



USAA Property Direct Repair Program Guidelines and Consistencies



Date: 3/1/2017
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Contractor Program Administration

Important Note: The USAA membership consists of members of the United States military services and their families. As such, it is important to address them by their appropriate military rank. Please refer to the last section of this document for detailed information. Please ensure this information is shared with all staff and sub contractors who will have contact with USAA's membership.

Scope of PDRP

USAA sends referrals to network contractors to provide reconstruction and mitigation to damaged property covered under an insurance contract. The network contractor is expected to understand what types of repairs are required to put the homeowner back to their pre-loss condition using:

- Generally recognized construction and local repair standards
- Reasonable, customary, and competitive estimating practices

Member Service Expectations

Network Contractor is expected to provide excellent customer service for every program assignment regardless of size and scope. This entails:

- Ensure all employees and subcontractors understand USAA's expectations of service and quality requirements
- Providing a timely inspection and repair estimate
- Contractors are required to identify a "project manager" on all jobs sold.
- The project manager will be the single point of contact for the member through the entire repair process.
- The project manager will be required to give the member a standardized letter at the onset of the job that gives the member their contact information and the contact information for those the member can contact in case of an escalation.
- [A copy of the standardized letter can be located in the Contractor Connection library.](#) You will need to transfer this specific language to your company letterhead and set up as a form letter to distribute with each assignment received. **Do not alter this language in any way when preparing your form letter.**
- The project manager will meet with the member face-to-face at the onset of the project and set expectations for the repair process and timelines. XactAnalysis Notes must be entered documenting the conversation.
- They will be required to touch base with the member on a weekly basis to discuss the repair status and progress (does not have to be face-to-face). XactAnalysis Notes must be entered each week documenting the conversation. ****Note: If there is a delay in the progress of the job based on member availability/request or because you are waiting for "custom" materials to move forward, you must document the XactAnalysis Notes of the agreed timeframe, conversation with the member and the next follow up date. You will not be required to touch base weekly in these situations.**
- They will also be required to meet with the member face-to-face at project completion for the final walk through to ensure there are no questions, concerns or issues that were left unresolved. XactAnalysis Notes must be entered documenting the conversation and ensuring timely work start and completion times.
- Conducting quality control inspections during the job and at completion

Contractor Code of Conduct

- Personnel assigned to handle USAA claims **shall**:
 - Have at least one person on location fluent in English
 - Clean up Member home at the end of every work day

USAA Confidential

- Conduct themselves in a courteous and professional manner
- Maintain a well-groomed appearance and wear appropriate work attire.
- Be free of alcohol, firearms, and tobacco when at Member homes
- Carry identification (preferably photo ID) when at Member homes
- Personnel assigned to handle USAA claims **shall NOT**:
 - Pressure member to endorse check before work is complete
 - Utilize Member tools, supplies, or facilities without permission
 - Show up at Member home unannounced
 - Enter the home when only minor children are present
 - Take non-essential personnel (relatives, children) to appointment.
 - Smoke on Member premises

Contractor Estimate Upload Standards

Contractors should NOT submit an incomplete estimate to “stop the clock” for time in process measurements. If the initial estimate is to be delayed in excess of 7 calendar days, the contractor may upload a “0- dollar” estimate if:

- The delay is caused by homeowner, or
- Delay caused by issues outside of the contractor’s control (mold or asbestos abatement, testing, etc), or
- Large Loss Jobs(>50k estimate or large contents pack out/cleaning jobs)
- The reason for the delay must be documented in XactAnalysis Notes to include an expected time of estimate upload
- Estimate must have a value of ZERO; (no min charge, one dollar, etc).

Note: *Uploading an incomplete estimate provides minimal value for program stakeholders and provides an incomplete and false portrayal of program benefits. Contractors who are utilizing technology, communicating effectively, and utilizing effective scheduling will have superior TIP scores in the long run.*

DO NOT:

- Upload a zero dollar or incomplete estimate due to ITEL. Estimate should be held until ITEL sample is received and included in the estimate
- Upload a zero dollar estimate to wait for water mitigation
- Request the assignment to be cancelled and resent at a later date

Contractors who knowingly upload an incomplete estimate will be subject to inactivation from USAA assignments.

Note: *Reconstruction jobs with an adjoining USAA Program water mitigation job are removed from the TIP score for USAA’s performance. Therefore, if the reconstruction contractor has to wait for a USAA water mitigation job, this TIP score will be removed from the equation.*

Providing Estimates to the Member

Contractor should provide the approved estimate to the member once the estimate is client approved in XactAnalysis. All contractors should set up notifications in XactAnalysis to notify contractor when the estimate is client approved.

Work Authorization/Check Endorsement

Work Authorization/Direction to Pay

Work authorizations/ Direction to pay utilized for this program **may not** contain any language relative to Power of Attorney authorization providing the contractor to execute payment or other documents on behalf of the member. Work Authorizations **may not** contain any language or provisions that transfer the assignment of rights from the USAA member to contractor, or its

representative, for nonpayment by the member, or any other actions by the member or USAA, to proceed against USAA, its agents or affiliates. If a contractor secures a separate power of attorney due to the Member being overseas, please notify the USAA Adjuster and upload the document in XactAnalysis.

It is permissible to secure a Work Authorization/Direction to Pay and upload it with the initial estimate. An uploaded Work Authorization/Direction to Pay will be considered confirmation the PDRP contractor will enact the repairs and will expedite payment.

To ensure the Member is aware of the projected job timeline, Work Authorizations **should include** projected job start and completion date; and any contingencies that could alter the job timeline, such as:

- Change orders
- Special order materials
- Scheduling, inspection, and home access complexities (difficulty accessing home due to non-traditional schedules or circumstances)

Deductible

Unless arrangements have been made with the adjuster, the contractor is responsible for collecting the deductible from the USAA members. Check the XactAnalysis assignment notes before collecting the deductible. It is permissible for the contractor to request the deductible prior to work commencement. However, deductible should not be collected until a work authorization is signed and the member is in agreement with the project timeline (don't collect deductible if there is an excessive delay in the job start date). To expedite payment and to minimize canceled checks/reissues, contractor should document in XactAnalysis Notes if they collected the deductible.

Direction to Pay

If contractor executes a Direction to Pay, it should either be a separate document or clearly identified within the Work Authorization with a separate signature block. Receipt of a Direction to Pay authorizes USAA to pay the contractor direct, but does not guarantee direct payment.

Job Status: In Xactimate there is a job status drop down with three options:

- Job not sold
- Job sold – No direction to pay (Select this when you have secured the Work Authorization)
- Job sold – Direction to Pay (Select this for Emergency Services Only when you have secured both a Work Authorization and a Direction to Pay)

Check Endorsement

Contractor should not request endorsement of check until all work is completed. Any checks deposited without all applicable signatures may result in an immediate 60-90 day suspension. On large losses, contractor should work with assigned adjuster if draws are needed.

Service Tip - use the check endorsement as an opportunity for a post construction inspection. As a best practice, contractor should take post construction photos and upload into XactAnalysis. It is **strongly discouraged** to send the check to the Member via mail for endorsement.

Check Endorsement with Mortgagee Included

If the check includes the member's bank or mortgagee name as an additional payee, the contractor may **PROPOSE** to the member to have the check endorsed and mailed to the bank prior to work completion. It is the Member's option to endorse the check prior to work completion.

The member may elect not to sign the check **until all work is satisfactorily completed**. Please note the following:

- For large losses, it is permissible to forward the check to the bank to begin the endorsement process as the contractor will likely need to take draws as work progresses. Contact the USAA adjuster to discuss with the member.
- Document in XactAnalysis Notes details of agreement (no need to call adjusters)
- It is recommended to draft a warranty statement to provide USAA Member assurance work will be completed to their full satisfaction.

Any reports of contractor attempting to coerce, pressure, intimidate, or strongly persuade the member into endorsing will result in suspension from assignments or termination from the program.

