patch line items for multiple small repairs in a single room.
 - h. Damages to texture are typically able to be repaired by scraping and retexturing the affected area blended the repair into the existing texture. There will be situations that call for complete scraping and retexturing of the ceiling in these cases, adjuster approval is required.
5. General demolition
 - a. Please note that partial pickup trucks should be used when the debris being removed does not support a full pickup truck load.



- b. Estimating multiple pickup truck loads is discouraged as the preferred estimating method would be to consider a dump truck or 12-yd dumpster. Debris removal charges should be based on the weight of the debris for the entire job and not individual trips. Deviations from this should be supported with an attached F9 line item note.
 - c. When tree removal is required, the items should be separated between the cost to remove the tree/limb off the covered structure and the cost to cutup and haul off the debris from the premises.
6. Floor Covering Wood
- a. When using dustless floor sanding the clean up needed should be very minimal if needed at all.
 - b. Detaching and resetting the baseboards is not necessary when the floors will be re-finished. The Xactimate® line item to refinish the floors includes edge sanding with a hand sander.
 - c. When estimating to refinish a wood floor the contractor should stop the refinishing process at a closeable door, threshold or change of material. The only exception to the rule is French Doors which would require finish to continue into the unaffected area.
7. Insulation
- a. Using the wall or “W” dimension to replace insulation is discouraged as the quantity would include interior walls which are typically not estimated.
 - b. An insulation labor minimum will be allowed if the SF of the replacement is 64 SF or greater.
8. Floor Covering Vinyl
- a. When estimating to install new underlayment it is not necessary to estimate floor prep, FCV PREP, as the vinyl floor covering line items include compensation for minor prep work. FCV PREP should only be used when the underlayment is being salvaged.
 - b. When removing vinyl and underlayment the services should not be estimated separately as the material is removed simultaneously. FCV ULVR is the correct line item to use when removing these materials.
9. Fees
- a. Job-site toilets, permits, architect fees and engineer fees are only appropriate as a repair related expense if actually incurred by the contractor.
10. Finish Carpentry/Trimwork
- a. When estimating to detach and reset door slabs only, be sure to use DOR DOR-RS as the detach interior door unit line item allows compensation to detach and reset the jamb and casing as well.
 - b. When both the doors and hardware are being discarded, the line item for door knobs should be estimated replace only. There is no need to detach the door knob from a door slab when neither are being salvaged.
11. Heat, Vent & Air Conditioning (HVAC)
- a. Rooftop AC units should only be detached and removed from the roof when the installation of the AC unit will prevent shingles, sheathing, etc. replacement from being completed. The contractor should provide photo/videos of how the AC unit is installed and explain how the unit will impact installing the material. The contractor should make all attempts to keep the unit on the roof while repairs are being made but in the event the unit cannot stay on the roof the scope of detaching and resetting will consist of
 - i. Appropriate HVC line item set to D & R
 - ii. Crane charge to lift and reset unit
 - iii. Discharge and recharge Freon line
12. Plumbing
- a. When it is necessary to paint behind the toilet tank the appropriate line item to use is PLM TLTTRS.



- b. Before estimating to detach and reset a dishwasher for flooring repairs/replacement consideration should be given into whether or not the flooring runs continuous under the dishwasher. If not, the kick plate can be removed in order to repair/replace the flooring.
- c. When estimating to detach and reset a sink, do not include detaching and resetting of the P-trap as this is considered to be included in detaching and resetting the sink.
- d. When estimating to detach and reset a sink do not include a separate charge to detach and reset the sink faucet as this item is typically left attached to the sink.
- e. Detaching and resetting a refrigerator includes disconnecting and reconnecting the refrigerator water line.
- f. The angle stops, supply lines and P-traps should be replaced if they are unable to be salvaged due to age, grade of material, poor installation, etc. If these items are to be replaced a brief description explaining the reason why the items are being replaced should be added to Xactanalysis®.

