GHRN Guidelines for Estimating

Summary

These guidelines apply to all assignments for emergency services, mitigation and/or covered structural damages.

Solution

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Important: Since each claim is unique and needs to be evaluated on its own merits, some situations may require a deviation from these guidelines due to distinctive situations or circumstances. XactAnalysis assignment “notes” should document reasons for deviation from the standard. Local laws and regulations take precedence over any of the information contained within this document and must be adhered to when determining the appropriate items to include in an estimate. Unless otherwise noted, these guidelines apply to claims handled through all methods of inspection.

Program Guidelines

Indirect Assignments: If an Allstate customer or Agent contacts your network or service provider direct and has (or intends to file) a claim with Allstate, you must notify us to receive an XactAnalysis assignment in your data set. If the customer does not have a claim, nor do they intend to file a claim, you do not need to contact Allstate Claims, but are required to extend all contracted benefits to the customer/Agent.

Contact Allstate Immediately: If any of the following are found while onsite or in communications with the customer:

- **Uninhabitable/Partial Loss of Use:** If during emergency services or reconstruction, the home is not functional/uninhabitable due to the loss, notify the Inside Technician/Adjuster. Do **not** discuss habitability or ALE with the insured – this is the adjuster's role.
- **Coverage Concerns:** Contact the Claim Handler (identified in the initial assignment notes in XA) regarding any issues involving potential pre-existing damages, long term or repeated seepage, concerns with habitability, vacancy, etc. These situations may impact coverage and the Claim Handler is responsible for coverage determinations.
    - Evidence of ongoing damage
    - Evidence of prior damage
    - Any other information/observations which might present coverage concerns
- **Virtual Collaboration via Direct Connect code** can be used to notify the Adjuster in any/all of these situations.

Service Provider Questions or Concerns regarding Program Requirements: should be directed to the Network first.

- Network administrators should be contacted regarding any questions related to writing the estimate, setting proper formats in XA, Prime Audit and use of MICA Mobility, Allstate Standard Process guidelines, payment status, etc.
- Each network should have an escalation process whereby service providers consult the network first; and
    - Issues not able to be resolved at the network level can be addressed by the network admin contacting the appropriate Claim Handler, IT or CSL;
    - Issues not able to be resolved following this process will be escalated to Allstate from the network to the Relationship Point of Contact.
- Following these escalation guidelines will result in more effective and timely handling of concerns.

XactAnalysis Assignments: All work (direct assign through use of the GHRN Tool or Indirect Assignments) will require an assignment in XactAnalysis. Networks/Service Providers should not be creating these assignments and should notify Allstate Immediately. The proper assignment will be input, documented, and assigned – thereby acknowledging vendor involvement and providing appropriate direction before the job progresses.

Pre-Approvals Required

The following provides a summary of all items where Inside Technician/Adjuster approval is needed before work is performed. XactAnalysis notes will be updated by the network and the Inside technician/Adjuster at time of approval. Contact Inside Technician or Adjuster and request a Direct Connect code for virtual collaboration using **Virtual Assist®**, if necessary. If attempting to reach an Inside Technician or Adjuster and no response is provided within 24 hours, you should escalate to the secondary approver (adjuster or IT), or GHRN CSL for assistance.

Click to expand table

Pre-Approval Requirements	Primary Approver		Description
	Inside Technician (IT)	Adjuster (Claim Handler)	

