

**STATE FARM  
GENERAL GUIDELINES AND REQUIREMENTS**

claim handler 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 claim handler, please contact State Farm at 800-732-5246.

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, 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	SKETCH/DIAGRAM of affected areas (interior and exterior). Eagle View if Roofing involved.	Submit with estimate
6	ITEL Report if any flooring is being replaced.	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	Third party services such as Engineer/Architect/Testing/3D imagery (i.e. Matterport): Contact claim handler 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 claim handler name that provided approval. ITEL is required for any flooring replacement, but should not be used for roofing or siding. EagleView should be ordered for aerial measurements and diagramming if there is damaged to the roofing surface.
2	Subrogation Protocol: Contractor must identify, document, photograph and contact claim handler if the prospect of subrogation exists. Provider must inform the insured to retain the part or item in question for pickup by a client representative and document file accordingly.
3	Time and Material: Must receive approval from claim handler to provide T&M estimate. Approval note in the file must include date, time and claim handler name that provided approval.
4	Contents Losses. Notify claim handler and obtain/document approval if any contents cleaning or contents packout is needed. Approval note in the file must include date, time and claim handler name that provided approval.
5	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 claim handler. An inspection by the claim handler may be required prior to giving any approval. Approval note in the file must include date, time and claim handler name that provided approval.
6	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 claim handler for further direction. Do not set any air movers and do not proceed with services until you have received and documented approval from claim handler.
7	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 claim handler name that provided approval.

**All claim handler approvals must be documented in Xactanalysis notes. Approval note in the file must include date, time and claim handler name that provided approval. Failure to obtain required approvals AND document in the file may result in removal of applicable line items from the estimate.**

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**PROCESSES AND PROCEDURES**

1	All direct referrals for this client must be reported to Sedgwick Repair Solutions, regardless of the source of the referral.
2	Contractor must update the Workflow status in Xactanalysis at each stage of the process.
3	ITEL Lab Report: All flooring replacement, regardless of size, require ITEL. ITEL Now app usage is preferred over sending in a sample. Customer approval required prior to taking sample. If customer does not approve flooring to be cut, you must contact claim handler and note in Xactanalysis. Any deviations from this requirement must be approved by the claim handler and noted in Xactanalysis. ITEL should NOT be used for siding or roofing. If siding or roofing material matching is needed, contact the Claim handler.
4	Contractor will not discuss the deductible or coverage with the insured and will refer the insured to their claim handler/examiner for information. Note that Independent claim handlers do not have the authority to make approvals or verify coverage. Please contact the staff claim handler or examiner.
5	Deductibles. Do not request a down-payment or collect a deductible upfront for emergency services without claim handler approval.
6	Draws. Discuss any advance draws needed with the claim handler 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	Changes to the original estimate: Supplements must be added to the original estimate (not uploaded as a new estimate) in such a way that the changes are easily identified. For example, changed items may be added to the original room in BOLD or duplicate the room (i.e. Living Room - Supplement). All agreed upon change orders with the insured (i.e. work in the original scope that you will not be completing, or changes/additions/upgrades to the original scope that are outside the insurance claim) must be uploaded as a PDF document to Xactanalysis.
9	Warranty information: Contractor must provide the following warranty: General Repair: 5 years. Roofing replacement or repair: 5 years.
10	If Contractor becomes aware of any issues, allegations, or complaints, you must alert Sedgwick Repair Solutions immediately. We will make reasonable efforts to assist you with resolving the issue.
<b>Facts of the loss may warrant deviations from the program guidelines and deviations should be discussed and approved by the handling claim handler. All claim handler approvals must be documented in Xactanalysis notes. Approval note in the file must include date, time and claim handler name that provided approval.</b>	

**ESTIMATING GUIDELINES**

1	All state and local laws should be adhered to.
2	Estimates must be written in Xactimate format and returned to Xactanalysis (by completing it in Xactimate) with photos and all supporting documentation. Estimate cover page must include your company name, address, phone number, claim number, insured and insurance company information, and estimator name. Estimates should NOT be uploaded with the carrier/adjuster header/name. Contractor must ensure estimate is uploaded into the correct XA assignment/shell, and should not combine separate services into one estimate, or upload PDF of an estimate (unless requested to do so). If another XA assignment is needed to accommodate additional services, please request it from the assigned Concierge.
3	Estimate line items must be supported by photos. Uploaded photos must be clear (not blurry) and labeled. Missing or inadequate photos could result in removal of applicable line items from your estimate.
4	General Restoration: Deductible and/or depreciation should NOT be entered in the estimate.
5	<b>Refer to the attached client guidelines for more information.</b>
<b>All estimates and supporting documentation will be reviewed by Sedgwick Repair Solutions. Any deviations from program requirements should be discussed and approved by the claim handler, and well documented in the file. All deviations are subject to approval by Sedgwick Repair Solutions and the client. Sedgwick Repair Solutions reserves the right to modify your estimate (collaborate) in order to comply with these requirements, in order to uphold our contractual agreements with the client. Failure to adequately document a file and/or comply with requests for revisions or additional documentation may result in temporary suspension or removal from this program.</b>	

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**OVERHEAD AND PROFIT**

		O&P	NON-O&P
1	Contents Pack Out and Pack Back		X
2	Mitigation/Abatement/Emergency Services		X
3	Roofing/exterior only		X
4	General Restoration/Reconstruction (if justified)	case by case	
5	Sub Bids/Sub Contractors (requires claim handler approval)	case by case	

**Non-O&P Items: O&P can only be applied if justified AND approved by the claim handler. Approval must be documented in the XA file notes to include claim handler 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) 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	For Emergency Services, client usually pays	Property Owner/Insured
2	For non-ES, client usually pays	Property Owner/Insured
3	Client service fees (such as expert opinions) are paid to	Contractor
4	Payment inquiries for completed work should be directed to	Assigned claim handler
5	Payment inquiries for client service fees should be directed to	Assigned claim handler
6	If payment is made to property owner directly, contractor should invoice the property owner (and any applicable deductible). If applicable, Mortgage Company may also be included on the payment.	
7	If the customer requests contractor company name to be included on the check, you must fill out and submit the attached Exhibit D: Authorization to Include Additional Payee. This form must be signed by the State Farm policyholder.	