13. Painting

- a. Photo/videos of paint damaged above the baseboard height must be provided to support wall painting due to detaching/removing baseboards.
- b. Continuous walls between rooms end at doorways and square outside corners. If not feasible, consult with the adjuster for any exceptions and document in Xactanalysis®
- c. When it is necessary to paint behind the toilet tank the appropriate line item to use is PLM TLTRRS.
- d. New surfaces, such as drywall, plaster, trim work or unpainted wood that has been primed or sealed, require one finish coat for light color paint and two finish coats for dark color paint.
- e. Surfaces that have been primed due to heavy smoke or staining will require two finish coats of paint, and light smoke or small stains may only require one finish coat of paint.
- f. One coat of paint should be used for non-damaged areas that are being painted only to achieve a color match with a damaged room. Painting of these areas should stop at any transition to new material i.e. baseboard being painted for matching should stop at transition to door casing.
- g. The line item PNT SP is the code for two coats of paint, so with this code selection it is not necessary to have one line for seal coat and another line for paint coat because both are already included.
- h. If interior trims, such as casings, base, moldings, and unpainted wood, are of the same color and finish as the walls, no additional allowances for their finishing should be made. If they are a different color or finish, they should be painted separately and measured and estimated by the lineal foot.
- i. Estimating to drop light fixtures and/or ceiling fans to paint ceilings or walls should not be included in the estimate as the painting line items include compensation for this service as standard prep work. The same applies to cover plates and minor manipulation of contents. An exception to this rule is large light fixtures such as chandeliers. If you feel that the light fixture needs to be detached and reset please make a F9 note with rationale.
- j. Drop cloths are considered to be tools of the trade owned by contractors and should not be included in the estimate.
- k. Scaffolding is considered to be tools of the trade owned by contractors and should not be included in the estimate.
- l. Oversized baseboard is any baseboard per XactiMate line item description. Please take this into consideration before estimating oversized charges when estimating to replace or paint baseboard. In most cases 4 1/4" baseboard is what is previously installed which would not qualify for oversized.



- m. High charges for both cleaning and painting ceilings should only be applied when the surface is 11' or 14' above the finished floor.
- n. When estimating seal/prime drywall that has been repaired the "picture frame" method should be used by applying seal/prime to the perimeter of the repair, approximately 1' outside of the repair, as well as covering the main repair itself. Repairs that require sealing/priming the entire wall should be supported with a line item note.
- o. When estimating to paint a door jamb or casing, the opening must be deducted from the room dimensions as a missing wall regardless of the size of the opening.
- p. MDF material typically is purchased pre-primed therefore it is not necessary to estimate to seal/prime this material.
- q. Before masking is applied to the estimate the need for masking should be taken into consideration as it relates to the service being performed and/or whether or not a skilled painter would need masking to protect surfaces. Examples include but are not limited to:
 - i. Masking cabinetry, built-in's, fire places or other similar items.
 - ii. Protection of walls and floors while removing and applying ceiling texture, i.e. acoustical popcorn.
 - iii. Ceiling fans and light fixtures above average size.
 - iv. Masking to protect floors from drywall removal.
 - v. High traffic areas.
- r. When masking is necessary 4 mil masking is sufficient to protect surfaces. Any deviations from this must be supported with line item notes.

14. Siding

- a. Vinyl siding line items include corner posts and j-trim therefore it is not necessary to estimate these items separately.
- b. All siding replacement line items include labor and equipment necessary to apply siding material up to 20' from ground. Any surfaces above 20' should be compensated for using SDG LAB.
- c. Gutters are already included in carport package and patio cover line items and should not be duplicated.

