

## UPC INSURANCE 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 Sedgwick Repair Solutions or UPC claims service at 888-256-3378.

WATER MITIGATION SERVICE STANDARDS		TIME FRAME
1	Initial Contact with Customer	30 minutes from receipt of job
2	Onsite Inspection/Job Starts	4 hours from receipt of job
3	Initial Loss Description and upload photos	24 hours from inspection
4	Job Complete	72 hours after job start
5	Estimate and all documentation returned to Xactanalysis	48 hours from job completion
6	Submit requested revisions or additional support to estimate/documentation	24 hours from request

**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	24 hours before appointment
2	Onsite Inspection	48 hours from receipt of job
3	Estimate and photos returned to Xactanalysis	48 hours from inspection
4	Submit requested revisions or additional support to estimate/documentation	24 hours from request
5	Job Start	15 days from inspection
6	Job Complete	45 days from job start

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

GENERAL RESTORATION/RECONSTRUCTION SERVICE STANDARDS		TIME FRAME
1	Initial Contact with Customer	1 hour from receipt of job
2	Onsite Inspection	48 hours from receipt of job
3	Estimate and photos returned to Xactanalysis	48 hours from inspection
4	Submit requested revisions or additional support to estimate/documentation	24 hours from request
5	Job Start	10 days after client approval
6	Job Complete	20 days after job start

**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	CHOICE IS YOURS form - must be signed by the insured	24 hours from inspection
3	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
4	WORK AUTHORIZATION - must be signed. Separate WA form needed for each job type.	24 hours from job start
5	DRYING REPORT - Any software is acceptable (not handwritten). Upload with estimate and photos.	48 hours from completion
6	LABELED PHOTOS OF COMPLETED JOB. Photos must have detailed labels/descriptions.	48 hours from completion
7	SKETCH/DIAGRAM of affected areas (interior and exterior)	48 hours from completion
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 photos must be uploaded in PDF format.**

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

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**MANDATORY SERVICE APPROVALS**

1	Water Mitigation: Contact adjuster/examiner if drying will exceed 4 days. Must provide estimated cost, reason for extended drying time and estimated time of completion. Document approval in Xactanalysis notes before continuing with services. Approval note in the file must include date, time and adjuster name that provided approval.
2	Must obtain adjuster pre-approval for ANY work over \$1,500.00. Document approval in Xactanalysis notes before continuing with services. Approval note in the file must include date, time and adjuster name that provided approval.
3	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.
4	Third party services such as IH/Environmental testing/ITEL: Contact adjuster/examiner immediately if additional services are required on a job and secure permission before retaining such services. Document approval in Xactanalysis notes before continuing with services. Approval note in the file must include date, time and adjuster name that provided approval.
5	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.
6	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.
7	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.
8	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.
9	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.
10	Coverage Concerns/Mold Protocol. If mold in excess of 10 sf, or any 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.
11	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 align="center"><b>All adjuster approvals must be documented in Xactanalysis notes. Approval note in the file must include date, time and adjuster name that provided approval. Failure to obtain required approvals AND document in the file may result in removal of applicable line items from the estimate.</b></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	Service Provider will not discuss the deductible or coverage with the insured and will refer the insured to their adjuster/examiner for information. Note that Independent Adjusters do not have the authority to make approvals or verify coverage. Please contact the staff adjuster or examiner.
4	Deductibles. Do not request a down-payment or collect a deductible upfront for emergency services without adjuster approval.
5	Draws. Discuss any advance draws needed with the adjuster prior to starting work.
6	Inspection Fees. No inspection fees should be charged unless requested to provide consulting/expert opinion services. For consulting/EO jobs, please abide by the Consulting Fee Schedule.
7	Work change orders: all agreed upon change orders with the insured must be uploaded as a PDF document to Xactanalysis.
8	If contractor becomes aware of any issues, allegations, or complaints, you must alert Sedgwick Repair Solutions immediately. We will make reasonable efforts to assist you with resolving the issue.
<p align="center"><b>Facts of the loss may warrant deviations from the program guidelines and deviations should be discussed and approved by the handling adjuster. All adjuster approvals must be documented in Xactanalysis notes. Approval note in the file must include date, time and adjuster name that provided approval.</b></p>	

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**ESTIMATING GUIDELINES**

1	IICRC protocol and guidelines, as well as all state and local laws should be adhered to.
2	Estimates must be written in Xactimate format and returned to Xactanalysis with photos and all supporting documentation. Estimate cover page must include your company name, address, phone number, company tax ID #, claim number, insured and insurance company information, and estimator name.
3	Estimate line items must be supported by photos. Uploaded photos must be clear (not blurry) and labeled. Missing or inadequate photos could result in removal of applicable line items from your estimate.
4	Repair or cleaning vs. replacement: must provided detailed explanation for thought process and reasoning if replacement is needed.
5	<b>For more details please see the attached UPC VENDOR NETWORK - CONTRACTOR SPECIFIC GUIDELINES.</b>