**Collections: Contractor MUST submit a completed Collection Assistance Form to Sedgwick Repair Solutions at least 30 days prior to filing any liens or initiating any collection or legal action.**

## **CSP-CNSP Estimate Review Guidelines – incl Hail**

- Labor Minimums
  - Labor minimum charges should be applied only for trades which do not overlap and a separate tradesperson will need to travel to the site to complete the services.
  - Do not apply labor minimum/adjusted amount for items being completed by other tradesperson(s) who will likely be on the job site and not need a specialist.
  - Labor Minimums should not be re-associated.
- General Contractor Overhead & Profit (GCOP)
  - GCOP is based on the repair complexity, the participation of additional trades, the coordination and scheduling efforts associated with the various trade subcontractors.
  - Exceptions for GCOP must be explained and documented within XactAnalysis Notes.
  - When applicable, market going rate for overhead and profit percentages.
  - No cumulative GCOP.
  - GCOP not applicable on non-complex repairs/losses.
  - No GCOP on the following: mitigation or emergency services (e.g., tarp, temp roof repairs, mitigation), content cleaning and restoration, licensing.
  - The general contractor must have significant involvement in daily operation of the repairs.
  - Claim handler may request documentation of GCOP from the participating contractor.
- Contents
  - Contents pack out can be estimated in the structure repair estimate if the contents pack out operations are being completed for reconstruction and coordinated by GC.
- Labor Efficiency settings (Restoration/Service/Remodel (R/S/R) and New Construction)
  - New Construction labor efficiency can apply to large partial losses such as gutting to the framing.
    - Detailed notes and explanation are required for exceptions.
- Price List
  - Use Price List consistent with the date of loss and loss location zip code.
  - Line item note required to explain edits made to line item descriptions or unit price assemblies/components (use of Price List Variations (via Variation Report)).
- High/premium quality items
  - High/premium grade materials or finished products must be documented with a line item note and photos.
- General/Miscellaneous (GEN/MISC)
  - Estimate using available Xactimate line items for operations to be completed.
  - Line item notes are required to explain all MISC line item entries.
  - Time and materials estimates should not be used unless requested by claim handler.
  - Preferred estimate order is: floor, walls, ceilings for interior; ground, siding, roofing for exterior.
  - Do not include textile or contents restoration in the structural estimate.
  - Do not include administrator costs in the estimate.
  - Do not include any fees associated with the inspection or preparation of the estimate.
  - Travel Charges
    - Estimate should not include any line items relating to contractor travel charges.
      - ◆ Detailed line item note and explanation is required for exceptions.
  - Model opening statements should not be used.
  - Contact the claim handler on claims which present unexpected conditions and/or service activities which change the circumstances, trades involved beyond those defined under the program, where additional damage may have occurred and may require removal of other items and/or additional specialty equipment, but was unknown at the time of the initial assignment.

## **CSP-CNSP Estimate Review Guidelines – incl Hail**

- Depreciation
  - Do not calculate or apply depreciation to any items estimated. (Application and calculation of depreciation is a claim handler function and responsibility.)
  - Collect age and condition of materials estimated and document in XactAnalysis Notes.
  - Do not alter the Depreciation Options section within the Parameters tab of the Xactimate estimate.
- Inspection Wizard Bypass Notes (via Audit Summary Report)
  - Explain why each specific inspection result was ignored or provide the reason(s) for the deviation or irregularity automatically detected by the Xactimate Inspection algorithms.
- Credit items
  - Credit items should not be used.
- Code upgrades
  - Estimate should be written to return structure to pre-loss condition.
  - Prepare the estimate for the policyholder in compliance with the state law or local ordinance for the location where the building structure is located.
  - Do not add line items associated with code upgrades.
  - When a code upgrade is identified, code upgrade items should only be included in Line Item Notes (e.g., Category code, Selector code, quantity and explanation of applicable code and upgrade) and also noted in XactAnalysis Notes.
  - It is the claim handler's responsibility to determine if/when any amounts are payable for all other code upgrade items.
  - Special Handling: Drip Edge and Ice and Water Barrier as Code Upgrades
    - Where drip edge and/or self-adhered waterproof membrane (aka, Ice and Water Barrier) do not exist on a roof but are required by building code for the loss location, contractors should include these specific line items (CAT/SEL and quantities), as applicable, within the estimate line items.
- Matching/Undamaged Material
  - All matching issues must be discussed with the claim handler. (e.g., estimating more than the damaged area)
  - Consult the claim handler to resolve any issues surrounding matching and un-matching material or with products where there is no availability or where availability is limited.
    - ◆ Refer to the Roofing - Siding and Roofing Material Samples section for guidelines pertaining roofing or siding materials.
- Bid Items
  - Estimate using available Xactimate line items for operations to be completed.
  - Estimate should contain pricing from the approved pricing database.
  - If a bid is required, contractor must document the reason(s) the subcontractor bid was required.
  - Subcontractor bids must be itemized and detailed.
  - Subcontractor bids must be written on the subcontractor's letterhead and attached to the estimate so it will be uploaded in XactAnalysis under the "Documents" tab.
  - Subcontractor bids should be set to tax exempt when the bid already includes tax.
  - Subcontractor bids should be set to non O&P as applicable.
  - Subcontractor bids must use the correct Category code and the Selector code BIDITM.
- Measurements
  - Provide measurements to the nearest inch.
  - When EagleView Roof Report is not available, measure and document all roofing and applicable measurements in the estimate using the Xactimate Sketch function.

## CSP-CNSP Estimate Review Guidelines – incl Hail

- Sketch
  - General
    - Sketch (vs. Dimensioning) should be used.
      - ◆ Detailed notes and explanation for not using Sketch must be provided within XactAnalysis Notes.
    - Include descriptive labels for areas/items or features.
  - Roofing
    - An Xactimate Sketch should be produced (manually or imported via EagleView) for all roofs when roofing materials are estimated for replacement.
    - Must indicate the damaged slopes and location of damage.
    - Individual slopes of a roof should be set as subgroups of the main roof area in Xactimate.
    - Should include roof annotations.
    - Should show roof penetrations and appurtenances, damaged or not (vents, pipe jacks).
    - Roof extensions and overbuilds (sections of a roof that are framed and finished over an existing plane of the roof) should be designated as subgroups of the main roof.
    - Test squares should be indicated on the Xactimate roof Sketch when hail damage is noted or suspected. Additional notes should be included as necessary.
    - Should contain all roof measurements when EagleView is not used.
    - Refer to the Roofing and EagleView sections for additional details regarding Roof Sketch and the use of EagleView.
    - When EagleView is not available, and damage to the roof surface is noted, the entire roof should be measured and documented using the Sketch function within Xactimate when roofing materials (e.g., shingles) are estimated for repair or replacement.
      - ◆ Detailed notes and explanation for not using Sketch must be provided within XactAnalysis Notes.
  - Interior
    - Sketch is required for interior damage involving more than 1 room and include when applicable:
      - ◆ All door and window and missing wall openings.
      - ◆ Cabinets, tubs, showers and vanities.
      - ◆ Multiple ceiling heights, offsets.
    - Confirm all ceiling heights (including basement ceiling heights when applicable).
    - Sketch is required for all floor coverings estimated for replacements.
      - ◆ Rolled floor coverings should show run/roll direction and seam placement consistent with original installation.
  - Exterior/Fence
    - Sketch should be used when replacement of one or more exterior elevations on any damaged building is estimated.
    - All fence repair or replacement estimates should indicate height and damaged length/sections.
    - Measurements of all exterior elevations is needed when replacement of one or more exterior elevations on any damaged building is estimated
    - Dimensioning of exterior elevations can be an alternative for Sketch only in rare instances.
      - ◆ Detailed notes and explanation for not using Sketch must be provided within XactAnalysis Notes.
- EagleView
  - EagleView Roof Report
    - Refer to the Roofing - EagleView section for guidelines regarding the use of EagleView Roof Report and EagleView Suggested\* Roof Waste calculations.
  - EagleView Exterior Wall Report
    - EagleView Exterior Wall Reports should not be requested or used on Contractor Services Program assignments.