X. Roofing

- Sketch: Required diagrams should contain all pertinent measurements relative to the damaged areas or the entire roof if warranted.
- Waste: The standard waste factors applicable to roofing are 10% for gable roofs and 15% for hip roofs. If wastage exceeds these expectations it must be explained. Waste is not allowed on material tear off. For hail damaged roofs: test squares (10' X 10' area) should be drawn with chalk on each roof field and photo/video from the roof. Proper test squares will consist of the corners of a square drawn in chalk, the direction of the field written as an abbreviation such as S for south, NW for northwest, etc. and the total number of hail hits written next to the direction. When circling hail hits only one hail hit per shingle should be circled not all hail hits within a shingle. This will provide the true number of hail impacted shingles per test square.
- Allowance for steep pitch roofs must be supported by photo/videos of a pitch gauge in place.

Hartford Expectations:

- 1. RFG – Roofing



- a. Roof overbuilds should be designated as subgroups of the main roof to prevent excessive waste due to the system rounding up the quantities to the nearest inch in relation to the measurements gathered.
- b. When estimating ice and water shield ensure that the SF of the ice and water shield is removed from the felt replacement quantity.
- c. When estimating 3-tab shingles with standard waste applied, additional costs for ridge cap and starter shingles should not be estimated as this is considered to be included within the additional waste percentage. The only exception to this rule is partial roof replacement that would likely not allow adequate waste to cover shingle waste and ridge and starter.
- d. Ridge cap may be included when estimating to replace dimensional shingles.
- e. High-2 Story allowances should be added on areas of the roof which are 2 stories or greater. If the roof is accessible from a single story the high charge will not be permitted.
- f. It is recommended that you document the RFG STEEP allowance with an on-site photo/video of the measurement using the pitch gauge showing the actual slope. Additionally, the steep charge should be applied only to the steep slopes and not the entire roof.
- g. Removal and replacement for High and Steep charges should be included on separate line items. Waste is not permitted on removal charges and is allowed on replacement.
- h. Except for metal roofing, Xactimate® roofing line items include dump fees, hauling and disposal therefore no allowance for dumpsters should be included.
- i. When removing additional layers of roofing material, use the appropriate RFG ADDRMM line item in Xactimate® and provide photo/video documentation to support the number of layers.
- j. Roof Accessories: There must be physical damage to turbine vents, turtle vents, ridge vents, furnace vents or exhaust caps (not to include pipe jacks) evident before including replacement unless the deteriorated condition of the metal prevents manipulating it for roof removal and replacement. Allowing replacement of roof pipe jacks/boots as part of the roof system is acceptable. Estimate to replace only as the removal of turbine, turtle, pipe jacks and exhaust vents will be done with the roofing removal line item and this removal item would not be needed. Drip Edge, if damaged, should be estimated to replace only. If the chimney flashing, step flashing or L flashing is not damaged and is in a condition that it can be manipulated to complete roof replacement then it does not require replacement. If the open or closed valley metal is in good condition (i.e. free of any rust or deterioration) it can be manipulated and reused to complete roof replacement. Photo/video documentation to support rationale is required.
- k. Consider a roof as several sub-components (slopes). Each slope should be assessed individually to determine repair vs replace.

Determine if the slope can be repaired:

- i. Repairability: Does the current condition of the roof prevent repair? Can you walk on the slope without causing significant further damage? Are the unrelated loose shingles? Debris under the tab? Enough tar for reseal?
- ii. Capture photo or video evidence to support decision and document the XactAnalysis notes with your rationale including damaged shingle count per slope/facet
 - a. Repairability test must be completed before recommending replacement of slope for Composition shingle roofs. The following steps must be taken:
 - i. Lift the existing shingles **around each damaged area(s)** up to a 45 degree angle. Confirm undamaged. If damage occurs, then consider



