

## VELOCITY / CJW & ASSOCIATES 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 Barry Knight (Property Team Lead) at 407-576-2712.

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	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	WORK AUTHORIZATION - must be signed. Separate WA form needed for each job type.	24 hours from job start
4	DRYING REPORT - Any software is acceptable (not handwritten). Upload with estimate and photos.	48 hours from completion
5	LABELED PHOTOS OF COMPLETED JOB. Photos must have detailed labels/descriptions.	48 hours from completion
6	SKETCH/DIAGRAM of affected areas (interior and exterior)	48 hours from completion
7	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	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.
2	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.
3	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.
4	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.
5	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.
6	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.
7	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.
8	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.
9	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	Contractor will not discuss the deductible or coverage with the insured and will refer the insured to their adjuster/examiner for information. Note that Independent Adjusters do not have the authority to make approvals or verify coverage. Please contact the staff adjuster or examiner.
4	Deductibles. Do not request a down-payment or collect a deductible upfront for emergency services without adjuster approval.
5	Draws. Discuss any advance draws needed with the adjuster prior to starting work.
6	Inspection Fees. No inspection fees should be charged unless requested to provide consulting/expert opinion services. For consulting/EO jobs, please abide by the Consulting Fee Schedule.
7	Work change orders: all agreed upon change orders with the insured must be uploaded as a PDF document to Xactanalysis.
8	If contractor becomes aware of any issues, allegations, or complaints, you must alert Sedgwick Repair Solutions immediately. We will make reasonable efforts to assist you with resolving the issue.
<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>	

**VELOCITY / CJW & ASSOCIATES  
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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	Labor Minimums should not be applied (if applied, these would appear automatically at the end of the estimate.)
5	Emergency Service Fees: After Hours ES Fee may only be applied if the claim is received after 5:00 PM or on a weekend/major holiday and serviced before 8:00 AM on the next work day. During Business Hours may only be applied if the claim is received and serviced on the same day during regular business hours (8:00 AM - 5:00 PM.)
6	Missing walls and openings should be deducted for all openings that exceed 32 SF.
7	Fuel Surcharges/Truck Fees: Do not apply fuel surcharges or service truck fees to estimates.
8	Equipment decontamination, antimicrobial application, and air scrubbers/negative air charges should not be used on Category 1 losses.
9	Equipment amount and sizing. Dehumidifier size used in estimate is determined not by what is placed, but by the IICRC calculation based on room/chamber size and Class of the loss. Equipment must match what is recommended by the drying software.
10	Monitoring and setup/takedown charges. Must be reasonable based on the amount of equipment placed (0.5-1.5 hours per day is typical), and readings are required for any day that monitoring is charged. No readings = no charge.
11	HEPA vacuuming: HEPA light should be used for mold estimates. If HEPA heavy is used, include a detailed F9 note to explain the reason.
12	Filters: often used on multiple jobs, unless directed otherwise by an IH report because cross-contamination is a concern (please upload IH report). Accordingly, filter charges should not be included, or prorated. Please add F9 note to explain any filter charges.
13	Debris disposal: Disposal charges should be based on the amount of debris that is being removed. For small loads, the same pickup can be used to dispose debris from multiple jobs. Please prorate disposal charges accordingly. For example: 0.25, 0.5, or 0.75 pickup truck load.
14	Lump Sums/write ins: Should not be used unless an itemized supporting subcontractor bid is uploaded, or a detailed F9 note to describe the services.
15	Sub Contractor Bids. If Sub-Bid line item is used within Xactimate estimate, an itemized and detailed sub-bid must be uploaded to Xactanalysis. Adjuster approval is required. Emergency services should not be sub-contracted out. Testing fees/invoices do not qualify as a sub-bid.
16	Content Manipulation Charges/Block and pad furniture: should be billed at Xactimate room size only, not hourly.
17	Testing/3rd party services. Invoices for testing or 3rd party service fees should be uploaded directly into Xactanalysis. These should not be entered in the Xactimate estimate, and no O&P should be applied. (If you include in your estimate, then referral fee will be applied to the cost of the invoice.)
18	Hourly Labor Rates: should be avoided. However, if hourly labor is necessary, include a detailed F9 note to explain the breakdown of the charges and reason for the hourly labor.
19	Xactimate Price variations: should be avoided. However, if a price deviation/override is necessary, include a detailed F9 note to explain the breakdown of the charges and reason for the price change.
20	Project Management/Supervisor Costs. Do not apply PM costs to estimates. Supervisor costs may be acceptable on a case by case basis. Please include a detailed F9 note to explain the need for the supervision costs.
21	Repair or cleaning vs. replacement: must provided detailed explanation for thought process and reasoning if replacement is needed.
22	<b>For more details, please refer to the attached Velocity Claims LLC Claims Estimating Best Practices document.</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.**

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**OVERHEAD AND PROFIT**

		<b>O&amp;P</b>	<b>NON-O&amp;P</b>
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.