## CSP-CNSP Estimate Review Guidelines – incl Hail

- Xactimate Quantities/Variables/Calculations
  - 0/1 Quantities
    - -0- and -1- SF/LF or -0- Each (EA) items identified in the Xactimate estimate should be explained.
  - Variables/Calculations
    - Variables used in calculations should be consistent with scope and photos.
      - ◆ Level Variables (e.g., TSF) and Mechanicals (ELE/PLM/HVC)
        - ▲ Non-living space quantities should be deducted when applicable and consistent with Xactimate CAL/SEL definitions.
    - Review all manual calculations when the scope may have been copied/duplicated from another room.
  - Waste
    - Waste should not be added to Xactimate price list items with the exception of rolled carpet, vinyl sheet goods as noted in the Flooring section and applicable roofing items as noted in the Roofing section. Exceptions must be explained within XactAnalysis Notes.
- Photographs
  - All digital photographs should be attached to the estimate; uploaded in XactAnalysis under “Photos” tab.
    - Photos should not be separately uploaded in XactAnalysis.
  - Sufficient photo documentation should illustrate the damages or lack of damages associated with the loss and support the entire scope of repairs or replacement being estimated.
  - High/premium grade materials must be documented with photos and line item notes.
  - Interior photographs should be labeled according to the room or area and should illustrate damages associated with the loss.
  - Exterior photographs should be labeled according to the roof, slope, elevation, structure/building or area.
  - Photo requirements include: (See Contract)
    - Photo of source.
    - Flooring continuous beneath items such as base cabinets, vanities, built-ins should be supported with photos.
    - Photos of a straight edge placed on wood flooring to show cupping should be provided to confirm extent of damages to flooring.
    - Photos of multiple layers of material should be supported w/ photos, (e.g., multiple flooring layers).
  - Exterior photo requirements include:
    - Risk photo reflecting any risks surrounding the inspection process.
    - Photo of source/cause of loss when applicable.
    - Overview photos of entire slopes which depict the number and types of vents and other protrusions and roof accessories/appurtenances on the roof surface (e.g., vents, flashing, gutters, skylights, valleys, solar panels).
    - Overview and close up photos of every test square when applicable.
    - Close-up photos clearly depicting damage or lack of damage.
    - Close-up photos to document and depict the type of roof materials and condition of the roof.
    - Roofing underlayment such as felt or self-adhered waterproof membrane, (commonly referred to as ice and water barrier).
    - The presence or absence of drip edge and/or gutter apron.
    - The presence or absence of valley material if applicable.
    - Multiple layers of material, (i.e., multiple layers of roofing or siding materials).
    - Denoting the slope of the roof and of the pitch gauge where EagleView isn’t used for each slope.
    - Photos of roof or elevation damage should include the labels and directional identifiers (e.g., Front, Back, Left, Right).
    - Photographs of all items included in the estimate due to hail damage must document the hail damage to the items. See Also Roofing – Test Squares.

## **CSP-CNSP Estimate Review Guidelines – incl Hail**

- Missing walls/openings
  - Deduct openings larger than a standard exterior front door (20 SF). Explain deviations.
  - Base/trim for openings should only be deducted when the square footage of the opening is greater than a standard exterior front door.
    - Exceptions - Cabinets/tubs/shower/appliances should be deducted from linear foot trim quantities.
  - Openings/missing walls should be drawn/included on the Sketch and deducted as noted above.
  - Manual opening deductions/calculations must be explained.
- Mold/Asbestos/Lead/Contaminants
  - Inform the claim handler immediately when Mold/Asbestos/Lead or other contaminants are discovered or are involved in the claim.
  - Do not include mold/asbestos/lead contaminants abatements or biohazard items in the estimate unless first discussed with the claim handler.
- Appliances (APP)
  - Detach and reset of electrical appliances in conjunction with the repair/replacement of flooring may require an applicable Labor Minimum if the detach and reset will be or is completed by a separate tradesperson.
  - Detach and reset of gas appliances in conjunction with the repair/replacement of flooring may require an applicable Labor Minimum if the detach and reset will be or is completed by a separate tradesperson.
  - Detach and reset refrigerator includes disconnecting and reconnecting refrigerator water line.
  - Flooring materials which extend beneath an appliance must be supported with photos if estimating to detach and reset the appliance.
- Cabinetry (CAB)
  - Cabinet replacement estimates should be accompanied by line item note as to why repairs are not possible.
  - Interruptions by appliance (e.g., range, dishwasher, and refrigerator) should be deducted from applicable CAB line item quantities.
  - Above average grade and better quality cabinetry must be supported with line item notes as well as photo documentation.
  - Use of custom grade cabinet line items must be accompanied by photos and a line item note documenting the quality of the cabinet being estimated. (Older, site built cabinets are not necessarily custom built cabinets in Xactimate.)
- Cleaning (CLN)
  - CLN FINALR
    - Most Xactimate price assemblies/supporting events include for clean-up of tools and equipment, debris removal and floor sweeping or vacuuming in the immediate workspace by the tradesperson associated with the work being performed under the Restoration, Services, and Remodel (R/S/R) labor efficiency.
    - Per Xactimate definition, CLN FINALR - Final cleaning - construction - Residential is intended for minimal cleaning (e.g., wiping down surfaces) and minimal debris removal (e.g., overlooked box wrappings, boxes, or packaging materials left on-site) and light cleaning or vacuuming of floors within a residential home.
    - CLN FINALR is generally estimated in circumstances where existing homes are being completely gutted or once new construction activities are completed.
    - CLN FINALR may also be applicable in other situations depending on the scope of the job and construction activities performed. The scope and the file should explain the basis for including CLN FINALR in situations other than when a home is being completely gutted or new construction.
    - CLN FINALR exceptions should be explained and documented in XactAnalysis Notes.