Collections

If there are outstanding funds due for work completed; please contact USAA prior to sending collection notices, lien notices, or any attempts to recover the debt. This does not include second notices, and/or “friendly” reminders of payment.

Solicitation of Assignments

Contractors should not solicit their services for trades in which they are not an approved contractor. A water mitigation vendor who conducts emergency services should not solicit repair services if they are not activated for that trade.

- Example – Vendor is activated for Water Mitigation but not as a General Contractor under the USAA program. The Water Mitigation vendor should not solicit the permanent repairs
- Example - Vendor is activated for Water Mitigation and is an active General Contractor under the USAA program. The Water Mitigation vendor may solicit the permanent repairs if a General Contractor has not yet been assigned.

XactAnalysis Notes will be updated if there was a General Contractor assigned at the same time as the water mitigation assignment. Water Mitigation contractors should check XactAnalysis prior to solicitation of repair services (general contracting, flooring, etc). If XactAnalysis Notes indicates there is already a GC assigned to the loss **DO NOT** solicit the repair or reconstruction of the job.

Large Loss

If a PDRP Contractor accepts an assignment via XactAnalysis or Contractor Connection for Emergency Board Up services under the peril of FIRE; it is not permissible for this contractor to solicit their services for restoration without prior approval from USAA. In the event the Contractor does secure the restoration/rebuild from the emergency assignment, a second General Contractor assignment should be created (by USAA) and the contractor **MUST** upload the assignment to USAA via XactAnalysis.

Target Start and Completion Dates

Contractor is required to update the Target Start Date and Target Completion Date in XactAnalysis once the job is marked sold. If these dates change, the contractor is expected to update the dates accordingly. This will be managed and enforced.

Contractor capacity

Call or email Contractor Connection if the volume of assignments, severe weather conditions, or personnel issues is negatively impacting service and quality. **Do not call USAA direct to request inactivation from receiving assignments.** Contractor Connection will immediately notify USAA and will inactivate the contractor from assignments. When you are ready, contact Contractor Connection to be reactivated. There is no minimum time to be allowed off assignments. During Catastrophe, Contractor Connection will issue specific CAT related time

standards. For “daily” claims, Contractor Connection and USAA consider the following to be indicators of capacity issues:

- Delays in inspections (TIP) due to contractor volume issues
- Excessive repair time (Job Completion TIP)
- Excessive pending jobs

USAA – CC CAT Dispatch

During certain surge events / catastrophes, assignments may be dispatched via the CC CAT Dispatch data set in XactAnalysis. These are typically reconstruction assignments (General Contracting and/or Roofing) sent to a Contractor Connection queue and dispatched out to the contractor. Level sets by phone or in person may require your presence at the onset of a CAT event to ensure consistency in handling of the claims.

Use of Sub-Contractors

General Contractors **CANNOT** sub contract out the following trades or services without prior approval from USAA adjuster

- Water Mitigation, Textile Restoration/Dry Cleaning
- Specialty furniture repair (ok to sub to National Furniture Restoration)

Evidence Preservation

Contractors must identify and preserve evidence in relation to the cause of loss. If an emergency responder (water mitigation or emergency board up) has access to the part that caused the loss (faulty faucet, valve, or electrical component), the emergency service provider is expected to assist in preserving the evidence. Contractor should immediately notify USAA Adjuster if they have custody of the evidence.

- Identify what caused the damage and Set aside in a safe location
- Take photos of what caused the damage
- If possible, please take photos of the product manufacturer’s information

Disposal of evidence could result in the contractor being held responsible for reimbursement of all or some of the damages

Inspection Fees

Unless inspection is requested by USAA and inspection fee is preapproved, inspection fees are not permissible under the USAA Program.

USAA Adjuster Contact Guidelines

Contractors should limit phone contact with USAA Operations and try to utilize XactAnalysis Notes to communicate with the Desk Adjuster. When updating XactAnalysis Notes, contractor should “send email to Desk Adjuster” only if the contractor needs a response from the adjuster. Do not send posted XactAnalysis Notes to the Desk Adjuster status updates, or other items not requiring immediate attention of the adjuster.

There are times when the contractor will need to speak to the adjuster immediately. If the call is of an urgent nature (you are at the Member’s home), contractor may select the option “0” during the adjuster voice mail and the call will route to the next available adjuster.

It **is permissible** to contact USAA Operations (Adjusters) when:

- You have a member issue in need of immediate resolution
- You received an assignment that needs to be canceled and reassigned
- You need immediate guidance or direction on a complex situation

- Documented attempts to contact Desk Adjuster in XactAnalysis Notes have gone unanswered.

It is **NOT permissible** to contact USAA Operations (Adjusters):

- On Mondays, unless the file requires immediate assistance.
- For any issue that can be resolved via XactAnalysis Notes
- To contact USAA personnel via social media including, but not limited to Facebook and LinkedIn. Also, do not use or list USAA personnel for references
- For administrative or non-claim related issues:
 - Zip code coverage issues (unless it pertains to a new assignment)
 - To cancel and resend estimates to stop the "TIP Clock"
 - Update zip code coverage profile or with any program inquiries
 - Xactware/Xactimate/Xactnet address issues

Contact Contractor Connection for all administrative and technical issues first as they will be able to assist with most of these issues or they will know the protocol to get issue corrected with USAA and/or Xactware.

Adjuster Communication Escalation Process

- The appropriate form of communication for questions or requests for the adjuster is XactAnalysis Notes.
 - If you do not get a timely response from the adjuster, please send a second XactAnalysis Note and wait an appropriate amount of time for a response.

XactAnalysis Notification Requirements

Contractors should at minimum have the following personal rules (notifications) set up in XactAnalysis.

- New Assignment: Allows email notification when new assignment is received
- Client Approval Allows Contractor to get instant email notification when the uploaded estimate is "client approved/rejected"
- Notes Allows email notification when a note is entered in XactAnalysis.
- Update Project Manager name in XactAnalysis

Standard Estimating Requirements

The estimate should be written to restore the Member to their pre-loss condition. Estimate should be written for damages caused by, or associated with the cause of loss (peril); using materials of "like, kind and quality". The scope of the estimate should be supported by photos, F9 notes, and XactAnalysis Notes (IE: the estimate should "speak for itself"). Invest the time in preparing a quality estimate. Xactimate line item descriptions may change and it is your responsibility to verify what is included in the line items.

Estimate Cover Page

- Header on the Xactimate estimate **should include**:
 - Contractor name, address, phone number, e-mail
 - Contractor name on estimate should reflect the contractor's name as it is listed with Contractor Connection
 - Contractor License number (if applicable)
- The following **should NOT** be listed anywhere in the estimate
 - USAA references or Contractor Connection network/program details
 - Adjuster's name or contact information (in "claim rep" field)
 - Information citing terms and conditions of contract (work authorization)

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- Fraud language / statement
- Scope notes, inspection results, opinions (use XactAnalysis Notes)

Digital Photographs

Roof

- Digital photos are required on all slopes that are being repaired/replaced
- A minimum of 5 close up photos of hail damage must be provided
- Photographs of hail hits must include a test square (10X10 area)
- Provide photos of roof vents, attic fans, ice and water shield, multiple roof layers, drip edge, valley metal, etc.
- Provide a photograph of each elevation of the home to assist with determination of 2 story and steep charges.
- Photograph shingle measurement gauge to support shingle type.
- Photograph pitch gauge to support roofs requiring steep roof charges.
- Photograph of tape measure showing size of gutters/downspouts,
- Tear test to show modified vs rolled roofing (on roofs being allowed in estimate).