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

**OVERHEAD AND PROFIT**

		O&P	NON-O&P
1	Water Mitigation		X
2	Mold Remediation		X
3	Structural cleaning		X
4	Contents cleaning		X
5	Contents Pack Out and Pack Back		X
6	Reconstruction	X	
7	Sub Bids/Sub Contractors (requires adjuster approval)	X	

**Overhead and Profit can only be applied to Non O&P Items if justified and approved by the adjuster. This would occur in rare exceptions due to complexity or severity of the services being provided. All deviations to program guidelines are subject to approval by Sedgwick Repair Solutions and the client.**

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

**PAYMENT PROTOCOL**

1	Direct payment to Sedgwick Repair Solutions may be made if all required documents are uploaded. SRS will in turn pay the contractor.
2	If Sedgwick Repair Solutions is not paid, the insured will be paid and contractor must collect payment from the insured, as well as any applicable deductible. If applicable, Mortgage Company may also be included on the check.
3	Collections: Contractor must contact Sedgwick Repair Solutions at least 30 days prior to filing any liens or initiating any collections or legal action.

## **UPC VENDOR NETWORK - CONTRACTOR SPECIFIC GUIDELINES**

### **Vendor Network Expectations**

1. Adjuster will make assignments in Xactimate and provide an explanation of the services requested. The contractor will contact the customer according to the service standards.
2. Adjuster should provide the Contractor a copy of any estimate that has been written for UPC or provided by the customer. If no estimate is provided, the adjuster should instruct the Contractor to write their own estimate for the damages along with any details regarding the scope of the loss. This information should be provided in Xactimate.
3. Contractor should inspect the property within the service guidelines and reach and agreed repair scope and amount with the adjuster.
4. All assignments, notes and status updates (first contact, inspection date, etc.) should be provided in Xactimate by the contractor, this allows the UPC adjuster to monitor the progress.
5. The Contractor should not provide any estimate or scope to the customer unless/until they received written confirmation that it is approved by the UPC adjuster as an agreed scope. Supplement issues need to be agreed upon with the UPC adjuster before any work is completed. Supplements should be minimal and explained.
6. Any work outside of scope or upgrade needs to be separately estimated or noted within the estimate and subtracted out as not included (deducting profit and overhead accordingly). Final copy needs to be provided to the UPC adjuster and clearly explained this is an upgrade or damages outside of scope. A clear understanding needs to be established that this work falls outside of the insurance coverage and payment. Any portion of the work completed by the contractor that is below deductible and/or not part of the covered scope (i.e.. upgrade, denied damages, etc.) are still subject to the contract warranty.
7. Prior to any work the contractor needs to secure a work authorization and confirmation of final approval from the UPC adjuster (in writing, email, or Xactimate).
8. Any subrogation, fraud, or obvious underwriting concerns need to be reported to the handling UPC adjuster immediately, preferably by phone and Xactimate.
9. UPC reserves the right to withhold payment on repairs where written approval has not been provided by UPC.
10. To qualify for the UPC program, the contractor must hold a valid General Contractor License (If you are a GC) and agree to a three-year workmanship warranty.
11. Mitigation, Mold, Contents and Structural estimates require separate estimates.
12. The contractor must complete all tasks within XactAnalysis to include "Job Started"/"Job Completed"/ buttons.
13. No documents should include Assignment of Benefits (AOB).

### **Coverage Issues**

1. UPC Adjusters or UPC Management will handle all coverage determinations.
2. All potential coverage issues (i.e. water exclusions, rising water, long-term and on-

going damages) should be submitted to the UPC Adjuster ASAP, either by direct e-mail or telephone. Restoration work including mitigation dry-out will not proceed if there are potential coverage issues. Limitation of **\$1,500.00** for any work without UPC Adjuster approval.

3. Confirmation of the Cause of Loss (COL) must be addressed on all assignments within the first report.

### **Attorney/PA involvement**

1. Obtain Letter of Representation (LOR) or Document name, address and phone number. Forward to UPC adjuster immediately.
2. If PA presents an estimate for repairs obtain a copy and forward to UPC with final report. Do not share your estimate with the PA.
3. Some claims will have policy endorsements that limit the amount coverage provided such as water back-ups and mold, please communicate with the adjuster or UPC Management for direction and limits.

### **Claim Withdrawal/Cancellations**

1. Should an Insured choose to cancel claim prior to inspection, notify the UPC adjuster immediately by phone and in writing.
2. Should an Insured choose to cancel their claim during the initial deployment, note in the Final Report accordingly. Complete and upload as much of the report requirements including photographs as possible the UPC Adjuster.

### **Direct Repair Process**

1. Contractor's initially assigned for mitigation and are retained by insured to complete restoration work, should notify the UPC adjuster immediately.

### **Payments**

1. Mitigation Work: The preferred Vendor for Mitigation work will only be paid directly when we receive a Certificate of Completion with Direction to Pay, signed by the Insured and dated as of the completion of work. All documents must be uploaded into XactAnalysis. This is for work completed by the preferred Vendor for Mitigation services assigned at FNOL and assigned for Consulting or Expert opinion.
2. Reconstruction and other repairs: will be issued as normal to our Customer and Lienholder (as appropriate). Follow normal procedures.