After Hours Emergency Service Call	**X**		Extenuating circumstances where the SLA of 4 hours is not met, or response needs to be after hours, on the weekend, or on a designated holiday will need to be discussed.
Asbestos (Testing)	**X**	**X**	Required when suspicion of asbestos containing materials and the materials need to be removed for effective drying.
Asbestos (Abatement)	**X**	**X**	
Contents and Textile Cleaning	**X**	**X**	Discuss damages and align on proper handling of the cleaning. If contents cleaning is approved, a separate XactAnalysis assignment will be created and assigned.
Electronics Restoration and Testing	**X**	**X**	Discuss affected electronics items. If approved to handle, a separate XactAnalysis assignment will be created and assigned.
Number of Days Drying	**X**		If drying will exceed 4 days, contact the primary approver to discuss and document alignment.
Flooring Removal	**X**		Approval is required prior to removal of wood flooring (solid or engineered), ceramic tile and stone flooring.
Specialty Trades	**X**		Pre-approval is needed when specialized work is performed (electrical, plumbing, HVAC, etc.).
Mold (Testing)	**X**	**X**	Contact should be made immediately to advise of mold >10SF. Pre-approval for testing and removal is required as most policies are limited in coverage for resulting mold damage.
Mold (Remediation)	**X**	**X**	
Pack Outs	**X**	**X**	Approval is needed when contents cannot be manipulated and requires pack out or onsite storage (POD). If approved, a Contents Cleaning assignment will need to be created and assigned in XactAnalysis.
Tear Out and Removals	**X**	**X**	Approval is needed when cabinets, door casings, countertops, bathtubs, etc. may need to be removed.
Specialty Equipment	**X**		Approval is needed for alignment on specialty drying equipment (heated drying, floor mats, AFDs, etc.).
***If primary approver is not available (i.e. weekends, after hours) then approval from Adjuster/Claim Handler on duty should be documented in XactAnalysis**			

Photo Requirements

Photos document damages and support the line items within the estimate. Photos should include an overview of the affected rooms, as well as adjacent rooms which may be continuous or within line of sight. The following are the photo requirements for all losses:

Click to Expand Table

Photo Required	Label Photo	Example	Description
Front of Risk	Front of Risk	***Front of Risk***	Front of home to show house numbers if possible.
Initial Inspection	Initial + Room Name + Surfaces Damaged	***Initial - Kitchen - Wood floor and cabinet***	Take at least one photo of each room damaged-providing overview of the damage areas as seen upon initial inspection; including impacted room, the types of surfaces affected, damage and any personal property manipulation required.
Source of Loss	Source of Loss	***Source - Supply Line - Kitchen Sink***	Item that failed/caused the damage (supply line, fitting, electrical components, toilet/tub/sink, appliance, etc.).
Demo and Removals	Demo + Room + Material	***Demo - Kitchen - Base trim***	Identify surfaces removed, including photo of the material for proper identification and location of demo within the room.
Bagged for Disposal	Bagged + Material	***Bagged Vinyl Flooring***	Materials bagged for disposal will not be approved if no photos to support line items used in the estimate.
Equipment	Type of Equipment + Room	***Lg Dehu - Kitchen***	All dehumidification equipment utilized, including close ups that identify the model used (i.e. Evolution, 200MAX), specialty equipment, and debris to support line items in the estimate.
Completed Work	Final + Room	***Final - Kitchen***	Photos show final view of all demo, drying and mitigation. Overview of each room should show location of demo and removals for proper scope of reconstruction estimate.
Continuous Areas	Continuous + Material + Room	***Continuous - Wood floor - Hallway***	Identify areas not damaged containing the same material with no natural break (flooring, wallcovering, texture, paint, etc.). Photos should show transitions at doorway, continuous trim, wall and ceiling surfaces with no natural break.
Pre-Existing Damages	Pre-Existing + Room + Damage	***Pre-Existing - Kitchen - Pet damage***	Identify damage not related to the loss and provide support for potential claims against vendor.
Subrogation Evidence	Subro + Item + Details	***Subro - Refrigerator - Make, Model, Serial#***	Provide photo of the failed part/cause of loss and any manufacturer, model #, serial #, etc. for subrogation. Save all parts for adjuster to provide direction. Example: Photos of refrigerator, the icemaker line, and the Make/Model/Serial # of refrigerator (3

			photos).
Roofing - Additional Layers	Roofing + Additional Layers	***Roofing - 2 layers***	Provide close up of roofing at edge to show multiple layers of materials.
Supplements	Supplement + Room + Material	***Supplement - Laundry - Underlayment***	Photos are required to support missed damage and additional items following initial upload.
Proper photos should tell the story and provide support for initial state of the home and final completion of work.			

GHRN Estimate Requirements

All estimates for GHRN assignments are to be uploaded in XA according to the guidelines below. Specific Job Type requirements will be identified in the appropriate sections following these general estimating guidelines.