Interior/Exterior

Digital photographs are required for all assignments and uploaded with the estimate to XactAnalysis. Good photographs and labeling are critical to the handling adjuster to review the estimate. The photos should include:

- Photo of front of home or building
- Corner to corner photos in each room listed in estimate
- Rooms labeled to match names of room in estimate.
- Identify all direct physical damage.
- Show any unique details impacting the estimate.
- Photograph what you observe to be the cause of the damage (if available)
- Photo showing siding profile (aluminum, vinyl, steel, etc.)
- Photographs should show carpet delamination.
- Photographs should clearly show quality of fixtures, cabinets, and flooring.
- Take a picture under the sinks to show supply lines and ptrap installation.

USAA reserves the right to withhold payment for services until proper photo documentation is received.

Work “in progress” photos should be taken and uploaded into XactAnalysis as the job progresses. Also, during the post construction walk thru, the contractor should photograph the completed work area and upload into XactAnalysis. This will assist with the accuracy of reinspections and help to support what work was completed. These should be photo uploads only – do not upload an estimate package each time. This applies to all assignments from USAA.

Post construction photos, for your records, are highly encouraged to document the completion of the repairs.

Mitigation

- Water Mitigation jobs must include photos of the impacted areas prior to demo.
- Photos of the equipment in use should be photographed and uploaded to XactAnalysis.

No Damages Found photos should be taken and labeled with appropriate details in situations where no damages are found during inspection.

Diagrams/Measurements/Missing Areas

Roof:

Roof InSight is automatically ordered at no cost to the contractor on most USAA roofing claims. If available, it is permissible to utilize the Roof InSight sketch to determine roof dimensions.

- Diagrams
 - Xactimate Sketch **must** be utilized on losses if Roof InSight has not been provided.
 - Diagrams must include identification of slope (front, back, side) and compass direction on all slopes being repaired/replaced
 - Diagrams must include identification of damage (listed on diagram)
 - Roof InSight provided –
 - Verify Roof InSight is for the correct structure.
 - Verify there have been no additions, outbuildings, roof areas were not picked up due to tree coverage
 - Verify different roofing material has been deducted accurately.

Interior/Exterior Diagrams:

- All diagrams should be completed in sketch
- Name the rooms based on what the member calls the room for ease of estimate review.
- Required on all estimates if any repairs are being completed in the room or on the exterior. Diagrams should accurately reflect the affected room or exterior elevation.
- Reference block should be used to deduct cabinets, shower stalls, tub enclosures, vanities, built-ins, etc.
- Diagrams should be completed for decks and fences if repairs are being included in the estimate.

Missing Areas (area calculation):

Walls:

- Deduct **all** missing walls, cabinets, tub enclosures, shower enclosures, mirrors that cannot be detached, fireplace, vanities, built ins, permanently installed appliances, etc.
- Deduct openings exceeding 32sf (i.e. windows, doors, sliding glass doors, etc.).

Floors:

- Surfaces located under cabinets, tub enclosures, shower enclosures, fireplace, vanities, built ins, permanently installed appliances, etc. should be removed from flooring replacement calculations.

Measurements:

Measurements should be exact. Do not round measurements up or down. Exact measurements should be input into Xactimate Sketch.

Overhead & Profit (OH&P)

Non-cumulative 10% overhead & 10% profit is allowed provided:

There are multiple approved/recognized skilled trades represented in the estimate and there is a reasonable expectation that the services of a General Contractor are necessary to coordinate the repairs. The following are estimate categories that **do not** constitute a skilled trade:

- | | |
|----------------------------------|-------------------------|
| • Minimum charges | • Emergency Services |
| • General Labor | • Demolition |
| • Window Screens | • Debris Removal |
| • Contents cleaning and pack-out | • A/C Condenser combing |

- “Detach and reset” line items

General Contractor Assignments – If an assignment was made as a general contractor/reconstruction trade assignment, it is eligible for OH&P. Go to the XactAnalysis Client/Policy tab to verify.

Roofer Assignments – If an assignment was made to a roof that involves multiple skilled trades and they are going to oversee the entire project, they are eligible for OH&P.

Flooring

Quantities for flooring must be broken down into removal and replacement. Waste is built into the Xactimate unit cost for all flooring line items except carpet and sheet vinyl. If flooring is only damaged in one room, settlement is generally based on that room unless there is a continuous run into other rooms. If a closing door or threshold separates the room or the run is not continuous into the next room, replacement of other undamaged areas should not be included.

Waste Calculation: All carpet and vinyl replacement estimates should be calculated using the cut method or applying 15% waste. Use of Xactimate Carpet and Vinyl Flooring Wizard is not permissible.

- For **supplement requests** beyond the use of the 15% flat waste for carpet or vinyl, a diagram showing carpet or vinyl cuts should be provided. Supplements over the 15% flat waste are permissible if warranted per cuts diagram.

Carpet Pad Replacement: If contractor is replacing carpet pad when only the carpet is damaged (no damage to existing carpet pad), they should support the recommendation in XactAnalysis Notes:

- How old is the carpet and pad?
- Is this a high traffic area?
- If the carpet only is replaced, is there a reasonable uniform appearance?

Wood Floor Replacement: When replacing part of a wood floor, consider and document the following variables when determining how far (stopping points) for sanding and refinishing the un-replaced floor for appearance consideration

- Are there natural break points?
- When was the area last refinished?
- When sanding and finishing has been completed, does reasonable uniform appearance exist?
- When sanding and finishing has been completed, does reasonable transition between the refinished and the adjoining wood flooring exist?
- At closed doorways or other natural break points. Is there a clean break in the line of sight?

Sanding and Refinishing: Xactware coding FCW FINDS (Add for dustless sanding); which should entail use of a power vacuum system generate up to 99.8% less dust than traditional sanding. If this line item is used, contractor may only use Xactimate cleaning line item CLN FINALR per SF of the floor of impacted areas for post sanding cleaning.

TIP 2 coats of finish are included in the FCW FIN and FCW FIN+ unit cost pricing

ITEL

ITEL/Flooring Requirements:

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Contractor is responsible for shipping cost for mailed ITEL samples unless ITEL Mobile cannot identify the sample provided. The preferred method is ITEL Mobile.

Water mitigation contractors are often the first onsite. If a sample of the flooring can be sent, this would be helpful for the contractor that may be assigned at a later date and USAA if the member selects a contractor outside of the PDRP program.

USAA will utilize ITEL for flooring analysis testing on PDRP program assignments involving carpet, hardwood, and wood laminate based on damage involving each flooring material of 250 square feet or more.. ITEL Mobile may be used for Carpet and hard flooring surfaces. Any deviation from ITEL material cost or the failure to use ITEL should be justified in XactAnalysis Notes. ITEL also conducts asbestos testing for flooring samples. ITEL is not required for carpet padding.

Upon receipt of the ITEL report, input the material cost into Xactimate using the pertinent Xactimate pricing code. There are multiple codes for NFCP – be sure to review the line item for accuracy.

- Carpet FCC-NFCP
- Pad FCC-NFCPPAD
- Wood FCW-NFCP (Ensure correct FCW line item is used based of flooring type)
- Vinyl FCV-NFCP

The above Xactimate codes account for carpet labor, equipment, and material components (glue, tack strip, etc). You will need to input the ITEL material cost only.

- Select the line item
- Select the “Components” tab at the upper left of the screen
- Find the line item in the “Materials” category
- Overwrite the Unit Price (defaulted to Zero) with the ITEL material cost.

ITEL report must be uploaded to XactAnalysis with the completed final estimate.

Supplements

Supplements should be uploaded, supported by photos, and approved prior to work completion. Supplement work not approved or supported by photos may be rejected without payment. Contractors must add a statement in the XactAnalysis Notes section explaining exactly what the supplement is and the reason for the supplement. Failure to do so will result in the rejection of the supplement. Supplements will not be accepted without the above requested description and explanation. The supplement in the estimate should be clearly noted and identified. This can be done by either:

- Creating the supplement as a new / separate room called “supplement (date)”
- Bolding the line items related to the supplement

Minimum Charges

Should be used when the line items of that category are not sufficient to cover the minimum cost of a job. Per Xactware, Xactimate 28 changed how the minimum charges are applied but it did not change that you still have to consider if a skilled tradesman is required to do the work. If it is known, or reasonably certain, that one trades person will be performing the work of two trades, a removal of one minimum charge or a re-association of the line item associated with a minimum charge can be done.