- replacing slope. Avoid conducting the test in extremely cold conditions.
- ii. Capture the results of the test through photos and/or video (preferred with 3rd parties). This should be done for each slope.
 - iii. Confirm Like and Kind Quality material is available. (ITEL should be used to confirm availability if necessary, except for : Tlock, CertainTeed Horizon, CertainTeed Hallmark tiger striped and Atlas/Chalet brands since these are known to be no longer available)
 - iv. If considering replacing the slope. Your consideration should include:
 - a. Comparison of full slope replacement cost and the repair per shingle cost and
 - b. Complexity of the repairs; i.e. is damage confined to a portion of the slope or scattered about the slope;
 - c. Any other factors that may lead to recommending replacement, such as local market conditions or rules should be escalated to The Hartford adjuster for discussion, granting of authority, and proper documentation path in support of decision.
 - d. Rationale behind the decision should be clearly documented in the claim file notes.
 - v. Any issues or decisions affecting the repair or replacement relating to the appearance should be escalated to The Hartford adjuster.
- l. Estimating a magnetic sweep of the perimeter of the home should not be included as this is a standard service performed by a roofing contractor at no additional cost.
- m. Fall protection is considered to be a standard tool of the trade and should not be included in the estimate.
- n. Estimating to mask landscaping or protect driveways with plywood should not be estimated as this task is considered to be standard service provided by a roofing contractor at no additional cost. In most cases these items are not costs incurred for each individual job instead, gathered and taken to the next job site.
- o. If other resources cannot be leveraged, the sketch can be hand-drawn when the roof structure is too complex.
- p. Additional Labor Hours: 2 hours for each evaporative cooler and 3 hours for each roof mounted refrigerator unit. For roof cornice returns additional labor hours can be considered depending on quantity and overall size. However, adjuster pre-approval is required and should be documented in Xactanalysis[®] and any supporting documentation must be uploaded.
- q. Writing Estimates with Roof Value Schedule (RVS) applicable with designated service providers – When policies include the Roof Value Schedule endorsement, the RVS should be applied when writing estimates based on the material type and age of the roof.
 - i. Identify if the policy includes the RVS endorsement by reviewing the Form Numbers on the Client/Policy tab in Xactanalysis[®], under Policy Information section. If HW0674 1212 is listed, then the policy has the RVS endorsement.

Form Numbers

HW0104 0603; H00448 1000; HW0580 1210; H02482 0402; HW0103 0603; H00003 1000; H00496 1000; HW0150 1007; H00427 0402; H00416 1000; HW0674 1212; H00490 1000; HW0101 0603; HW0586 0211;

- ii. Determine the Age of Roof, also on the Client/Policy tab, under Client Information -> Age of Roof. If the information cannot be found there, look in the Xactanalysis[®] notes, if not there reach out to the adjuster.



- iii. Determine the material type, and then determine applicable percentage based on the RVS (see Appendix A)
- iv. Add the RVS percentage to the corresponding Factor field on the estimate in Xactimate®
- v. Code all roof surface items to RVS coverage in the Estimate Items tab
 1. Select all roof surface items
 2. Click Global Changes
 3. Update Global Changes field
 - a. **Make Changes To:** Coverage
 - b. **Coverage Change:** Roof Value Schedule Endorsement
 4. Verify all roof surface items coded properly to RVS coverage

XI. Supplements

Supplements must be approved by Hartford prior to repair and are only acceptable for items that were agreed to in advance of repair or were hidden during the contractor's original inspection. Hartford 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, Hartford 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 photo/videos and other supporting documentation. Supplemental areas must be clearly identified or broken into supplemental room areas. You must also provide the Hartford adjuster's name and date of approval.

XII. Flooring

- Quantities for rolled flooring only (i.e. – carpet & vinyl) must be broken down into separate removal and replacement; waste is not allowed on removal. Manually applying waste to the quantity of a single remove and replace line item adds this waste to the removal as well as the replacement. Carpeting and Sheet Goods should include 15% waste as necessary based on supporting documentation. Any waste factor outside of industry standards should be supported with a reasonable explanation added as a line item note.