Click to Expand Table

Estimate in XA Requirement	Description
Estimate Header	Include Service Provider Name, Technician/Estimator name and the service provider's office phone number to be visible on the estimate.
Estimator Notes (F9 Notes) & Pre-Approved Items/Scope	Estimates with pre-approved items or adjuster scope information in the file should use an F9 note on the applicable line items in Xactimate to guide the reviewer to the date and time of approval (or adjuster provided scope information) already documented in the file.
Measurements	Measure to the nearest inch.
• Ceiling Height • Floor • Window/Door	Distance from floor to ceiling must be measured to the nearest inch, including sloped, standard and clerestory structures. Measure floor area by measuring finished wall to finished wall. Window/Door openings should be measured to the outside edge of the trim. On short walls where sketch will not allow the door opening to be placed when measuring to the outside edge of the trim, measure to the inside edge of the trim.
Price List in Xactimate	Use the Checkpoint Price List for all estimates. If a supplement is required, the initial pricelist should be utilized and not updated. Deviations would need to be agreed upon and documented in XactAnalysis.
Sales Tax	Applicable sales tax will be included in all Xactimate estimates. In areas where more than one sales tax could apply, the estimator will select the appropriate sales tax from the options provided by Xactimate.

Photos	Photos as outlined in the Photo requirements above.
Sketch	Xactimate Sketch tool must be used to dimension all affected rooms and represent the floor layout (not separate rooms). Measurements required for openings, deductions and reference blocks.
• Closets • Door/Window Openings • Flooring/Sheet Goods • Reference Block Setting	Closets should be included as a sub-room in Xactimate if the scope of damage matches the scope of damage in the corresponding room. When the scope of repairs differs from the corresponding room, the closet can be considered a separate room. However, flooring quantities should be reviewed for accuracy given that carpet waste from the corresponding room can often be used in the closet area. All door and window openings must be included in the sketch, regardless of size. When estimating carpet or sheet vinyl flooring, the roll out method in Xactimate should be used. This should be done in sketch using the flooring orientation tool. Xactimate defaults generally deduct square footage of wall, ceiling and floor areas behind reference block areas. If there is a need to clean/paint/install items within a reference block area, change the default setting within the individual estimate.

Preparing the Estimate

These guidelines apply to **all** GHRN estimates. See additional guidelines by Job Type, following this section.

Contents Manipulation: Can be considered when repairs involve significant replacement of flooring, drywall/plaster, or when texturing ceiling or wall surfaces. Only one manipulation charge should be used per room, based on its size and amount of contents. Contents manipulation hourly charges are not allowed.

The following should be utilized when CON ROOM or WTR BLK apply:

- **Small < 100 sq. ft**
- **Medium >100 sq. sf < = 150 sq. ft**
- **Large >150 sq. ft < = 200 sq. ft**
- **X-Large > 200 sq. ft**

If less than the full room is affected and does not require manipulation, move out or blocking, the room size quantities should be adjusted accordingly (i.e. qty .25, .50,.75). Documentation and photos are to be used to support the adjustment.

If the room contains an excessive amount of contents to be moved to facilitate proper drying or repairs, it is acceptable to adjust quantities to reflect this (1.10, 1.25, 1.50, etc.). Photo documentation and F9 notes in Xactimate will be required to support quantities in excess of 1.

Debris Removal: If the debris from the repair of a covered loss can be placed into an on-site trash receptacle such as a trash can, there is no need to add this item to the estimate. When the debris cannot fit into a trash can, but is not

significant enough to warrant a dumpster, it is recommended to use “Haul debris - per pickup truck load - including dump fees”. If a full load is not required, it is required to change the quantity to an amount that is less than a full load based on volume and weight.

Deductible: Amount of the deductible should be applied when directed to do so by the Inside Technician or Adjuster.

Demolition: When estimating to selectively remove individual damaged items, the Xactimate removal or remove/replace line item should be used. If estimating the removal of all components of a room, the Xactimate demolish/remove room line items should be used. If estimating the demolition of an entire structure, the demolish/remove home may be appropriate. Document the Notes in XactAnalysis if there is any deviation from this standard.