Examples:

- FNH MN is not necessary to detach and reset door hardware when door is being replaced.
- ELE MN is not necessary to remove switch and outlet cover plates or drop light fixtures.
- FNC MN is not necessary to detach and reset the door to complete interior repairs.
- WDS MN is not necessary when a roofer is replacing the skylight flashing kit.

Line items within the same category should not be added to a minimum charge, including extra labor hours and drywall patch. Minimum charges are not recognized as a skilled/recognized trade when determining if OH&P is applicable. All manually entered Minimum Charges should have an "F9" note attached to clarify what the line item includes.

Labor Hours

Labor cost is included in most line item cost in Xactimate. Labor hours to supplement line item cost are not permissible. If there is an exception that renders the unit cost in Xactimate ineffective, the additional labor cost must be supported with photos and documentation in XactAnalysis Notes; including F9 Xactimate note.

Scaffolding/Ladders and Jacks

Note: Generally, a contractor will have and use standard ladders, jacks, and plank scaffolding as part of their normal equipment toolset, and as such, the labor yield assumption addresses the average time necessary for normal one or two story applications, including the set up and use of this equipment as needed, where the ladder scaffold platform does not exceed 20'. Refer to the Xactimate line item description.

Depreciation/Closed Estimate

The application of depreciation is an adjusting function and needs to be completed by the claims adjuster. PDRP contractors should not be asked to apply depreciation to estimates.

If the estimate has been collaborated by the adjuster and shows closed, the project in your projects list will no longer work and will show "closed" in your projects. You can retrieve the most current the most current copy by going to the Control Center in Xactimate, click on "outbox" on the left hand side, click "Request Assg", choose "completed Estimate", and then type in the 9 digit claim number- 3 digit loss report number of the estimate. Click download now and the estimate should show up in your Inbox. You can now make corrections, complete, and upload.

Matching

Painting:

Guidelines that can be used when determining areas to be painted.

Claim should be adjusted based on its own merits.

- When was the area last painted?
- Does the member have matching paint? Is the paint still available?
- When painting has been completed, does reasonable uniform appearance exist?
- Is it more cost effective to paint the entire room?
- Is there a clean break in the line of sight?
- Matching- If there is only damage to the walls and not the ceiling; then only the walls should be painted. Likewise, if there is only damage to the ceiling and not the walls then only the ceiling should be painted. Semi-Gloss and High Gloss painted baseboards, door, window and door trim, etc should not be painted if not damaged.
- Sealant is typically applied for new drywall, stained areas, or areas to be textured.

Texture:

Most drywall (DRY) line items include simple hand, and/or a simple spray texture (orange peel), but excludes heavy or complex texturing/blending beyond the joint. Refer to the line item description to confirm. The generally accepted industry standard is to attempt to match the texture and blend with the existing texture. Guidelines that can be used when determining areas to be textured. Claim should be adjusted based on its own merits.

- Is this a texture that can be matched?
- Is additional square footage of textured needed to blend the texture?
- When the texture has been completed, does reasonable uniform appearance exist? (It is acceptable to replace ceiling texture due to lighting that does not create a reasonable uniform appearance).

Cabinetry:

When cabinets are damaged, guidelines that can be used when determining repairs that need to be performed.

- First – attempt to match.
- Second – explore repair options of rebuilding the boxes and reusing the doors, refacing, replacing just the doors, etc.
- Third – replace all, if all repair/rebuild options fail.

Siding

Guidelines that can be used when determining whether or not to replace siding on an entire elevation or the entire dwelling:

- Is the same type of siding still manufactured so a reasonable uniform appearance is possible?
- Is it more cost effective to remove and replace the siding on the entire elevation vs. a partial repair?
- Is there a clean break in the line of sight

These guidelines do not affect the state specific DOI rules or regulations relating to repairs.

- A sample of the siding can be sent to ITEL for evaluation to assist in determining availability of the siding.

Roofing:

Guidelines that can be used when determining whether or not to replace an entire slope:

- Are the shingles deteriorated to the point where spot repairs are not possible?
- Is the same type of shingle still manufactured so a reasonable uniform appearance is possible?
- Is it more cost effective to remove and replace the shingles on the entire slope vs. a partial repair?
- Are the shingles deteriorated to the point where a repair to a single slope is not possible?
- Is there a clean break in the line of sight?

Fencing

- Repair = Section or Partial Run
- Replacement – Entire Run
- Run – End Post to End Post/Corner to Corner

Guidelines to consider when fencing is damaged

- How much of the fence was damaged?
- Was the fence stained?

- Was stain only damaged?
- Was the fence co-owned with the neighbor?

Masking

Masking is permissible to protect undamaged flooring, walls, or ceiling. Painting line item descriptions include removing switch and outlet cover plates, drop light fixtures, and moving items away from walls to make painting easier. An average amount of this kind of work is included. If paint in the home is relatively new, contractor should verify if paint can be matched or extra paint is available.

- Acceptable Xactimate line items for standard painting jobs (If additional masking is required provide photos and F9 note explanation)
 - Mask Flooring PNT-MASKSF>
 - Mask Baseboard/Trim PNT MASKLFT
 - Mask Walls (Ceiling work) PNT MASKLF
 - Paint Damaged areas PNT P2
 - Seal new drywall/texture PNT S<, S-, S
- If additional masking line items are used for drywall work, demo, etc., provide F9 note for explanation.

Non-Damaged Plumbing Components

Plumbing components (Supply lines, ptraps, fixtures, etc.) should be replaced only if damaged as a result of the loss. Provide photographs and an F9 note if there is a need to replace these items.

Sub-Contractor or Specialty Bids/Testing

When line items are available in Xactimate, these line items should be used to write a detailed estimate. Lump sum sub bids are not permissible when there are Xactimate line items applicable to the work contained in the sub-bid. If a sub-bid is used; it should include an itemization to describe rooms, elevations or areas that are included in the estimate, the amount of square footage, materials and labor costs.

For specialty bids, the sub-bid should be uploaded into the XactAnalysis Documents tab for review. Sub-bids should not be marked up or adjusted; and contractor should ensure there is no duplication of OH&P and tax charges. If taxes are included in the sub-bid, the line item should be marked as tax exempt.

Post-Construction Clean Up

Many line items include allowances for daily set up and site cleanup. If circumstances require additional cleaning allowances, use Xactimate line item CLN FINALR. This should only be used when there is an unusual amount of construction debris or dust related to the repairs in the affected area. This should be supported by photos. Contractor should take reasonable precaution to cover all air ducts during construction. Therefore, if duct cleaning is needed as a result of construction debris or dust it will be the contractor's responsibility; and **not** a chargeable line item in the Xactimate estimate. Use Xactimate DMO-BARR to cover the ducts to prevent construction dust issues

Dwelling Cleaning

- Cleaning per SF should be calculated by room with appropriate SF deductions for openings. When estimating wall cleaning, the cleaning estimate must calculate a proper deduction for doors, window openings, fireplace openings, shower enclosures, sliding

glass doors, cabinet face frame area, built in wall cabinets/shelving units, etc. Dwelling cleaning is eligible for OH&P if meets criteria listed in OH&P guidelines.

- CLN FINALR line item is intended to remove excess dust and debris removal within a residential home upon completion of construction activities prior to move in. Includes removal of debris, wipe down of surfaces and clean floor. Ex. Construction dust created by sanding and refinishing hardwood floors, tear out of tile flooring, drywall repairs or reblooming texture. Replacement of carpet or painting typically would not create dust. **See Post Construction Cleanup**

Code Compliance, Permits, and Fees

Supporting documentation for code compliance repairs and fees must be uploaded into XactAnalysis. If IRC code; contractor should show where the code has been adopted by municipality, city, state, or community. Administrative cost (labor hours) to secure permits/fees is part of a contractors overhead and additional labor hours are not permissible.