## Velocity Claims, LLC

### “Claims Estimating Best Practices”

\*\* These best claims estimating practices are just that and not intended to be a directive or an absolute. The claims handler should use best judgment when estimating the loss and explain the thought process of that judgment within the claims log notes. Policy language and applicable state laws, state regulations and municipal building code provisions always supersede these best practices.

#### 1. Roofing

- a. Drip edge does not always require replacement, roof can be removed without damaging and if damaged, can replace only the damaged area and re-use the rest.
- b. Roof vents (box and turbine) need not always be replaced. If wind damaged roof and no large hail, soft metal vents can be re-used. If re-used, no need to detach and reset as can remain in place.
- c. Power vents damaged by hail, can have only the cover replaced and does not necessitate an entire vent assembly replacement.
- d. The removal of ridge is included in the removal cost of the field roof covering for most products, including standard metal ridge. Replacement is estimated separately as ridge is not included in the shingle waste factor. The default waste for ridge should be used.
- e. Use ½” OSB when applying new decking for a comp over shake roof. The sheathing should be depreciated at the same rate as the top layer of shingles in this scenario. Use the same decking as currently installed when performing repairs.
- f. Skylights need not always be removed if undamaged and replacing the slope. File should support actions.
- g. Add or replace ice and water shield only if present or required by code (policy covers) and replacing a slope. This is estimated by the SF and comes in 3’ wide rolls. Deduct the ice and water shield SF from the roof SF when determining the amount of felt needed.
- h. Pipe jacks (rubber) should always be replaced in any area where the roofing material is being replaced.
- i. Valley metals and flashing soft metals need not always be replaced and can be reused.
- j. Always ask the insured(s) if there is any interior water damage and document this and the response in the claims file.
- k. Xactimate code “ELS DISHRS” should be used for the D&R of the dish itself. In most instances this can be done without needing to re-calibrate the dish. If re-calibration is needed we will pay as incurred and supported.
- l. Solar panels – Claim Handler should determine if the panels are owned or leased. If leased request a copy of the contract or contact the vendor so we may determine who is responsible for detaching and resetting them and the cost for

doing so. In many cases the vendor is responsible for the first replacement, or they will complete this work at a rate greatly reduced from standard market rates.

- m. a photo of a shingle weight gauge applied should be present in each claim file to support grade of shingle applied.

## **2. Painting**

- a. Water spots should be spot sealed and then painted, one or two color coats at the discretion of the file handler in order to properly effectuate the repair.
- b. Make sure to read the included operations footnotes in the estimating software as some minor furniture moving is often included in the SF price.
- c. When painting, the wall or ceiling break is to determine the extent painted in a continuous run/area.

## **3. Cabinetry**

- a. Proper grade selection for the replacement is critical. There can be vast differences in the cost between grades; therefore, good photo documentation should be obtained and utilized to facilitate appropriate replacement.

## **4. Flooring**

- a. Grade of flooring can greatly affect the pricing. Properly evaluate sheet and textile carpets and estimate the proper grade.
- b. When replacing carpet, the line of sight method is to be applied. If there is a doorway with door and no damage in that adjacent room, the flooring replacement is to stop midway within the threshold of said doorway.

## **5. Minimum charges**

- a. There should only be one minimum charge per estimated trade (eg. one minimum paint charge, one minimum roofing charge, etc.) if more than one minimum is warranted, it should be estimated on a unit cost method.
- b. Should not have a minimum charge in a trade along with a unit cost method, it is one or the other in the entire estimate.

## **6. Dumpster fees**

- a. Consider the cost of debris haul off in proportion to the job. Some estimating included operations allow for some minor debris removal within the line item estimated.
- b. Where additional debris disposal is warranted, consider economy of scale, use the smallest available option and graduate up as the estimate warrants (pick up load, small dumpster, medium dumpster, etc.).

## **7. Aluminum patio covers**

- a. The grade/aluminum thickness plays a key role in the determination of establishing costs as it relates to aluminum covers. An aluminum patio thickness gauge should be used and a photo of it applied included in the claim file.