Depreciation: When applicable, depreciation should be input by line item based on market laws and regulations. When directed by the Inside Technician or Adjuster, depreciation should be noted on the estimate, even in cases where the initial payment is based on replacement cost value. If the Inside Technician or Adjuster does not provide direction for depreciation in the XactAnalysis Notes, the service provider should not apply depreciation to their uploaded estimate.

Lead Paint Safety Wording: Lead paint safety wording should be applied to estimates prepared on loss locations built in 1978 and earlier, which involve painting and repainting, or destructive tear out and replacement of painted materials. Payment for this charge will be on an incurred basis with a copy of the vendor’s invoice being attached in XactAnalysis.

The estimate item to be utilized in Xactimate is Category: FEE, Selector: LEADS. When entering this item, the cost should be entered as $0, unless a sub-contractor bid is available at the time of estimate.

Line Item Overrides: Xactimate is the GHRN standard estimating system and the values calculated should not need to be edited in most situations. If it is determined that a material price or labor cost needs to be adjusted for a specific loss, a line item price override may be made by changing the material price, retail labor rate, or both in the “Component” section of the Line Items tab in the estimate. Do not use the Market Conditions option. Any changes in Xactimate pricing must be documented in the line item or in the XactAnalysis assignment Notes.

Item Quality: The estimator must be familiar with the differing quality descriptors and should choose the proper quality of item based on the physical inspection of the item. If there isn’t a clear understanding of the quality descriptors included in an item, the description should be reviewed to verify proper utilization.

Review and Complete the Estimate

Prior to uploading and/or marking an estimate QA Approved in XA, it is important the reviewer considers the following.

Avoid Duplication of Tasks – Review Mitigation Estimates: When completing an estimate for a structural repair after mitigation work has been completed, the estimator should review the mitigation estimate and/or review scope of work to be performed with the Inside Technician or Adjuster. This will allow the estimator to avoid overlap or duplication of items already addressed by mitigation, including but not limited to: Detach and reset items, removals, debris removed, sealing and cleaning charges, etc.

Labor Minimums: A Labor Minimum represents the minimum amount of labor dollars necessary to perform repairs or replacement work on a job if a sub-contractor for that trade were to perform the work. As a result, the estimator

needs to determine which Labor Minimums are appropriate based upon the repairs and trades people necessary for the repairs. The estimator should evaluate the complete list of labor minimums generated by Xactimate and determine if each is required before finalizing the estimate.

Overhead and Profit- General Contractor: Whether general contractor overhead and profit is included in the estimate should be determined on a case-by-case basis. If questions arise regarding the appropriate application of overhead and profit, they should be directed to the Inside Technician or Adjuster prior to uploading for approval.

Review Additional Guidelines (below) Related to the Following:

- Mitigation
- Temporary Repairs and Board Up
- Roofing
- Flooring
- Drywall and Texture
- Painting
- Miscellaneous (Permits, Building Codes, etc.)

Mitigation Estimating Guidelines

Program Guidelines:

All Mitigation – Water and Mitigation – Other assignments in XactAnalysis (related to a water peril) will require the use of MICA Mobility for recording Job Information related (but not limited) to:

- Contact and inspection dates and times
- Category, Class and source of water
- Equipment set up, takedown and monitoring
- Drying Logs
- Completion of onsite mitigation services

Any assignments uploaded without MICA Mobility API data will be returned to the network before Allstate review can be performed.

Drying Log Metrics: The following metrics are required to be attached to the estimate or uploaded in XA:

- Temperature/Humidity readings inside/outside as well as the air going into and out of the dehumidifier.
- Grains per pound as well as grain depression
- Equipment utilization should be properly reflected to the nearest tenth of a day in Xactimate.
- The type of meters used to determine moisture content
- Daily readings from dehumidifiers
- Drying goal (percent or pints) of affected materials

Emergency Service Calls:

Emergency Service Call- during business hours: This line item may be included on the estimate when the vendor responds to the loss within 4 hours during regular business hours. There is only one emergency service call charge per project regardless of the number of crews mobilized to the site.