When the member will use the PDRP to perform the code compliance repairs, USAA may consider as incurred and issue payment for the code expenses upon receipt of supporting documentation from the governing body (inspector, etc) and upon approving the PDRP repair estimate.

Code compliance repairs should be clearly indicated within the repair estimate.

Content Manipulation

Content manipulation is generally considered when the contents will be moved out of the room where repairs involve replacement of floor coverings, significant repairs to drywall/plaster, or texturing of ceiling or wall surfaces, etc. Only one manipulation charge should be used per room based on its size and amount of contents. Contents Manipulation should be coded as “Dwelling” in Xactimate and is eligible for OH&P. Use the **CON ROOM series** unless explanation provided.

Drive Time

Drive time, or other travel related cost is not permissible in the USAA PDRP. Travel related cost must be pre-approved by USAA adjuster and documented in XactAnalysis.

Supervisory Labor hours

Non-productive supervisor hours are not permitted. If there is a supervisor present, you may bill for their productive hours (if they are assisting in the actual work task). Non-productive supervisor time is considered part of overhead and administrative cost and not billable.

Contents Pack Outs

To support the scope requirement and estimate charges/billing for content pack outs, the estimate upload package should include:

- Inventory sheets should separately list all damaged or unsalvageable items
- Photos to clearly support the scope and labor demands of the packout:
 - Photos to support delicate packing requirements
 - At least one photo of each packed box, labeled and with lid open – including “bric-a-brac” (see xactimate photo for CGN-BRIC).
- Contractor should be prepared to support any labor hours with time sheets and content inventory sheets.
- Contents pack outs should be billed as labor hours using Xactimate line item **CPS LAB - Inventory, Packing, Boxing, and Moving charge - per hour**
- If the packout is subcontracted, contractor should be prepared to provide the subcontractor’s invoice.

Contents Pack Out Assignments

If a content pack out has been approved by adjuster and cleaning is involved or storage offsite is required, a separate assignment is required. If the pack out is required as part of the structural repair (moving contents out of the home to conduct a large structural repair), a separate assignment is NOT needed. In this circumstance, the packout would be within the scope of the structural repair.

Contents Cleaning

Contents cleaning should be billed by the hour. Detailed time sheets should be made available at adjuster request. For cleaning, only itemize contents items requiring specialized cleaning techniques such as:

- Furniture (soft and hardwood), Rugs, and Fine Arts
- Electronic (circuit cleaning)
- To account for cleaning supply cost; use Xactimate cleaning code CGN LABM - Cleaning Technician - incl. cleaning agent - per hour

Please provide the adjuster with a list of non-salvagable items in the following template – In EXCEL format. Contact the adjuster for the process of emailing editable EXCEL document. EXCEL Template can be downloaded from the Contractor Connection Library [HERE](#)

Item #	Room	Brand or Manufacturer	Model#	Item Description	Quantity
1					
2					
3					

Storage

Storage is calculated on a square foot basis. Charging for storage in cubic feet is not permissible. If using crates, the square feet of the crate should be used. Xactimate storage line item should be CPS-STOR or CPS-STORH

Temporary Toilets

Temporary onsite toilets are not a permissible line item charge under the USAA Program. This cost is considered to be part of the contractor’s overhead. For unique situations, contractor should confer with adjuster prior to adding this charge.

Approved Work Not Completed

All work on the estimate should be completed. Once the adjuster approves the estimate and the contractor receives payment, the contractor must ensure the work listed on the estimate was completed. If any approved and paid work on the estimate is not completed impacting the scope of the actual repair, the contractor should place a note in XactAnalysis Notes, and reimburse the member or USAA. Any change orders with the Member should be secured in writing; including a revised estimate for the change work order.

**It is the contractor’s responsibility to ensure sub-contractors understand the approved work in the estimate and that the work is completed.*

Roofing Report – Estimating Consistencies

Roofing estimates should only include repairs needed as a result of direct physical damage. Contractor **should not** include roof repairs resulting from normal wear and tear (weathered shingles, deteriorated seals or flashing, etc). Any repairs needed due to normal maintenance should be handled outside of the claims assignment and not included in the estimate.

Contractor assessments of the roof should be communicated to USAA via XactAnalysis Notes and should **NOT** be included on the estimate. If contractor is confident about assessment, it is permissible to discuss the recommended scope of repair with the member. Contractor should inform the member the report must be sent to USAA and the adjuster has the final determination regarding damage and coverage.

Roof Claim Requirements

Damage Evaluation – Composition/Asphalt Shingles

- Generally, damage can be seen as indentations and/or fractures in the shingles surface; or missing shingles.
- The following does **not** constitute direct and physical roofing damage:
 - Normal granule loss or,
 - Deterioration of the shingle due to normal wear and tear; or weathering
 - Deteriorated flashing or seals due to wear, tear, and weathering
- **Unsealed/creased shingles** – When unsealed or creased shingles are found on a roof, this may not always be a result of wind damage. Several factors to consider during the evaluation:
 - Is there any evidence of other missing shingles on the roof?
 - When shingles are lifted, does it appear the seal tabs ever sealed?
 - What time of year was the roof installed?
 - Were the shingles nailed properly or did nail interfere with seal strip?
 - If shingle is creased, is it still sealed?
 - Is the damage located in isolated area or on all slopes of the roof?

Roof Estimating Practices

- Ridge constitutes stopping point for “slope” replacement
- Ridge cap is included on 3 tab.
- Add a separate line item for ridge for architectural shingles.
- Pipe jacks, vents, ridge, ridge vent, turbines, and split boots are included in removal of the roofing material and should be replace only.(Review Xactimate line items for additional items that may also be included)
- If replacing a slope only, it is permissible to add ridge cap for 3 tab and architectural shingles.
- Starter rows are covered in the waste factor and should not be a separate line item.
- Waste
 - Waste should not be added to the removal of existing roof.
 - Waste should not be added to additional charges for steep or high roofs
 - Standard waste on a gable roof is 10%; Hip roof is 15%
 - Waste should not be added to felt when adding as separate line item
 - Area for Ice and Water Shield (IWS) should be deducted
- Standard roofing line items (RFG) in Xactimate include allowance for haul off and dumpster charges. It is not permissible to include charges for haul off and dumpster fees when using these line items

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- Additional charges for post construction clean up is not permissible.
- 2story/High Charges – The RFG HIGH line item is intended to account for the additional charge contractors have reported typically charging for working at heights of 2 stories or greater. The additional charge is for the difficulty of accessing areas of the roof that the eave height is 2 stories or greater and where extra safety precautions may be necessary; the assumption being that the combination of taking these precautions and the difficulty of access to the higher areas of the roof, reduces labor productivity.
- Contractor should be able to produce supporting documentation (photos, material receipts, etc.) to ensure the following billed work was completed:
 - Drip Edge, chimney or valley, or any paid flashing replacement.
 - Ice & water shield installation
 - Roof vents, turbines, or exhaust caps
 - Any permits or fees

Water Mitigation Estimating Requirements

Moisture Mapper

Moisture Mapper is required for all USAA Water Mitigation assignments. New assignments received in the USAA – Mitigation Dataset are automatically exported to Moisture Mapper. USAA pays the transactional cost for Moisture Mapper use. Therefore, it is not permissible to add line items relating to the use of Moisture Mapper including manager administrative, hourly charges, transaction fees, or to account for time spent entering Moisture Mapper. Once the estimate is completed the estimate will be evaluated with the Moisture Score. Average moisture score will be part of the mitigation contractor's performance scorecard, and it is required that a minimum average score of 650 is maintained by each mitigation provider.