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- Dustless Sanding
  - Additional cleaning or CLN FINALR should not be included in the estimate in conjunction with estimating dustless sanding.
  - CLN LAB/GEN LAB
    - General labor (GEN LAB) is not a substitute for CLN FINALR.
- Contents Manipulation (CON)
  - CON/LAB items relating to content manipulation should be consistent with other estimate items and Xactimate Selector codes within the estimate and consistent with scope and photos or explained.
  - Do not include textile or contents restoration in the structural estimate.
  - Utilize labor hours for the trade completing the contents manipulation vs. the CON ROOM\* codes.
- Doors (DOR)
  - Do not estimate for detaching and resetting door slabs in conjunction with the replacement or repairs of flooring.
  - Do not use DOR DOR-R in conjunction with estimating replacement of flooring. (Should only be used when the slab has been removed by others and the door must be reinstalled.)
  - Use DOR DOR-R to reset a door slab vs. DOR AV (slab, jamb & casing).
  - Doorknobs should be estimated for only replacement when doors and door hardware are being estimated to be removed and replaced.
- Drywall (DRY)
  - Use DRY ½-, ready for texture when estimating drywall replacement when a separate line item for texture applied is needed. DRY ½+ and DRY ½++ are exceptions.
  - Use DRY 1/2H or 1/2FT when estimating drywall that will be covered up by another finished surface.
  - Estimate to replace (versus remove and replace (“&”)) texture when estimating to replace drywall with a textured finish.
  - Use of 5/8” drywall in areas other than the ceiling should be supported with a line item note and a photo showing the thickness of the drywall.
  - Multiple DRY PATCH entries in a single room must be documented with a line item note and photographs.
  - DRY PATCH should be used in an estimate only when the damage is limited to less than 4 SF. It may be appropriate to have more than one DRY PATCH entry in an estimate.
  - DRY PATCHJ should not be used in conjunction with other DRY PATCH entries.
  - DRY ADD\* should be used only for SF of drywall area above 11’.
  - When estimating drywall texture replacement on a ceiling, it is acceptable to include to detach and reset mechanically fastened cold air returns/register vents.
- Electrical (ELE)
  - Review for overlap of electrical items estimated separately but also included in ELE WIRE.(e.g., door chimes, smoke detectors).
  - Modern breaker panels normally include a main shut off/disconnect with the panel. If a separate main disconnect is estimated, photos should document a separate/auxiliary main disconnect.
- Flooring (FCC, FCW, FCV, FCT, FCS)
  - Refer to the ITEL - Independent Testing & Evaluation Laboratory section for details pertaining to use of ITEL and flooring sample analysis.
  - Waste percentage on flooring
    - Use Xactimate Flooring function or variable (FLR\_RPL) or manual drop and fill calculations.
    - Do not use Square Footage of floor area (or F variable) plus waste percentage.
  - Separate remove and replacement quantities when estimating rolled flooring products (e.g., carpet & vinyl).
  - Verify and document with photos flooring which extends beneath appliances when estimating to D&R.
  - Estimate should not include for detaching and resetting door slabs in conjunction with the replacement or repairs of flooring - this activity is included in the labor supporting event for flooring replacement.

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- Estimate should not include to detach and reset floor registers – this activity is included in the labor supporting event for flooring replacement.
- Continuous Floors
  - Estimate flooring for a room or area up to the natural break (Natural breaks include a change in flooring or at closeable doors). Flooring which continues uninterrupted up or down stairs should be included in the SF of flooring.
- Replacement of undamaged areas should not be included. Replacement of undamaged areas should be referred to the claim handler.
- FCV
  - Do not estimate for prep, FCV PREP, when estimating new underlayment.
  - Do not estimate vinyl removal separate from underlayment removal (duplication in demolition).
  - Estimating for leveling cement (FCW LEVCEM) should be documented with photos - that it existed and needs to be estimated for replacement.
  - Estimate vinyl to longest length/run in situation where it extends beneath appliances.
- FCW
  - Wood floors estimated for replacement should be accompanied by line item note explaining why repairs are not possible.
  - FCW FINADD is generally associated with the use of water-based finishes.
  - If additional coats of finish (FCW FINADD) are estimated, the reasons and explanations must be documented in XactAnalysis Notes and discussed with claim handler.
  - Detaching and resetting the baseboards should not be included when the floors will be re-finished.
  - Dustless Sanding
    - Additional cleaning or CLN FINALR should not be included in the estimate in conjunction with estimating dustless sanding.
- General Demolition and Debris Removal (DMO)
  - Use partial pick-up truck load (e.g., .5 for 1/2 load or .25 for 1/4 load) when applicable.
  - Use dump truck or small dumpster vs estimating multiple pickup truck loads.
  - Use demolish/remove room vs R&R each item separately when estimating to gut a room to the framing.
  - DMO should not be estimated separately when demo/tear out is included within the particular line item description.
  - Do not include additional amount to protect driveways or surfaces with plywood for dumpster placement.
  - Consider salvage value of aluminum/steel/copper products as a potential offset for debris removal costs.
  - Extra debris removal costs associated with separating or disposing of recyclable products and materials should not be included in the estimate. These costs should be itemized and submitted separately to the claim handler for review and consideration.
  - Debris removal costs to handle and dispose of hazardous products and materials (such as asbestos containing materials) must be documented.
- Heavy Equipment (EQU)
  - EQU items should be consistent with scope and Xactimate Selector codes in the estimate. Include photos and explanation for all separately estimated EQU items.
  - In addition, XactAnalysis Notes should describe all separately estimated larger equipment that may be needed or required on the work site for extended periods of time.

## **CSP-CNSP Estimate Review Guidelines – incl Hail**

- Independent Testing & Evaluation Laboratory (ITEL)
  - Flooring
    - ITEL should be used for total replacement of flooring regardless of the quantity of flooring to be replaced.
    - Submit ITEL sample at the direction of the claim handler if another vendor may have already submitted a flooring sample for evaluation.
    - ITEL Now is the preferred method for submitting flooring analysis requests to ITEL.
      - ◆ Submit a sample for physical analysis when use of ITEL Now is not available.
      - ◆ Leave a sample of the flooring material with the policyholder for all ITEL test requests.
  - NFCP
    - Use applicable NFCP flooring code when ITEL flooring material prices have been/will be entered.
    - NFCP items and the material component price in the Xactimate line item should be updated consistent with the ITEL report.
  - Roofing & Siding
    - ITEL is not contracted for and should not be utilized for roofing or siding sample analysis.
    - Roofing or siding samples submitted to ITEL on behalf of State Farm will not be processed by ITEL.
    - Refer to the Roofing - Siding and Roofing Material Samples section for guidelines pertaining to the collection, harvesting or submission of roofing/siding material samples.
- Framing (FRM)
  - Xactimate construction Settings/Framing line items should be consistent with scope and photos.
  - Roof walls
    - Review for overlap/duplication in roof wall framing in Sketch (e.g., roof walls framed on multiple Levels in Sketch).
    - Identify roof area where the wall framing is turned on in Roof properties and the roof walls are extended greater than 1.5'.
  - Staircase framing - missing or not accounted for.
  - Load bearing/non load bearing walls should be denoted where applicable.
  - Drilled and treated bottom plates should not be estimated in non-masonry applications.
- Heating, Air Conditioning & Ventilation (HVC)
  - In instances where damage causation (e.g., lightning, wear and tear) and/or compatibility is in question for major HVAC components/equipment (e.g., air handler, compressor, coil, furnace), contact the claim handler for direction. The claim handler will determine if an HVAC expert opinion or use of other State Farm approved HVAC evaluation vendors will be needed.
  - Review for overlap of HVC items estimated separately but included in HVC DUCT (e.g., registers/returns).
  - Estimate should not include to detach and reset floor registers – these are included in the labor supporting event for flooring replacement.
- Labor Only (LAB)
  - Labor Entries
    - Hourly Charges should only be used in extenuating circumstances and should only be estimated if specific line item entry for that operation does not exist. A line item note is required LAB items.
  - LAB SUPERR/LAB SUPERC
    - Generally, LAB SUPERR is not needed or applicable for most residential jobs and is not automatic for commercial jobs. Thorough explanation required if estimated.
    - LAB SUPERR is not applicable when a working crew leader will be onsite.
    - If LAB SUPERR is included in the estimate, must also explain:
      - ◆ Size and complexity circumstances of the project which necessitate a Project Manager (PM).
      - ◆ What specific project management is needed and for what period of time.
      - ◆ What specifically is PM going to be doing which others already on the jobsite cannot.
      - ◆ Details for the basis and the quantity of LAB SUPERR must be thoroughly explained.