Emergency Service Call- After-Hours: Assignments are considered “After Hours” if onsite arrival is before 8:00 a.m. or after 5:30 p.m. local time, Monday through Friday, on Weekends or the following holidays: Memorial Day, July 4th, Labor Day, Thanksgiving Day, Christmas Day.

- The Emergency Service Call-after business hours line item may be used once per estimate when appropriate.
- Individual after-hours line items should not be used (i.e. Tear out wet non-salvage carpet, cut/bag - after business hours). Use only standard line items throughout the body of the estimate.

Exceptions to this guideline may be justified in extraordinary circumstances and only with the explicit pre-approval from the Inside Technician. Inside Technician approval will be documented in the XactAnalysis assignment notes.

Preparing the Mitigation Estimate

The following apply to all GHRN MITIGATION estimates and are in addition to the above guidelines applicable to ALL GHRN estimates.

Asbestos: Testing and/or remediation require pre-approval. See “Pre-Approvals Required” (above). Approved sampling and testing fees can be included in the mitigation estimate. A copy of the 3rd party testing invoice should be uploaded to Xact for approval. Costs for asbestos remediation should be separate and not be included in the mitigation estimate.

Axial 1hp blowers: Axial 1hp blowers should not be utilized on typical water mitigation projects, if appropriately utilized, it must be billed as a standard ¼ HP axial fan.

Clean up/Final Clean: Clean-up fees are included in the labor component of tear out line items. Therefore, additional hourly clean-up and cleaning line items are, in most cases, unwarranted. General vacuuming is not permitted.

CLN Items: General cleaning of unaffected fixtures, appliances, cabinetry, walls, flooring, ceilings, windows, etc. should not be required on Category 1 and 2 mitigation losses but may be necessary in a Category 3 event. Additional documentation is required if these line items are utilized.

Contents Cleaning: Contents and Textiles cleaning require pre-approval. See “Pre-Approvals Required” (above). If approved, a separate Contents Cleaning assignment will be assigned. The contents should be estimated on the Contents Cleaning job type assignment and not included on the Mitigation assignment.

Contents Manipulation: Billed by the room size. Hourly charges are not acceptable. See “Preparing the Estimate” above.

Debris Removal: Water (WTR) Xactimate category line items should be used when entering debris removal in the mitigation estimate. See above “Preparing the Estimate” for additional information.

DMO line items: May be used for debris removal and general floor and personal affects protection. No other DMO line items should be utilized.

Dehumidification: Dehumidification calculations should follow the standard formula for determining the required AHAM/Pints per day requirement. The following standard line items (AHAM rating), Xactimate codes should be utilized.

- WTR DHM Standard Dehumidifier with an AHAM certified rating of up to 69 pints per day.

- WTR DHM > Large Dehumidifier with an AHAM certified rating of 70 to 109 pints per day.
- WTR DHM >> Extra Large Dehumidifier with an AHAM certified rating of 110 to 159 pints per day.
- WTR DHM >>> Extra Extra-Large Dehumidifier with an AHAM certified rating of 160 pints per day or greater.

The billed item code should be based on the required AHAM rating. For example, if the required AHAM is 65 pints per day and the contractor utilized a dehumidifier with a rating of 75 pints per day, the WTR DHM line item code should be utilized for invoicing, not the WTR DHM > line item code.

Example:

- Details: 800 sq. ft. of floor space within the chamber, 8-foot ceilings, class 2 loss.
- 800 x 8 = 6,400 CF / 50 = 128 pints per day required.
- Contractor utilized two large dehumidifiers (Dri-eaze revolution) = 160 pints.
- Two standard sized dehumidifiers (Phoenix R125 or similar) = 130 pints.
- Contractor should bill for 2 standard dehumidifiers.

Detach & Reset Line Items: When estimating baseboard, molding, etc. while conducting drying, the following rules should be followed:

- CAT 1 Losses – Salvageable baseboards, molding etc. WTR Detach line items should be utilized.
- CAT 2 Losses – Detach or Remove should be utilized when materials are intended to be reset. Tear out WTR line items should be utilized only when the item is not Salvageable.
- CAT 3 Losses – Tear out WTR line items should be utilized when the item in not salvageable.