ITEL Usage:

The Hartford uses the ITEL testing process on assignments to validate pricing based on the following criteria:

- All carpet, laminate and vinyl losses involving 108 square feet or more in material
- When estimating high/premium grade flooring regardless of square footage
- Aluminum or vinyl siding due to matching, availability or quality concerns
- Roofing shingle due to matching, availability or quality concerns

ITEL reports are one of the biggest delays in the review process whether the issue is obtaining a sample to be sent for evaluation or the unit price of the material is entered incorrectly. The expectations below will help to eliminate or minimize any delays in completing the review process.



1. Usage of the ITEL mobile app is preferred over sending samples for testing and pricing to help improve cycle times
2. Service providers should obtain a flooring sample at time of site inspection based on the criteria above. If coverage is of concern The Hartford adjuster should be contacted immediately.
3. If the sample does need to be mailed (e.g. mobile app failure). Provide the tracking number for the ITEL sample in the Xactanalysis® file notes.
4. Any time it is necessary to replace aluminum, or vinyl siding due to matching, availability or quality concerns, a sample should be submitted to ITEL for evaluation. Proper sample size for evaluation of siding is a full height section, approximately one (1) foot in length, that includes the nail hem and weep hole. If possible, the one (1) foot sample should include the manufacturer's number, which is embossed or printed on the nail hem or back of the sample. Please refer to the sampling procedures outlined by ITEL for additional information. Upon receipt of the completed ITEL valuation form, enter the pricing for the appropriate line item to complete your estimate. The ITEL siding report will also list local distributors where discontinued stock may still be available. The contractor must always first consider the repair/replacement of damaged siding only. Do not submit estimate with total elevation, or entire property replacement, without receiving prior approval of The Hartford adjuster. Any approval needs to be documented in the XactAnalysis® notes.
5. For roofing, to obtain a proper sample size for evaluation a full length and height of a shingle is recommended. If a full shingle is not available, make sure to include at least a full tab and part of another. Please refer to the sampling procedures outlined by ITEL for additional information. The contractor must always first consider the repair/replacement of damaged roofing only. Do not submit estimate for a total roof replacement without receiving prior approval of The Hartford adjuster. Any approval needs to be documented in the notes section.
6. When pricing with an ITEL report follow these steps; enter the appropriate NFCP line item, enter the quantity, then hit OK. Go to Estimate Items --> Components tab. While in components tab find the NFCP material unit price of \$0.00. Click on \$0.00 and enter the ITEL material price (SF price) then hit enter. The estimate will now contain ITEL material pricing with Xactimate® labor rate. Do not adjust the market conditions of the line item as this will negatively adjust the material sales tax and waste that is being applied.
7. Waste factors should be added to replacement quantities for: Carpeting and Sheet Goods - Add 15% waste. Allow additional waste as necessary based on supporting documentation.
8. If a flooring sample is not available or able to be obtained (e.g. flooring was removed completely prior to and/or no ITEL sample was collected), the appropriate NFCP line item should be used as noted above until the appropriate grade of material is able to be determined. Appropriate grade of material can be obtained by consulting with the homeowner about the characteristics of the floor in order to estimate the type of flooring and grade. It is preferred that this additional information be in the form of an itemized receipt of purchase for the material. Once the information is gathered the vendor should estimate the type and grade of flooring using the appropriate Xactimate® line item pricing and provide the characteristics of the flooring as an F9 note. If the grade estimated is above average the vendor should demonstrate in the F9 note the characteristics that match the Xactimate® line item description for the material to ensure the appropriate line item was selected.
9. In cases where the ITEL sample was sent by the mitigation vendor, the contractor should request a copy of the ITEL report from the adjuster

XIII. Textile/Dry Cleaning Program



All Hartford claims that require textile/dry cleaning must be handled through the Hartford Textile Restoration Program. No General Contractor should handle any portion of textile restoration associated with any assignment. If you should receive an assignment that has textile restoration involved, please immediately notify the handling claim rep. or Sedgwick Repair Solutions and they will assign that portion of the loss to the Textile Restoration Program.