## CSP-CNSP Estimate Review Guidelines – incl Hail

- Plumbing (PLM)
  - When vinyl flooring is present, do not estimate detach and reset toilet unless photos document there is not a seam in the vinyl behind toilet.
  - Detach and reset of a toilet in conjunction with the repair/replacement of flooring may require an applicable Labor Minimum if the detach and reset will be or is completed by a separate tradesperson.
  - Identify potential duplication of high grade faucet (includes a sink sprayer attachment) and a separate line for a sink sprayer attachment.
  - Identify tub/shower faucet, PLM TSFAU (vs PLM SWFAU – shower faucet), when the estimate contains shower unit with no tub.
  - Identify potential overlap where sink and p-trap are estimated for replacement in the same room.
  - Identify potential overlap where a faucet and supply line are being estimated in the same room.
  - Identify potential underscope where a kitchen sink is being estimated for replacement but no D&R or replacement strainer or garbage disposal is estimated.
  - 
  - Plumbing overlap considerations include:
    - Detach and reset a sink includes detach and reset P-trap.
    - Detach and reset a sink does not require detach and reset of sink faucet. Xactimate pricing for this activity includes disconnecting and reconnecting supply lines.
    - Remove and replace a sink does not require removal of sink faucet.
    - Detach and reset refrigerator includes disconnecting and reconnecting refrigerator water line.
- Painting (PNT)
  - Review for and identify potential overlap on items such as PNT SWALL on all the walls.
  - Estimate PNT SP (Seal/Prime and then paint one finish coat) for new drywall on entire walls or entire ceiling or new construction situations.
  - PNT PHIGH\*
    - Identify walls greater than 11' high without applicable entries for high paint.
  - Identify paint high overscope quantities (where quantity is the SF of the room vs. only the area above 11').
  - Masking
    - PNT/DRY/LAB items relating to masking should be consistent with other estimate items and Xactimate Selector codes and consistent with scope and photos or deviations explained.
    - Do not estimate extra masking for most paint and drywall activities. Consideration can be given regarding the need for additional masking as it relates to the service being performed and/or whether or not a skilled tradesperson would need additional masking to protect surfaces. Detailed line item note is required for exceptions. Some examples of masking situation include but are not limited to:
      - ◆ Masking cabinetry, built-in's, bookcases fireplaces, wallpaper or similar items/surfaces.
      - ◆ Protection of walls and floors while removing and applying ceiling texture, i.e., acoustical popcorn and walls not being painted or floors not being replaced.
      - ◆ Ceiling fans and light fixtures above average size.
      - ◆ Masking to protect floors from drywall removal.
    - Only 4 mil masking should be estimated when masking is warranted. Exceptions should be supported with a line item note.
  - Do not estimate dropping light fixtures, detaching cover plates, cold air returns or register covers and minor content manipulation separately when estimating to paint walls or ceilings. These types of activities are generally included in the price assemblies for most painting activities. Detailed line item note is required for exceptions.
  - Do not estimate for drop cloths and scaffolding as these are tools of the trade. For some exceptions see PNT PHIGH\*/DRY ADD\*.
  - Estimate oversized baseboards for replacement, painting or staining only when baseboard is greater than 6".

## CSP-CNSP Estimate Review Guidelines – incl Hail

- Estimate to seal/prime and also paint (PNT SP) the repaired drywall area 1' larger on all 4 sides of the repaired area and then finish paint (PNT P) the entire surface one coat. This applies to drywall repairs on wall/ceiling surfaces. Refer to Painting - PNT SP for entire wall or ceiling replacement.
- Do not estimate to seal/prime pre-primed MDF materials if estimated for replacement.
- Roofing (RFG)
  - General Roofing Items
    - Do not include additional amount for the following:
      - ◆ Magnetic sweep of the perimeter of the home.
      - ◆ Fall protection for trades which already include fall protection as a tool of the trade.
      - ◆ Masking landscaping or protection (e.g., plywood) of paved surfaces for dumpster placement.
      - ◆ Placement or removal of toe boards or roof anchors.
  - Removal
    - Use RFG ARMV\* codes to estimate removal of roofing materials vs RFG “-” activity.
    - Use RFG ADDR MV code to estimate removal of multiple layers of roofing materials vs RFG “-” activity.
    - Refer to Xactimate codes where removal and separate dumpsters is being estimated.
  - Split Coding
    - When estimating replacement of a roof, “split code” the remove and replace activity. (“-” and “+” activity codes for remove and replace instead of “&”).
    - Removal quantity should not include waste, replacement quantity including waste.
  - Roofing Waste
    - Composition (e.g., 3-tab, Laminated/Architectural/Laminated) Shingles
      - ◆ EagleView
        - ▲ Composition shingle roofing replacement quantity should be determined using the Suggested\* Roof Waste quantity/percentage for field shingle report when available.
          - Refer to the EagleView Roof Reports section.
        - ▲ Estimate starter row and hip/ridge cap separately using linear foot quantities from the EagleView Roof Report.
        - ▲ When an EagleView Roof Report is not available or EagleView Suggested\* Roof Waste quantity/percentage is not provided or not available, use the Xactimate Roof Waste Tool (Auto Calculate function within the Item Property Editor) as noted below.
      - ◆ Xactimate Roof Waste Tool (Auto Calculation function within the Item Property Editor)
        - ▲ Where an EagleView Roof Report is not available or EagleView Suggested\* Roof Waste quantity/percentage is not provided, the roof should be sketched and the Xactimate Roof Waste Tool (Auto Calculate function within the Item Property Editor) should be used to determine the composition shingles field shingle replacement quantity.
        - ▲ Show Roof Waste Notes should be selected for each composition roofing replacement line item when the Xactimate Roof Waste Tool (Auto Calculate function -- Item Property Editor) is utilized.
        - ▲ Estimate starter row and hip/ridge cap separately using linear foot quantities from the Xactimate Roof Waste Tool.
      - ◆ Tear off or removal should not have waste included in the calculation.
    - Wood Shingles and Wood Shakes
      - ◆ Wood shingle and shake waste may include cut waste and scrap and materials for hip/ridge caps.
      - ◆ Use the following guidelines to calculate the proper waste on wood shingle and wood shake roof field shingle replacement quantities:
        - ▲ Gable roofs            Use 10% waste
        - ▲ Hip roofs                Use 15% waste
      - ◆ After waste is added, round up to the next appropriate bundle.
      - ◆ Tear off or removal should not have waste included in the calculation.