The following will positively impact the Moisture Score:

- Proper drying methods and equipment usage as recommended by IICRC S-500
- Daily, timely, and complete documentation of drying progression, (psychrometric data and moisture readings)
- Accurate sketch of drying chamber, including depiction of water affected area within the chamber as well as placement of equipment on the first day
- Properly uploading equipment usage into Xactimate (exporting equipment usage from Moisture Mapper into the Xactimate estimate)
- Change the job status in Moisture Mapper to “complete” prior to uploading the Xactimate estimate (failure to do so will result in a “0” score)
- Fully documenting equipment utilized, especially the indications of time placed on day one and time removed

IMPORTANT: The job in Moisture Mapper must be marked complete (before uploading your estimate in XactAnalysis) in order for you to receive a Moisture Score. Failure to do so will get you a “no score” and may impact your average Moisture Score.

Please note the following:

- Do not discuss questions, concerns, or program details of Moisture Mapper to the USAA Member or the handling USAA Adjuster
- Constructive feedback and concerns about the Moisture Mapper process can be sent to John.Amstutz@USAA.com or Eva.Mayberry@USAA.com.
- Questions regarding Moisture Score, system issues, or the Moisture Mapper reports should be forwarded to info@moisturemapper.com

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Water Mitigation Estimate Review Process

USAA has retained third party suppliers to review water mitigation estimates. Contractor is expected to work with the estimate reviewer in a professional and courteous manner. If drying equipment usage and other charges are in excess of IICRC recommendations and the contractor has not provided the necessary documentation to support the additional drying (drying logs, photos, notes, etc), contractor will be expected to reduce the drying equipment to meet the IICRC recommendation. Do not address the Member or USAA personnel regarding the estimate review. Constructive feedback and concerns regarding the estimate review process can be sent to John.Amstutz@USAA.com or Eva.Mayberry@USAA.com. Contractors with technical questions regarding the review process should contact the estimate reviewer via XactAnalysis Notes.

Preapproval for ineffective, unnecessary, or unsupported fan, dehumidifier, or specialty drying equipment does not ensure or guarantee estimate approval if usage is not properly documented with drying logs/ progression, equipment usage, etc. Therefore, it is not required to call USAA to request permission for drying periods extending beyond 3 days. The drying logs should support this need.

Emergency Service Fees

An Emergency Service Call fee is permissible on all emergency water mitigation assignments. The service fee (regular or after hours) is dependent on when the assignment was "Received":

- WTR-ESRVD – Approved Xactimate codes for assignments received during normal business hours
- WTR-ESRV – Approved Xactimate codes for assignments received after normal business hours

Normal business hours are Monday through Friday, 8:00 AM to 5:00 PM (local time). If the assignment is received during normal business hours, it is NOT permissible to include any after hour billing or charges. This includes subsequent (scheduled) monitoring flowing into the weekend. Any exceptions should be documented in XactAnalysis Notes (ex: member or adjuster request weekend or after hours appointment).

NOTE: After hour charges are intended for actual emergency response time only. If the loss is received during normal business hours, after-hour and/or overtime charges are **NOT** permissible. If the assignment comes in after hours (per above), only the actual emergency work performed after-hours will be considered for after-hours rates. Weekend monitoring (fan manipulation, drying logs, and overall job maintenance) can be scheduled and is not considered after-hour emergency work; and therefore, should be billed at the standard rate.

Overtime: Overtime cost incurred by contractor is considered as part of overhead and cannot be billed to the claim.

Set-Up, Take-Down, and Monitoring fees

Travel or driving time to and from the job is not chargeable line item under a USAA program assignment.

- Cost for initial set up is permissible; based on amount of equipment needed and should be documented with F9 notes
- Fan/Dehumidifier daily monitoring, cost should **not exceed one labor hour per day** and one hour for equipment take down charges
 - Contact your adjuster for very large mitigation jobs for additional consideration.
- Hours billed for initial set up should be separated from daily monitoring.

- Daily monitoring is required to substantiate invoiced number of days for equipment. The vendor should make all attempts to coordinate with the member or responsible party for monitoring. Any reason for days not monitored must be notated in XactAnalysis Notes and is subject to verification.

Miscellaneous Mitigation Estimating Guidelines

Demolition: Contractor should use best judgment when conducting demolition to the dwelling. Contractor should document the impacted area with photos and moisture readings before and after the demo.

Post Mitigation Cleanup: Cleanup fees are included in the labor component of tear out line items. General vacuuming is not permitted after mitigation work has been completed. HEPA Vacuuming - Light is allowed when invoiced on a 'per sf' for Category 3 losses; HEPA Vacuuming - Detailed is allowed only when the presence of mold has been substantiated.

Wood Floor Drying: When considering injection type floor drying systems/ rescue mats or similar equipment, the following needs to be considered:

- The mat system can be set up when it is cost effective to try and save the floor
- The Member must understand there may be cupping in the boards for up to 6 months. After that time there if there is still cupping or loose board they will need to call USAA to have the floor reinspected for possible refinishing or replacement.

*Contractor should be prepared to waive some of these charges if the flooring does not dry successfully and has to be torn out.

Air filtration devices: (negative air scrubbers) should not be utilized on Category 1 or 2 drying projects unless specific documentation is provided that substantiates the necessity for such equipment.

Mold: If mold is discovered in the course of the inspection, contractor can proceed if the mold can be removed through the normal course of repair. However, if the loss requires mold abatement, the contractor must contact the USAA Adjuster for guidance. If the contractor completes the mold work; the full estimate must still be uploaded through XactAnalysis. DO NOT fax the mold estimate separately. The adjuster will adjust the estimate appropriately.

Subcontractors: If a skilled trade is required to conduct the water mitigation, the contractor may sub out that trade and charge OH&P. Examples are emergency plumbing, electrician to restore electricity, asbestos etc. A copy of the sub bid is required in order to bill for the OH&P.

Odor Removal: The best way to remove an odor is to remove the source. Hydroxyl generators, fogging, and odor counteractants have not been sufficiently proven effective nor given approval for use on mitigation losses by the IICRC. The use of Hydroxyl generators or fogging is discouraged by the IICRC and may not be reimbursable.

Equipment decontamination: Equipment decontamination charges are only permissible for Category 2 (not including fans) and 3 water losses.

- Category 2 - Use Xactimate line item WTR-EQD. Decontamination cost for fans or air movers is not reimbursable.
- Category 3 - Use Xactimate line item WTR-EQD, or WTR-EQDH for sewage, septic, mold, or other severe CAT 3 water losses

Use judgment to ensure charges are reasonable and necessary for the exposure.

NOTE: *The use of Category 3 labor for a loss at which water sat for more than 72 hours is inappropriate if the water was not proven to contain any 'pathogenic, toxigenic, or other harmful agents'. If microbial growth is not visible but a strong possibility, then steps should be taken to establish its presence; the burden of proof that the loss degraded to Category 3 must be supported sufficiently.*

Furniture and Cabinet Restoration

Contractor Connection and USAA have a network of approved specialized furniture restoration contractors called National Restorations. This network specializes in high value wood and antique furniture restoration. Many of the network providers also have skilled, qualified cabinet repair capabilities. If a network assignment is received and the contractor is in need of specialized (hardwood) furniture or cabinet restoration, contractors are encouraged to utilize National Restorations. National Restorations can be reached at 877-884-9446; or assignments@nationalrestore.com. Here is how you make an assignment:

1. Log onto www.nationalrestore.com
2. Select "Submit a claim", fill out form, and send.

An inspection fee for jobs "not sold" is permissible on assignments **ONLY WHEN:**

- The contractor physically inspects the damaged furniture, **and**
- The contractor uploads a repair estimate and estimated replacement cost, **and**
- Photos of damaged furniture are uploaded in XactAnalysis, **and**
- The job is marked "Not Sold" (cash out) in Xactanalysis.