XIV. Additional Comments

DISCOVERY OF HAZARDOUS MATERIAL (I.E MOLD, ASBESTOS, LEAD): If during the site inspection and/or course of providing services for any assignment received hazardous material is confirmed or suspected to exist, you must contact the handling adjuster immediately for further instruction on how to proceed with the assignment. **All repair activity should cease until Hartford has an opportunity to inspect the damage or determine next steps required.**

Emergency services over \$1,500 must have the Hartford adjuster's approval.

All possible subrogation opportunities must be reported to handling adjuster immediately.

All Control Points in Xactanalysis® for Contractors must be updated timely including, but not limited to, Customer Contacted, Site Inspected, Job Started, Job Completed, and Job Not Sold.

Appendix A

ROOF VALUE SCHEDULE*

Age Of Roof	Composition			Roof Material				
	3 Tab / 20 Year Shingle	Architectural Impact Resist. Shingle	All Other	Slate	Tile	Wood	Metal	All Other
0	100%	100%	100%	100%	100%	100%	100%	100%
1	97%	97%	97%	99%	98%	98%	99%	97%
2	94%	94%	94%	98%	96%	96%	98%	94%
3	91%	91%	91%	97%	94%	94%	97%	91%
4	88%	88%	88%	96%	92%	92%	96%	88%
5	85%	85%	85%	95%	90%	90%	95%	85%
6	82%	82%	82%	94%	88%	88%	94%	82%
7	79%	79%	79%	93%	86%	86%	93%	79%
8	76%	76%	76%	92%	84%	84%	92%	76%
9	73%	73%	73%	91%	82%	82%	91%	73%
10	70%	70%	70%	90%	80%	80%	90%	70%
11	67%	67%	67%	89%	78%	78%	89%	67%
12	64%	64%	64%	88%	76%	76%	88%	64%
13	61%	61%	61%	87%	74%	74%	87%	61%
14	58%	58%	58%	86%	72%	72%	86%	58%
15	55%	55%	55%	85%	70%	70%	85%	55%
16	52%	52%	52%	84%	68%	68%	84%	52%
17	49%	49%	49%	83%	66%	66%	83%	49%
18	46%	46%	46%	82%	64%	64%	82%	46%
19	43%	43%	43%	81%	62%	62%	81%	43%
20	40%	40%	40%	80%	60%	60%	80%	40%
21	37%	37%	37%	79%	58%	58%	79%	37%
22	34%	34%	34%	78%	56%	56%	78%	34%
23	31%	31%	31%	77%	54%	54%	77%	31%
24	28%	28%	28%	76%	52%	52%	76%	28%
25	25%	25%	25%	75%	50%	50%	75%	25%
26	25%	25%	25%	74%	48%	48%	74%	25%
27	25%	25%	25%	73%	46%	46%	73%	25%
28	25%	25%	25%	72%	44%	44%	72%	25%
29	25%	25%	25%	71%	42%	42%	71%	25%
30+	25%	25%	25%	70%	40%	40%	70%	25%

Loss Settlement becomes a percentage of replacement cost. Settlement amount determined using roof age and material. Gradual shift in settlement as roof ages. Standard deductibles and any applicable Wind or Hail deductible will still apply.

EXAMPLE:

Use the following policy and loss conditions:

- Roof Age = 20 years old
- Roof Material = 3-tab composition Shingle
- Roof Loss = \$10,000
- Policy Deductible = \$1,000

Roof Value Schedule =

Age of Roof	Roof Material
20	Composition Shingle
= 40% of Replacement Cost	

Loss Calculation =

RVS with All Peril Policy Deductible Example	
\$10,000	Roof Loss
40%	x RVS Schedule Payout%
\$4,000	= Gross Loss Payout
\$1,000	- minus Policy Deductible
\$3,000	= Final Loss Payout

*Roof Value Schedule and roof eligibility guidelines can vary by state.