## CSP-CNSP Estimate Review Guidelines – incl Hail

- Tile (Concrete/Clay/Fiber Cement) Roofing
  - ◆ Tile shingle waste may include cut waste and breakage.
  - ◆ Ridge cap and rake end material replacement should be estimated as separate line items for claims involving the replacement of an entire roof or entire slope of shingles.
  - ◆ Ridge cap and rake end material should not be included in the waste factor that is applied to the replacement of tile shingles.
  - ◆ Do not round tile roofing replacement quantities.
  - ◆ Use the following guidelines to calculate the proper waste on tile roof field shingle replacement quantities:
    - ▲ Gable roofs                      Use 5% waste
    - ▲ Hip roofs                         Use 10% waste
  - ◆ Tear off or removal should not have waste included in the calculation.
- EagleView Roof Reports
  - EagleView is currently the only approved aerial measurement vendor for Contractor Services Program assignments.
  - EagleView Roof Report should be used if damage to the roof surface is noted. Exceptions must be explained within XactAnalysis Notes.
  - If EagleView is used, the report request/order should be done only through the Xactimate estimate.
  - Claim handler approval is not needed to order an EagleView Roof report through the Xactimate estimate.
  - EagleView reports may be ordered before the inspection to aid in the measurements of the roof system.
  - Verify the EagleView report provided is for the correct property.
  - EagleView Suggested\* Roof Waste calculations in the EagleView Roof Report Summary should be used when available and applicable for composition shingle roofing as noted in the Roofing Waste section.
  - EagleView Reports
    - ◆ ClaimsReady Reports
      - ▲ ClaimsReady Report is approved for use and requires no additional verification unless inconsistencies are noted.
      - ▲ If the visual observations indicate inconsistencies with respect to the accuracy of measurements contained in the EagleView report, then measure the pitch and eave length of the predominate slope and compare these measurements to the EagleView report.
      - ▲ If the measurements do not agree with the measurements provided in the EagleView report, the Participating Contractor should proceed with manually measuring the entire roof.
    - ◆ Adjuster Assisted 2 Dimensional (AA2D) Reports (aka EagleView Pre-Pitch 2D Report)
      - ▲ AA2D reports require verification of the pitch of each slope and eave length of the predominate slope.
      - ▲ The “Enter pitch values” link provided within the AA2D Report should be used to generate an updated AA2D Report which will also include EagleView Suggested\* Roof Waste.
    - ◆ Adjuster Assisted 3 Dimensional (AA3D) Reports
      - ▲ Adjuster Assisted 3 Dimensional (AA3D) Reports require verification of the “shaded” area of the report and such verification explained within XactAnalysis Notes.
      - ▲ The Sketch should be updated accordingly as needed and the Suggested\* Roof Waste quantity/percentage for field shingle should be used when available.

## CSP-CNSP Estimate Review Guidelines – incl Hail

- Felt and Self-Adhered Waterproof Membrane (aka ice and water barrier - RFG IWS)
  - When estimating roofing and felt replacement, roof materials and felt replacement should be estimated as a bundled item of the specific roofing material code (e.g., RFG 300).
    - ◆ Roofing felt - estimate separately (unbundled) only for synthetic or heavy-weight (30lb) felt)
  - Do not estimate roofing material and felt as separate items when Self-adhered Waterproof Membrane (aka ice and water barrier - RFG IWS) is being estimated
    - ◆ Do not deduct square footage of ice and water barrier from felt quantity).
  - Estimate 30 lb. (RFG FELT30) or double layer (RFG FELTL15) only as per building code.
  - Photo documentation of presence of synthetic felt (RFG FELTSU\*) is required.
- Steep/High (2 story) Charges
  - Steep/High (2 story) charges are applied on a slope-by-slope basis.
  - Use RFG STEEP\* when 7/12 slope or greater.
  - Use RFG HIGH\* when the roof or applicable slope of the roof is two stories or greater above ground when measured at the eave of the applicable slope.
  - Use RFG SHSTP\* for sheathing when roof/framing is estimated and slope is 7/12 or greater.
  - Charges for steep pitch or high charges should be applied separately to both the remove and replace quantities.
  - EagleView Suggested\* Roof Waste percentage in the EagleView Roof Report Summary should be used when available and applicable for steep and high charges on composition shingle roofing
  - Do not include additional amount for fall protection (fall protection is included in the RFG STEEP and RFG HIGH charges).
  - High-wind and steep application pricing accounts for additional labor and materials for high wind nailing patterns where required by code.
- Hand-sealing Mansard slopes.
  - Additional labor for hand-sealing of composition shingles may be estimated for mansard roofs slopes where the pitch is 21/12 or greater in accordance with local roofing codes. All aspects of this issue must be documented with photos and noted in XactAnalysis Notes.
  - All hand-sealing shingle issues must be referred to the claim handler and will be handled on a case by case basis.
- Accessibility
  - Do not include charges for material delivery or loading materials on the roof.
  - Any additional labor charge to hand carry materials must be documented photographically and explained in XactAnalysis Notes.
- Roof Openings
  - Address large openings, such as skylights, in the estimate following the guidelines for Missing Walls/Openings.
- Roof Appurtenances (e.g., e.g., Passive Roof Vents, Drip edge, Pipe Jack Boots)
  - When estimating to replace composition shingles on an entire slope or the entire roof, also estimate to replace the following items whether damaged or not:
    - ◆ Ridge vents (metal or plastic)
    - ◆ Non-powered (passive) turtle type or turbine type roof vents (metal or plastic). This does not include furnace vent flue pipes or flue pipe rain caps unless damaged.
    - ◆ Pipe jack boots (metal, neoprene, rubber or lead)
    - ◆ Valley metal
    - ◆ Drip edge
    - ◆ Rain diverter strips