If the repair is 50% or less than the projected replacement cost; the furniture repair contractor can secure a work authorization and move forward with the repairs prior to Client Approval notice in XactAnalysis.

Textile/Dry Cleaning Program

All USAA network claims that require textile/dry cleaning must be handled through the USAA Dry Cleaning Program. USAA will make all assignments direct to the Dry Cleaning Program partner. **No PDRP General Contractor or Cleaning Contractor should handle any portion of dry cleaning associated with any assignment.** If you should receive an assignment that has dry cleaning involved, please immediately notify the USAA adjuster and they will assign that portion of the loss to the Dry Cleaning Program.

Textile Restoration packout guidelines:

- Scope of packout and cleaning job (for large jobs) must be discussed with USAA adjuster and the member prior to job start.
- Textile Restoration Contractor should secure approval from adjuster prior to cleaning the following items:
 - Any children's clothing; including shoes or coats
 - Childs stuffed animals or any toys
 - Hats, shoes, bags, or
 - Bedding, pillows, or mattress pads

The above does not include emergency clothing textile processing

Please provide the adjuster with a list of non-salvagable items in the following Excel template. Contact the adjuster for the process of emailing editable EXCEL document. EXCEL Template can be downloaded from the Contractor Connection library [HERE](#)

Item #	Room	Brand or Manufacturer	Model#	Item Description	Quantity
1					
2					
3					

File Documentation Requirements:

- Contractor should provide photos of all areas containing the textiles in need of restoration. Photos should attempt to show the exposure to the damaging element (smoke or water). This includes, but is not limited to:
 - Closets, Dressers, or Linen closets
 - Drapes and Rugs
 - Any garment category exceeding 20 items

Xactimate Pricing (Codes) Guidelines:

- Use “**Full Service**” for all (CDC – Cont: Garment & Soft Goods)
 - FULL SERVICE line items includes pick up, off-site inventory, transportation to and from cleaner, ozone treatment if needed, and the cleaning process.
- Therefore, **Hourly charges are not permissible under the USAA Dry Cleaning program.**
 - (CDC-LABC) for pick up, off site inventory, and delivery is no longer permissible.
- Storage is priced per square foot (CDC-STORH). Billing should be calculated per square feet, not cubic feet. EXAMPLE. A 10x10x5 crate for one month would be billed at 100 SF x one month.
- Items not normally subject to drycleaning (as listed on garment care tag) or not hanging in a closet should not be itemized on Xactimate estimate and should be bulk laundered using line item (CDC-AV-). Some typical examples of items that should not be itemized are:
 - T-shirts, Denim (jeans)
 - Cotton pants, shirts, or shorts
 - Towels and linens

Environmental Testing and Estimating

Residential homes built prior to 1978 must either be tested for lead or presumed to have lead. Contractor has the option to utilize approved EPA testing kits to confirm or rule out lead or the contractor can assume single family residential dwellings built prior to 1978 have lead present; thus eliminating testing requirement.

Lead Testing: If the contractor chooses to test, USAA will reimburse for lead testing as follows:

- Metal, Wood, Plaster and Drywall – Xactimate line item HMR LEADSS
- (**Not all states recognize chemical test kits*)
- EPA recognized kits <http://www2.epa.gov/lead/epa-recognition-lead-test-kits>
- If lead test is returned positive, the following is approved for dust containment.
- Recommendation to use HEPA filter to clean work area
 - Use Xactimate line item **WTR-HEPACVAL+; HEPA Vacuuming – Light**
Scope should encompass the immediate work area inside the dust containment barrier
- Recommendation to set up containment around disturbed work area
 - Use Xactimate line item **DMO BARR – Dust Control barrier**
 - Control barrier should encompass the disturbed area
 - Cost per square foot (of the floor area)

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- Contractor should photograph the Test Result Summary to support lead test

Asbestos Testing: Contractors should refer to the Environmental Protection Agency (EPA) Asbestos handling guidelines for specific testing and abatement requirements at www.epa.gov/asbestos/index.html. If a contractor is subject to specific testing or abatement requirements superseding or exceeding the EPA, please provide the regulation to Contractor Connection for review.

Payment for Asbestos related cost – If testing is required, contractor should upload the testing fee and the results. Payment for testing will not be considered until test fee and results are uploaded to XactAnalysis. Contractor should also document in XactAnalysis Notes the specific why testing was required (age of home, suspected asbestos containing material, etc).

- OH&P is not permissible on the testing fee
- OH&P may be applied on subcontracted abatement cost

Colorado Specific Asbestos Testing Fee:

The Colorado Air Quality Control Commission requires asbestos testing for repair or renovation to single-family residential dwellings when the affected area of demolition meets or exceeds the following triggers:

- 50 linear feet of pipes,
- 32 square feet of other surfaces, or
- 55-gallon drum equivalent in volume.

When triggered, use Xactimate category FEE and selection ASBT to include the expense of testing in estimates written, unless an exemption as noted below applies. This fee covers the cost of a qualified lab to travel to the job site, gather and test samples, and prepare a report. Selection ASBTS may be used by contractors to expense on a per sample basis but should be limited to seven (7) or fewer samples; otherwise, the ASBT fee method should be utilized to invoice this expense.

Single-family residential dwellings may be exempt from this testing if it was constructed after October 12, 1988, and we obtain one of the following:

- A signed statement by either the construction architect, project engineer or certified inspector that no asbestos-containing materials were specified as a building material in any construction document or used in the construction of the structure, or
- A copy of the Colorado Department of Public Health and Environment Single-Family Residential Dwelling Area of Public Access Opt-out Form properly executed by the homeowner prior to the loss.

Testing Results

If environmental testing is conducted for mold, asbestos or lead, upload documents in XactAnalysis with the results. Also, upload clearance test results once abatement has been completed.

Property Reinspection Team

Property Reinspection Team Mission Statement: The mission of the Property Reinspection Team is to assist the Property claims community and their partners in achieving and sustaining a high level of estimating accuracy and consistency, and in so doing, ensuring we pay what is owed.

Reinspections can occur at any stage of the reconstruction process. To assist the Reinspection Team, make the member aware of the possibility they may receive a call from USAA to conduct a reinspection.

In some instances, the completed reinspection can trigger a request for reimbursement. Reimbursement is requested only on jobs sold. If you are requested to submit reimbursement and you agree with the findings, submit payment as follows:

Reimbursement payments are due within 30 days of notification, **payable to USAA**. Payments should be mailed to:

*Crawford Contractor Connection
Attention: Debbie Bristow
10550 Deerwood Park Blvd, Suite 100
Jacksonville, FL 32256*

Reinspection result questions or clarification requests, or rebuttals must be made in writing to Contractor Connection via email and should include supporting documentation (photos, invoices, timesheets, etc.).

The reinspection process is separate and distinct from the claim settlement; therefore:

1. **Do not** contact the handling adjuster or USAA directly. All inquires should be sent to Contractor Connection.
2. **Do not** contact the USAA member to discuss the reinspection results.
3. **Do not** return any claim payments issued to your company or upload a revised estimate reflecting corrections based on the reinspection.
4. **Do not** upload a revised estimate to XactAnalysis reflecting corrections to the estimate if you have not received payment. In most cases the payment request is in process and being routed to you.

Rebuttal Process

Next Steps if you receive a request for reimbursement

- If you met the reinspector at the risk and discussed the findings and agreed on the findings, is a rebuttal appropriate?
- If you were not able to meet the reinspector at the risk and did not speak with the reinspector regarding the findings, you can contact the reinspector to review the findings before you prepare your rebuttal.
- Prepare a response that will be sent to Contractor Connection and they will forward your response to USAA.
- You have 30 days to respond to the reimbursement request. If you do not respond in 30 days then a reminder is sent by Contractor Connection and you have an additional 30 days to respond.
- If you have not submitted your reimbursement within the 60 days, recommendation for suspension will be requested.