Tear Out and Demo tasks can be found in the WTR Category and should be utilized according to Xactimate definitions and the standards defined above.

Drying Chambers: If multiple rooms will be considered a single Drying Chamber (Living and Dining Room, for example) and no line items will be input in one of those rooms, it is appropriate to write the second room as a sub-room of the first, so the automated audit will calculate both rooms for proper equipment placement and invoicing.

Electronics Restoration/Testing: All electronics handling is to be referred to an Allstate approved electronics vendor. The mitigation vendor should not contact an electronics provider directly with an assignment. If electronics are impacted, contact the Inside Technician or Adjuster for direction.

Equipment Decontamination: CAT 3 work areas should be cleaned and disinfected prior to placing drying equipment. Therefore, the need for decontamination of equipment is not warranted.

Equipment Monitoring Charges: The specific equipment used on an assignment should be based on IICRC standards. Drying charges may not be applied to the first day of drying. (See Equipment Set Up.)

Use the following guidelines for monitoring charges for drying equipment:

a. < 1,000 sq. ft. affected floor space – 1 hour
b. > 1,000 sq. ft. affected floor space – 1 * (Affected sq. ft. / 1000)
c. The use of the after-hours monitoring charge will be allowed for weekend monitoring.
d. Only standard line items should be used for monitoring on weekdays.

If drying is to exceed four days, contact the Inside Technician to discuss alignment. XactAnalysis assignment notes should be documented to confirm alignment of the mitigation being completed. If contact is made on a weekend or holiday and vendor is unable to reach the Inside Technician or an Adjuster, document the XactAnalysis assignment

notes to explain. **Note**: The drying log and meter readings should support the Xactimate line items entered in the estimate. (Refer to Metrics section)

Example:

- Details: 1,500 sq. ft. of floor space affected, 3 days (3-24-hour periods)
- 1,500 / 1000 = 1.5 Hours
- Day 1 – no monitoring fees
- Day 2 (first 24-hour period) = 1.5 Hours
- Day 3 (second 24-hour period) = 1.5 Hours
- Day 4 (third 24-hour period) = 1.5 Hours
- Total project monitoring hours = 4.5 Hours
- * Minimum charge of 1 hour for less than 1,000 sq. ft.

Equipment Set Up & Take Down: Equipment Set Up and Take Down should be based on the amount and type of equipment utilized on the project. Equipment Set Up, Take Down and Monitoring charges should be billed as a total, in one line item on the estimate. Use the following guidelines for invoicing of equipment Set Up and Take Down.

Click to Expand Table

Equipment Type	Set up in Minutes	Take Down in Minutes
Air Mover	5	5
Dehumidifier	15	15
AFD	5	5
Floor Drying System	15	15
Wall Cavity Dryer	15	15
Other Specialty Equipment	15	15

Example:

- 2 dehumidifiers and 10 air movers utilized
- Set Up = (2 * 15min) + (10 * 5 min) = 1 hour 20 mins
- Take Down = (2 * 15min) + (10 * 5 min) = 1 hour 20 mins

Flooring Removal (Also see ITEL Guidelines):

- If carpeting cannot be saved, secure a 12” x 12” sample.
- If wood/laminate flooring cannot be saved, secure a 4” x 4” sample.
- If ceramic/vinyl tile cannot be saved, secure a sample sufficient to identify material and style.
- Providers are required to photograph the flooring to document the need for removal. These pictures must include any delamination, furniture stains, chips, gouges, wood/ laminate/vinyl damage, in addition to including photos of continuous areas, transitions, etc.
- If carpet can be saved and the mitigation provider is qualified to replace pad, stretch and re-lay the carpet, this work should be completed by the mitigation provider. If not qualified, it is acceptable to hire a qualified subcontractor for this task. Carpet pad and labor charges should be included within the mitigation provider’s Xactimate estimate.

Inside Technician approval is required prior to the removal of wood (solid or engineered), ceramic tile, and stone flooring to confirm what should be done with the flooring sample.

Foggers/deodorizing: General fogging and/or deodorizing is not allowed on any water mitigation estimate.