## CSP-CNSP Estimate Review Guidelines – incl Hail

- Other Roof Appurtenances
  - Estimate to replace the following items only if damaged (Damages to each of these items, if included in the estimate, must be documented with photos and noted in XactAnalysis Notes especially in hail damage situations.):
    - ◆ Step flashing/Vertical wall flashing
    - ◆ Chimney flashing or counter flashing
    - ◆ Head wall (beauty strip) flashing
    - ◆ Skylight flashing
    - ◆ Furnace/Water heater flue pipe/storm collar/flashing
    - ◆ Chimney caps
    - ◆ Powered (electrically connected) roof vents
    - ◆ Caps/covers (metal or plastic) of powered (electrically connected) roof vents
    - ◆ Solar panels
    - ◆ TV and satellite dishes or antennas
    - ◆ Skylights
    - ◆ Roof-mounted HVAC equipment
  - Xactimate roof pricing includes labor to manipulate or work around the undamaged roofing items. Do not estimate to detach/reset or replace undamaged items simply because the roof is being replaced. There may be instances where it is necessary to estimate to detach and rest some items because they have been installed over the top of the roofing material(s) that are being estimated for replacement. These must be documented with photos.
  - If estimating to remove and replace composition shingles on an entire roof or slope containing Passive Roof Vents, Drip edge, Pipe Jack Boots that are also being replaced, do not separately estimate the removal of these types of existing roof items.
- Drip Edge
  - See Code Upgrade – Special Handling section for instances where drip edge does not exist but may be required by ordinance or law.
- Skylights
  - Examine and photographically document skylight and skylight flashing damage.
  - It is generally not necessary to detach/reset or replace undamaged units.
- Satellite Dishes
  - Document with photos how the satellite dish is attached to the roof if the estimate will include detaching and resetting the satellite dish.
  - Use only Xactimate code RFG DISHRS if estimating to detach and reset.
  - If system is not operating after reset, satellite dish provider can be contacted by customer to recalibrate. Dish providers will commonly recalibrate (if needed) at no charge.
    - ◆ Policyholder can provide dish provider detailed invoice to State Farm for any recalibration charges associated with this item.
- Solar Water Heater and Solar Panels
  - Repair or replacement of shingles around or beneath solar water heaters or solar panels mounted on a roof should be addressed on a case-by-case basis.
  - The location of the solar panels should be documented on the Xactimate Sketch.
  - The types of materials used (if known), and the extent of damage should be documented.
  - Generally, there should be room to work under most water heaters or panels.
  - Estimate to detach a leg only when necessary. (Labor hours)
  - In some situations, the complete removal of the solar water heater or solar panel may be needed to complete the roof repair/replacement.
  - Sub bids (original installer/certified installer and sub bid) must be provided.
  - Notify the claim handler in situations where a specialty contractor may be necessary.



## **CSP-CNSP Estimate Review Guidelines – incl Hail**

- Swamp Coolers and Roof-mounted A/C units
  - Refer to Solar Water Heater and Solar Panels.
  - Commonly, there should be room to work under the swamp cooler stand or legs.
  - Estimate to detach a mounting stand leg only when necessary. (Labor hours)
  - If sitting on skids, estimate detach and reset and document photographically and explain in XactAnalysis Notes.
- Antennas
  - It is generally not necessary to detach/reset units to complete most roof repairs or replacements.
  - All issues regarding estimating to detach and reset roof mounted antennas must be documented photographically and explained in XactAnalysis Notes.
- Photovoltaic Cells
  - Contact the claim handler for claims or damages involving roofing products around, beneath, or incorporated with photovoltaic cells.
- Valleys
  - Document the presence and type of all valley materials.
- Self-Adhered Waterproof Membrane (commonly known as Ice and Water Barrier - RFG IWS)
  - Most manufacturers and building codes permit single layers of ice and water barrier to be overlaid.
  - Multiple layers of ice and water barrier must be photographically documented.
  - If multiple layers of ice and water barrier are present, replacement of the underlying sheathing may be warranted.
  - See Code Upgrade – Special Handling section for instances where ice and water barrier does not exist but may be required by ordinance or law.
- T-lock Shingles
  - If replacement is necessary, estimate RFG 300 (laminated shingles) on a slope by slope basis.
- Gable Cornice Returns and Gable Cornice Strips
  - In most cases, gable cornice returns should be estimated for replacement, when they are damaged or when adjacent slopes of the roof are also estimated for replacement.
  - Gable cornice strips should be estimated for replacement when damage to the gable cornice strips warrants replacement.
  - In situations where gable cornice returns and gable cornice strips exist in conjunction with the roof slope being estimated, estimate to remove and replace the roof materials for the gable cornice returns (RFG GCR\*) and gable cornice strips (RFG GCS\*) separately.
  - Xactimate price assemblies for RFG GCR\* (EA) and RFG GCS\* (LF) allow for the labor and materials to remove and replace these as separate operations from the roof slope.
  - In circumstances where the square footage of the gable cornice returns and/or gable cornice strips has been included in the roofing material SF/SQ quantity (including times where they have been sketched or included with an EagleView report), adjust the roofing quantity accordingly and then estimate for the necessary gable cornice returns on an EA or LF basis separately as applicable.
  - Do not add to the roofing SF quantity or make adjustments to the roofing waste percentage in an attempt to estimate for gable cornice returns and/or gable cornice strips.
- Test Squares and Hail Damage
  - Test squares are to be used only when inspecting all types of roof surfaces to evaluate damage resulting from hail.
  - Test squares should be marked with chalk (do not use lumber crayons) on a 100 square foot (usually a 10' x 10' area) sample area (or test square) that is representative of the damage or lack of damage that may be present on that slope.
  - Mark and count the number of damaged shingles in the test square, and not the individual tabs or impacts/hits in a test square.
  - Write and photograph the number of damaged shingles within the test square.
  - On flat roof surfaces, mark and count a representative sample of damage found within sample area.

## CSP-CNSP Estimate Review Guidelines – incl Hail

- Complete test squares on an appropriate number of slopes to document damage to the entire roof.
- In cases where the slopes have similar damage, complete a test square for each direction.
- In cases where the damage varies or directional test squares are not indicative of the overall roof, complete additional test squares where needed.
- Test squares are not needed in situations where the inspection clearly indicates obvious and apparent large hail damage.
  - ◆ Photographs must clearly document obvious and large hail damage if test squares are not used.
- Test square usage does not apply to wind damage. Instead, consider the extent and location of the wind damage, along with all roofing guidelines noted within this document, in determining whether repair or replacement is warranted. Evaluate damages on a slope by slope basis.
- Photographs of all items included in the estimate due to hail damage must document the hail damage to the items.
- Repair versus Replace
  - In all cases and for all types of roof surfaces consider and document factors such as the age and condition of the existing roofing, type of roofing, when determining whether to estimate to repair or replace a slope.
  - When determining whether a roof or slope should be repaired or replaced, compare the cost to repair actual damage caused by the specific event to the cost to remove and replace the area damaged by the event.
  - When the cost to repair actual damage to a composition roof or slope approaches or exceeds 50% of the cost to remove and replace the damaged area, determine whether the slope should be replaced or repaired.
  - The same applies to other shingle/shake roof surfaces which are not composition when the cost to repair the roof approaches or exceeds 80% of the cost to remove and replace the slope.
  - Damage is determined by the number of damaged shingles, not individual tabs in a test square.
  - When a composition shingle slope has damage totaling less than 50% of the cost to remove and replace the damaged slope, but the condition of the slope appears to warrant the replacement of the entire slope,
    1. estimate for the actual damage and
    2. enter the following F9 note “Please review the submitted documentation: the condition of the slope may prevent repair and may require replacement of the damaged slope.”

NOTE: Claim handlers may contact the estimate writer if additional details or discussion are needed.
  - When a roof or slope has multiple layers and the damage is to the top layer of shingles only and warrants a repair, only the repair of the top layer should be estimated. It is not necessary to estimate removal of multiple layers or replacement of the entire roof/slope in this repair situation.
  - This analysis should be completed on a slope by slope basis.
- Discoloration and Oxidation
  - Discoloration and stain on roofing surfaces is typically caused by normal events in relation to weather conditions and is not considered to be accidental direct physical loss to the property.
- Hail which removes oxidation or other exterior discoloration is not considered to be accidental direct physical loss to the property.
- Undamaged Slopes
  - Consult with the claim handler regarding estimating replacement of undamaged slopes.