**8. Awning panel/patio cover identification process- How to determine load rating**

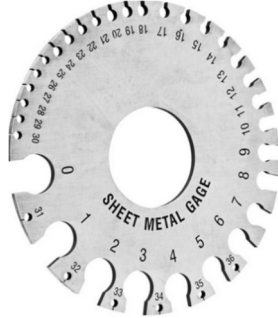
The Xactimate item selection lists the load as a factor in which awning item to use. The Xactimate options available include the following (order may vary):

- ☐☐No Load (AWN PC-- or AWN PCDK--)
- ☐☐Light Load (AWN PC- or AWN PCDK-)
- ☐☐Moderate Load (AWN PC or AWN PCDK)
- ☐☐Heavy Load (AWN PC+ or AWN PCDK+)

When viewing the line item details for these items, load rating is actually in pounds per square foot (PSF) and a numerical value is listed.

**Metal gauge**

To assist in the proper evaluation of load rating of a damaged awning, claims handlers should use a metal gauge to determine thickness of metal material



**Steps for accuracy**

To select the correct Xactimate line item for patio awnings follow these steps:

1. Insert the metal gauge over the roof panel and read the correct thickness on the gauge that matches the roof panel.
2. Take a photo of the roof panel in the gauge showing the thickness.
3. Measure from the wall of the home out to the first cross support beam.
4. Apply the thickness of the panel and the distance of the first support beam to the chart below. **Flat patio awning roof panel**

<b>Xactimate code</b>	<b>.023 ga.</b>	<b>.030 ga.</b>	<b>.040 ga.</b>
AWN PC-	7'7"	9'3"	10'10"
or			
AWN PC	6'7"	8'	9'3"
or			
AWN PC+	5'7"	6'10"	7'11"
or			

## 9. Framing

- a. In heavy wind damaged structures, the claim handler should use a level to determine wall plum so as to ensure no torque or shifting has occurred. Photos of the level in use should be included in the file and such actions documented in the claims investigation log.

## 10. Building Codes

- a. Any questions as to what is and is not code in any venue can be accessed at:

[www.municode.com](http://www.municode.com)- Municode lists many small cities and towns on their website and is used for research by the legal profession. Use this website to determine what version of code is used, not to look at the local codes themselves.

1. Click on code library and then select the state and city or town.
2. Look in the table of contents for something indicating *building*. This will take you to the building code section.
3. After you have selected the building codes on the left side, you need to scroll down on the right side to find what code and version has been adopted. Also be sure to review any specific modifications to the adopted code.
4. Once you determine the code and version, go to The International Code Council's (ICC) website to look up the actual code language. The ICC has two commonly used code sources.
  - **International Building Code (IBC)** – used for commercial, industrial, multi-family dwellings and any building with 4 or more stories above grade (even if residential). Click the link to access and then select which version is used.  
<http://publicecodes.cyberregs.com/icod/ibc/index.htm>
  - **International Residential Code (IRC)** – used for residential single-family, duplexes and buildings with three or more townhouse units with a max height of 3 stories above grade. Click the link to access and then select which version is used.  
<http://publicecodes.cyberregs.com/icod/irc/index.htm>
5. Many towns have adopted the International Code Council's Residential Building Code as their local code. The most common versions are the 2006, 2009, and 2012 versions.
6. After opening the correct version, look in the Table of Contents for the chapter you need (roof surfacing, electrical, plumbing, etc.) In regards to roofing, most of the information you need can be found under Chapter 9, Sections 905 and 907 in the IRC. You may have to review other Chapter 9 sections to address certain questions. In the IBC, roofing is found in Chapter 15.
7. If after doing your own research, you are still unsure of the appropriate municipal building code interpretation, call or email a trusted expert, such as a building inspector or contractor, to verify the code upgrade information. Ideally, the building inspector or contractor you contact should be one upon which Claims has relied in the recent past.



**11. Depreciation**

Depreciation should be applied by line item and in accordance with the expected life and usability of that item.