### **Supplements**

1. If hidden damages are found during the repairs, a supplemental estimate should be written and contact made with the UPC adjuster at that time. There must be substantiating detail and photo support provided to explain the need for a supplement.

### **Roof Diagramming Services**

1. The UPC Desk adjuster should order Geomni roof measurements on first contact. If the adjuster does not order it, the contractor will request it or bear the expense and not pass the expense along to UPC.  
Ladder assist charge must be approved by UPC Adjuster.

### **Matching**

Matching scenarios and issues should be presented to the UPC adjuster for review/approval.

### **Mitigation Losses**

1. Any drying over 3 days will need to be fully documented on the Final Mitigation

Report. Drying over 4 days will require the Adjuster's or UPC Management approval.

2. A 24-hour job status is required on all jobs. To include a report of your initial findings, a reserve amount (best guess), photos to include address verification and photos of the damage and true cause of loss. This should be uploaded into XactAnalysis.
3. No additional charges for Emergency Service if within normal business hours shall be included in any estimate. Normal business hours are between 8:00am and 5:00pm, Monday through Friday. An emergency service charge will be accepted as outlined in Xactimate line item WTR-ESRV outside these set times. If emergency service hours are being charged, please document the hours as a line item note in the estimate.
4. EMS contractor required to notify UPC (via XactAnalysis) of any "special" drying needs such as drying mats, or air scrubbers without mold, etc.
5. Photos should show the following:
  - i. Damages as well as all equipment used for mitigation
  - ii. Any discarded items such as cabinetry, flooring contents.

#### **Psychrometric Log**

1. Ensure that all required information is completed.
2. Include Make/Model and AHAM capacity of Dehumidifiers.
3. Include a note on the Psychrometric Log to explain any missing days or readings.
4. Handwritten Psychrometric Logs will not be accepted.
5. Required within 24 Hours of job completion.

#### **Flood Losses**

1. If the water loss is suspected flood damage from rising water not associated with plumbing while on an assigned claim, please ensure documentation of flood lines and notify the UPC adjuster immediately.

#### **Fire Losses**

1. Fire/Soot pre-cleaning of a structure does not require UPC pre-approval up to \$1,500.00.
2. Photos of soot damage should be clear for all rooms and contents, showing soot when possible.

#### **Mold Losses**

1. If mold is visible and more than 10 square feet and will require remediation because of the reported claim, contact UPC adjuster while on site and discuss your findings and update in XactAnalysis. All work should be completed within statutory guidelines.
2. On all mold losses, EMS/Contractor must photograph the amount of mold present and the source of the loss and provide those to UPC (through XactAnalysis) on a rush basis for coverage review.

#### **Contents**

1. Estimate pack out on an hourly and room by room basis, contractor must include time sheet.
2. If storage of insured items is required, the estimate will be based on Xactimate

- storage prices by square footage.
3. When significant clothing and fabrics are damaged by smoke, water, mold, etc., contact the UPC adjuster immediately for permission to engage a textile specialty company.
  4. Coordinate with the UPC adjuster to identify whether Contents inventory is needed.

**Textile Restoration Program Guidelines:**

1. Contact policyholder upon receipt of assignment and schedule textile inspection.
2. Provide immediate needs for approximately one (1) weeks' clothing within two (2) days of inspection.
3. Vendor will work with the Adjuster to get approval on remaining textiles and provide estimate / photos to the UPC Adjuster within 2 days of inspection.
4. Vendor is to coordinate with the UPC Adjuster for direction on completion of on-site inventory of non-salvageable textiles. The "On-Site Non-Salvageable inventory" service will be billed at Xactimate labor rates. Inventory should include the brand, type and color.
5. Bulk laundry charges apply for all items that normally require wash, dry and fold. Pressed hanging items are line items.
6. Non-hanging items are wash, dry and fold. Items such as handbags, draperies, luggage specialty linens, etc. will be processed, as restoration protocols require.
7. Provide garment testing at actual cost when requested by the UPC adjuster.
8. Items that are cleaned and not restored to pre-loss conditions will have no charge and be refunded to UPC or Policyholder as appropriate.

**Work Authorization**

1. *Choice is yours (or similar document) to ensure customer knows it is their option.*
2. With any work authorizations, the Insured is contracting with the Contractor, not with UPC.
3. Work Authorization must be signed and dated prior to starting work.
4. A separate Work Authorization is required for both Mitigation/Remediation, and Reconstruction.

**General Loss Report**

1. A General Loss Report is required to be completed for each estimate or reconstruction assignment. The report should outline the contractor's findings and include reserve recommendations.
2. Submit via XactAnalysis as a separate PDF.
3. Required within 24 Hours of site inspection for reconstruction.

**Certificate of Completion**

1. A separate Certificate of Completion is required for Mitigation/Remediation work and Reconstruction.
2. The Certificate of Completion must be signed and dated by the customer within 24 hours after work is complete.