USAA Member Ranks & Abbreviations

Details **Client/Policy** Map Action Items (0) Notes (3) Documents (0)

PROPERTY OWNER INFORMATION

Policyholder Name: **3rd Party Claimant:**
Address: GOLDSBORO, NC
US
Phone:
Home Phone: **Risk Location:** GOLDSBORO, NC
US
Business Phone:
Mobile Phone:
Pager: **Property Access Contact:**
Email Address: **Phone:**

CLAIM INFORMATION

Type of Loss: WTR-PLB
Job Type: General
Job Size:
Claim Number:
CAT Code:
County: Wayne
Contractor:
Price List Area: NCKI5B8D
Date of Loss:
Date Received:
Assigned Adjuster:

Description of Loss and/or Instructions:
Line of Business: HOMEOWNERS
Policy Form: SPECIAL
Contract Type: HONC2
Loss Description: water dripping from home down to crawl space
Item Types Involved: DWELLING
Severity code: 2-LIGHT
Structure: DWELLING
Year Built: 1930
Footage Risk: 2500
Interior Damage: Yes
Number of Rooms: 1
Number of Stories: 2.0
Roof Type: COMP SHINGLE
Legal Name:
Member's Rank or Title: 1ST LT
Loss Location Country: UNITED STATES

To determine the USAA Member's military rank, refer to the Client/Policy tab of XactAnalysis. The rank will be included with the formal member name, and can also be located in the Description of Loss and/or Instructions section.

Phonetic Alphabet

- A Alpha
- B Bravo
- C Charlie
- D Delta

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E	Echo	F	Foxtrot	G	Golf	H	Hotel
I	India	J	Juliette	K	Kilo	L	Lima
M	Mike	N	November	O	Oscar	P	Papa
Q	Quebec	R	Romeo	S	Sierra	T	Tango
U	Uniform	V	Victor	W	Whiskey	X	X Ray
Y	Yankee	Z	Zulu				

AIRFORCE

Rank - Enlisted and NCOs	Abbreviated	Address the member
Airman Basic	AB	"Airman"
Airman	Amn	"Airman"
Airman First Class	A1C	"Airman"
Senior Airman	SrA	"Airman"
Sergeant	Sgt*	"Sergeant"
Staff Sergeant	SSgt	"Sergeant"
Technical Sergeant	TSgt	"Sergeant"
Master Sergeant	MSgt	"Sergeant"
Senior Master Sergeant	SMSgt	"Sergeant"
Chief Master Sergeant	CMSgt	"Chief"
Command Chief Master Sergeant	CCM	"Chief"
Chief Master Sergeant of the Air Force	CMSAF*	"Chief"

Rank - Officer Corps	Abbreviated	Address the member
Second Lieutenant	2d Lt	"Lieutenant"
First Lieutenant	1st Lt	"Lieutenant"
Captain	Capt	"Captain"
Major	Maj	"Major"
Lieutenant Colonel	Lt Col	"Colonel"
Colonel	Col	"Colonel"
Brigadier General	Brig Gen	"General"
Major General	Maj Gen	"General"
Lieutenant General	Lt Gen	"General"
General	Gen	"General"

MARINES

Rank - Enlisted and Non-Commissioned	Abbreviated	Address the member
Private	Pvt	"Private"
Private First Class	PFC	"PFC"
Lance Corporal	LCpl	"Lance Corporal"
Corporal	Cpl	"Corporal"
Sergeant	Sgt	"Sergeant"
Staff Sergeant	SSgt	"Staff Sergeant"
Gunnery Sergeant	GySgt	"Gunnery Sergeant"
Master Sergeant	MSgt	"Master Sergeant"
First Sergeant	1stSgt	"First Sergeant"
Master Gunnery Sergeant	MGySgt	"Master Gunnery Sergeant"
Sergeant Major	SgtMaj	"Sergeant Major"
Sergeant Major of the Marine Corps	SgtMajMC	"Sergeant Major"
Rank - Warrant Officer	Abbreviated	Address the member
Warrant Officer	WO1	"Warrant Officer"
Chief Warrant Officer	CWO2	"Chief Warrant Officer"
Chief Warrant Officer	CWO3	"Chief Warrant Officer"

Chief Warrant Officer	CWO4	"Chief Warrant Officer"
Chief Warrant Officer	CWO5	"Chief Warrant Officer"
Rank - Officer Corps	Abbreviated	Address the member
Second Lieutenant	2ndLt	"Lieutenant"
First Lieutenant	1stLt	"Lieutenant"
Captain	Capt	"Captain"
Major	Maj	"Major"
Lieutenant Colonel	LtCol	"Colonel"
Colonel	Col	"Colonel"
Brigadier General	BGen	"General"
Major General	MajGen	"General"
Lieutenant General	LtGen	"General"

ARMY

Rank - Enlisted and Non-Commissioned	Abbreviated	Address the member
Private	PV1	"Private"
Private	PV2	"Private"
Private First Class	PFC	"PFC"
Specialist	SPC	"Specialist"
Corporal	CPL	"Corporal"
Sergeant	SGT	"Sergeant"
Staff Sergeant	SSG	"Sergeant"
Sergeant First Class	SFC	"Sergeant"
Master Sergeant	MSG	"Sergeant"
First Sergeant	1SG	"First Sergeant"
Sgt. Major	SGM	"Sergeant Major"
Command Sergeant Major	CSM	"Sergeant Major"
Sergeant Major of the Army	SMA	"Sergeant Major"
Rank - Warrant Officer	Abbreviated	Address the member
Warrant Officer	W1	"Mr., Mrs., Ms."
Chief Warrant Officer	CW2	"Chief"
Chief Warrant Officer	CW3	"Chief"
Chief Warrant Officer	CW4	"Chief"
Chief Warrant Officer	CW5	"Chief"
Rank - Officer Corps	Abbreviated	Address the member
Second Lieutenant	2LT	"Lieutenant"
First Lieutenant	1LT	"Lieutenant"
Captain	CPT	"Captain"
Major	MAJ	"Major"
Lieutenant Colonel	LTC	"Colonel"
Colonel	COL	"Colonel"
Brigadier General	BG	"General"
Major General	MG	"General"
Lieutenant General	LTG	"General"
General	GEN	"General"

NAVY

Rank - Petty Officer Corps	Abbreviated	Address the member
Petty Officer, Third Class	PO3	"Petty Officer"
Petty Officer, Second Class	PO2	"Petty Officer"
Petty Officer, First Class	PO1	"Petty Officer"
Chief Petty Officer	CPO	"Chief"
Senior Chief Petty Officer	SCPO	"Senior Chief"
Master Chief Petty Officer	MCPO	"Master Chief"
Command Master Chief Petty Officer	CMDCM	"Master Chief"
Fleet Master Chief	FLTCM	"Master Chief"
Force Master Chief	FORCM	"Master Chief"
Master Chief Petty Officer of the Navy	MCPON	"Master Chief"
Rank - Warrant Officer	Abbreviated	Address the member
Warrant Officer	WO1	"Warrant Officer"
Chief Warrant Officer	CWO2	"Chief Warrant Officer"
Chief Warrant Officer	CWO3	"Chief Warrant Officer"
Chief Warrant Officer	CWO4	"Chief Warrant Officer"
Chief Warrant Officer	CWO5	"Chief Warrant Officer"
Rank - Officer Corps	Abbreviated	Address the member
Ensign	ENS	"Ensign"
Lieutenant Junior Grade	LTJG	"Lieutenant"
Lieutenant	LT	"Lieutenant"
Lieutenant Commander	LCDR	"Commander"
Commander	CDR	"Commander"
Captain	Capt	"Captain"
Rear Admiral - Lower Half	RDML	"Admiral"
Rear Admiral - Upper Half	RADM	"Admiral"
Vice Admiral	VADM	"Admiral"
Admiral	ADM	"Admiral"
Fleet Admiral	FADM	"Admiral"