**Depreciation or Withholding of General Contractor Overhead and Profit (O&P) State-Specific Regulations**

**Up Front Depreciation**

**Allowed**

Alabama Alaska Arizona Colorado Connecticut DC  
Delaware Florida Georgia Hawaii Idaho Illinois  
Indiana Iowa Kansas Kentucky Louisiana Maine  
Maryland Massachusetts Michigan Minnesota Mississippi Missouri  
Montana Nebraska Nevada New Hampshire New Jersey New Mexico (20% rule)  
New York North Carolina North Dakota Ohio Oklahoma (except debris removal expense)  
Oregon Pennsylvania Rhode Island South Carolina South Dakota Tennessee  
Texas Utah Vermont Virginia Washington West Virginia  
Wisconsin Wyoming

**Not allowed**

Arkansas California

**Pay only if incurred (must have express policy language)**

**Allowed**

Arizona Connecticut DC Delaware Georgia Hawaii  
Idaho Illinois Indiana Kansas Louisiana Maryland  
Michigan Minnesota Mississippi Missouri Montana Nebraska  
Nevada New Jersey New Mexico (20% rule) New York North Carolina  
North Dakota Oklahoma (except debris removal expense) Oregon Pennsylvania  
South Carolina South Dakota Tennessee Vermont Virginia Washington  
West Virginia Wisconsin Wyoming

**Allowed only if DOI approves filing**

Alabama Alaska Arkansas Colorado Florida Iowa  
Kentucky Maine Massachusetts New Hampshire Ohio Rhode Island  
Texas Utah

**Not allowed**

California

**12. Asbestos Estimating/Handling**

- (a) Claim Handler (CH) should discuss the need for asbestos testing, as necessary, with our insured(s) and our insured(s)' mitigation contractor directly. If it is determined that asbestos testing is necessary, the Claim Handler will coordinate with a testing company to schedule testing. If asbestos is found and abatement is necessary, Claim Handler will need to follow the appropriate asbestos abatement guidelines as outlined below.

### 13. Asbestos Abatement

(a) When asbestos is found and abatement is necessary, the Claim Handler should immediately notify Sedgwick and Velocity Claims and should also do the following:

- i. Work with our insured(s) to secure an abatement vendor to provide an estimate.

**\*\*Claim Handler (CH) should not generate their own abatement estimate and the abatement vendor should be different than the testing company.**

- ii. Once the abatement vendor is secured, Claim Handler should set expectations with the abatement vendor of the need to provide the abatement estimate as soon as possible and set a diary for proactive follow up.

- iii. Once the estimate is received, CH should review it as soon as possible and contact the abatement vendor to discuss and resolve any concerns about the estimate.

- iv. Review and provide the abatement vendor and our insured(s) with feedback and acceptance of the abatement estimate.

- v. Advise the abatement vendor that abatement work must be authorized by our insured(s) prior to commencing abatement and determine time frame for abatement.

- vi. On water related losses, once the abatement vendor is selected, the name of this vendor should then also be communicated to the mitigation and/or flooring vendor to avoid delays in the mitigation or flooring process.

- vii. Encourage our insured (s) to be pro-active in the abatement process and set a diary to follow up with our insured(s) to ensure scheduling and abatement are completed timely.

(b) Discuss and arrange for any temporary lodging for the insured(s) which may be required during the abatement process. Refer to policy for ALE coverages

(c) Should our insured (s) elect to not utilize the abatement vendor who provided the abatement estimate or delays the selecting of a vendor to complete the abatement, you should:

- i. Issue payment directly to our insured(s) for the abatement costs as estimated by the abatement vendor.

- ii. Send a settlement letter outlining the payment is for the asbestos abatement not yet completed. This letter should also include the following language:

*“Although as a service, we may refer contractors to you, it is your decision to hire the contractor of your choice. We neither direct or manage the activities nor guarantee the work of any contractor, whether referred or not. It is up to you to make sure the work is completed to your satisfaction.”*

- (d) CH should review all abatement, mitigation and rebuild estimates to confirm there is no overlap on removal of materials.
- (e) When post clearance testing is required by local or state regulations, ensure the claims file includes verification of air clearance.
- (f) Attach everything to the claim file and ensure copies of the asbestos testing results, abatement estimate and final air clearance verification are sent to our customer.
- (g) Provide a copy of all items in #6 above to our insured(s) if not done already by the abatement vendor.
- (h) Payment for abatement:
  - i. All costs associated with abatement of asbestos/lead materials should be paid along with the building payment(s)
  - ii. In general, abatement costs will be paid as indemnity and the check issued directly to our insured(s).
  - iii. If we have an authorization signed by our insured (s), both abatement vendor and our insured(s)' name can be added to the check and mailed to our insured(s) directly.
  - iv. Make certain to advise our insured(s) of the steps needed to pay the asbestos vendor for their services.

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