## CSP-CNSP Estimate Review Guidelines – incl Hail

- Repairs of Badly Deteriorated Slopes
  - Consult with the claim handler regarding estimating repairs of badly deteriorated roofs/slopes.
  - Consult with the claim handler regarding cases where substantial repair or replacement is necessary due to any of the following:
    - ◆ Composition (asphalt, fiberglass) roofs
      - ▲ Granular loss
      - ▲ Unsealed shingles.
      - ▲ Footfall - cases due solely to footfall
      - ▲ Heat blisters
        - In the absence of any other evidence of direct damage from hail, broken heat blisters alone are not considered evidence of covered damage.
    - ◆ Tile Roofs
      - ▲ Loose tiles
- Overlays
  - Overlays are not to be estimated.
  - When estimating replacement of the roof or a portion of the roof, tear-off of all roofing layers should be estimated on the roof or slope replacement.
  - If multiple layers of roofing are present, all roofing layers should be estimated for removal.
    - Exception: When a roof or slope has multiple layers and the damage is to the top layer of shingles only and warrants a repair, only the repair of the top layer should be estimated. It is not necessary to estimate removal of multiple layers or replacement of the entire roof/slope in this repair situation. (See Roofing (RFG) Repair versus Replace)
- Composition Roofing Installed Over Wood Shake/Shingle Decking Surface.
  - When there is damage to a composition over wood/shake shingle decking surface which can be repaired, estimate to repair the damaged shingles.
  - Consult with the claim handler regarding whether or not the wood/shake shingle surface currently serving as the decking for composition shingles should be included as part of the repair.
- Roof Decking
  - Note wind or hail damage to the roof decking surface when the size and impact of the hailstone damages the decking or when wind causes all or a portion of the decking to be removed or unattached from the building structure.
  - Consult with the claim handler regarding wear, tear, rot or deterioration of a decking surface or where building code issues may require replacement of undamaged decking.
  - When there is damage to a composition over wood shake/shingle decking surface which requires replacement of the roof:
    - ◆ Estimate for the removal of both the composition shingles and wood/shake shingle decking surface.
    - ◆ Estimate replacement of wood sheet decking and one layer of composition shingles.
- Siding (SDG)
  - EagleView Exterior Wall Report
    - The EagleView Exterior Wall Report should not be requested or used on Contractor Services Program assignments.
  - House wrap
    - Estimate to remove and replace housewrap if estimating the replacement of siding on a complete elevation.
    - All issues pertaining to any sprayed on moisture barrier must be referred to the claim handler.
  - Estimate additional siding labor, SDG LAB, for scaffolding only when estimating siding areas 20' above ground or higher.
  - Do not separately estimate for corner posts and j-trim when estimating vinyl siding replacement on a complete elevation.

## CSP-CNSP Estimate Review Guidelines – incl Hail

- Replacement of siding is commonly accomplished without the need to detach and reset other items (e.g., light fixtures, exterior outlets, dryer vent covers, and water faucets) which have been mounted with surface mounting blocks or other mounting plates.
- If an entire elevation of siding is estimated for replacement, also estimate replacement of J-blocks or light/outlet blocks on same elevation
- Replacement of siding is commonly accomplished without the need to detach and reset electrical meter bases, service/meter masts or electrical service boxes.
  - All issues regarding the need for additional amounts to manipulate these types of items must be documented photographically and explained in XactAnalysis Notes.
- Satellite Dishes
  - Refer to Roofing – Satellite Dishes
- Painted metal siding
  - If metal siding has been painted after installation and subsequently damaged and it is necessary to replace, estimate to replace as necessary and estimate to re-paint.
- Discoloration and Oxidation
  - Discoloration and stain on exterior surfaces is typically caused by normal events in relation to weather conditions and is not considered to be accidental direct physical loss to the property.
- Hail which removes oxidation or other exterior discoloration is not considered to be accidental direct physical loss to the property.
- Matching
  - All issues regarding matching must be referred to the claim handler.
    - ◆ Refer to the Roofing - Siding and Roofing Material Samples section for guidelines pertaining to the collection, harvesting or submission of siding material samples.
- Soffit, Fascia, and Gutters (SFG)
  - Document all damage to soffit, fascia, gutters and downspouts and related items.
  - Document the size and product type of all soffit, fascia, gutter and downspout replacements.
- Siding and Roofing Material Samples
  - ITEL
    - ITEL is not to be used for roofing or siding material sample analysis.
    - State Farm utilizes internal resources to assist claim handlers in identifying siding and roofing products.
  - Collection, harvesting or submission of roofing/siding material samples by a CSP network participant is outside the CSP process and guidelines.
    - If a question concerning roofing or siding material availability arises, the contractor/roofer will:
      - ◆ Use due diligence to identify replacement materials that have a reasonably consistent appearance (e.g., utilize purchase documentation, original packaging, and identifying markings on the material).
      - ◆ Contact the assigned claim handler if there are any questions or if replacement materials with a reasonably consistent appearance cannot be located or are not available.
      - ◆ All issues regarding matching must be referred to the claim handler.
      - ◆ Obtain additional photos/information, while on site, to assist with roofing and/or siding identification.
        - ▲ As only wind damage to roofing is eligible for CSP assignments, it is anticipated wind damaged roofing and siding material samples should be available without having to remove roofing or siding materials from the structure.
      - ◆ Advise the State Farm policyholder to retain any available material samples for claim handler evaluation.
    - Submission by the contractor of roofing-specific and siding-specific photos (in addition to required photos of damaged and non-damaged areas as outlined in program guidelines) are necessary.
    - Submission of material sample photos are only needed where the contractor has determined replacement materials which have a reasonably consistent appearance with existing materials do not exist or cannot be located.

## **CSP-CNSP Estimate Review Guidelines – incl Hail**

- Subrogation
  - Immediately consult the claim handler regarding any potential subrogation issues or any potential defective product(s) and/or any potential defective or faulty workmanship which may have caused or contributed to the loss.
  - The participating contractor should ensure the potential defective product(s) are preserved and not discarded unless directed by the claim handler.
- Temporary Repairs (TMP)
  - Immediately contact the claim handler in situations where temporary repairs (e.g., board-up/tarping) of the roof or a portion of the roof are necessary to protect the premises to prevent further damage.
    - The claim handler will discuss options with the policyholder and the policyholder will be responsible for arranging temporary board-up/tarping services and payment with the contractor.
  - Temporary repair services needed or completed should not be included in the estimate.
- Use of Experts/Engineers
  - Immediately contact the claim handler if it is determined any additional services for engineering, scientific, or other specialized technical or industry experts of any type are or may be necessary.

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

Insured \_\_\_\_\_ Claim Number \_\_\_\_\_

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

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

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

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

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

\_\_\_\_\_  
Additional Payee (print business name)

\_\_\_\_\_  
Date

\_\_\_\_\_  
Insured Signature(s)

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