HEPA Vacuuming: Light HEPA Vac is allowed on a 'per sf' for Category 3 losses when the need for such task is appropriately documented. Charges should be based on the actual square footage affected by the water loss. XactAnalysis notes should be documented to explain when and why HEPA Vac fees are being included.

HMR Line items: HMR line items should not be utilized on any water mitigation project.

Hourly Charges: All billed line items must be based on that task involved and billed on the appropriate measure. Hourly charges such as content manipulation, cleaning technician and supervisory hours may not be included on any water mitigation invoice.

ITEL Guidelines - Carpet, Laminate/Wood, Vinyl Flooring: All claims meeting the following criteria will require an ITEL submission using the ITEL mobile kit:

- The impacted are of flooring remval is **greater** than 144 Square Feet (SF) **and**
- The flooring is carpet, vinyl, wood or laminate materials (including pad products)

When using the mobile app, a **Same Day** response should be requested, unless the adjuster specifically requests otherwise. XactAnalysis should be updated to show ITEL has been submitted. ITEL results should be **uploaded and attached as a document** in XactAnalysis.

Labor minimums: All work (line items) performed by a single group of Cleaning or Remediation Technicians should be allocated to the Cleaning or Remediation Technician trade. Other specialized work (line items) should be allocated to the trade that will perform the specialized work. Prior Inside Technician approval is needed before the performance of specialized work. (i.e. electrical, plumbing, HVAC, etc.) so pre-approval is required and an F9 note should be utilized.

Mold: Contact the Inside Technician/Adjuster immediately to advise of mold > 10 square feet. Inspection fees for mold must be approved prior to being incurred, and a copy of the 3rd party invoice should be provided and uploaded to Xact for approval. Note: Limits on mold coverage may exist. Consult with the Inside Technician/Adjuster and customer on the remediation cost prior to the start of work. Remediation costs are not to be included in the mitigation estimate.

Overhead and Profit: Xactware pricing includes appropriate overhead and profit for mitigation. No additional overhead and profit should be added to the mitigation estimate. Overhead and Profit on non-mitigation services provided by a mitigation service provider must be approved in advance by the Inside Technician and documented in the XactAnalysis assignments notes.

Pack Out: Contents are expected to be manipulated in most situations. Requests to Pack out must be pre-approved by the Inside Technician/Adjuster. If approved, a separate XA assignment will likely be received for the Pack Out items. Be prepared to virtually collaborate and/or discuss the following:

- Why is a Pack out needed?
- What rooms will require pack out?
- Why can't contents be manipulated on site?
- Use of on-site storage pod vs. offsite storage facility?
- Is the pack out due to flooring replacement? If yes, what type of flooring?
- Are there "total loss" contents items involved?

Personal Protective Equipment (PPE): PPE, such as gloves (disposable and heavy duty), full face respirators are considered tools of the trade and may not be billed. Replacement cartridges (PAPR) and Tyvek suits may be billed if utilized on Category 3 losses. If assigned to handle an Inventory assignment, charges for PPE can be applied if needed, but shall be addressed with the adjuster in advance.

Pressure washing / Steam cleaning / Soda Blasting: Generalized pressure washing, steam cleaning of building materials, and soda blasting are not allowed.

Significant Tear Out: To the extent where cabinets, door casings, countertops, etc., may need to be removed, consider alternative, less invasive means to dry the property. Prior Inside Technician approval is needed before significant tear out is conducted.

Specialty Equipment: When specialty equipment (any equipment other than fans or dehumidifiers) is requested/needed on the job site, document the reasoning for this equipment in the Xactimate estimate line items notes and/or XactAnalysis assignment notes. Pre-Approval of Specialty Equipment is required. Contact the Inside Technician for alignment and provide photos of the specialty equipment in place.

Textiles: All textile handling is to be referred to an Allstate approved textile vendor. The mitigation vendor should not contact a textile provider directly with an assignment. If textile services are needed, notify the Inside Technician or Adjuster for the appropriate assignment routing.

Tools of the trade: Tools of the trade include such things as thermal imaging devices, moisture meters, remote monitoring systems, work gloves, hammers, dust masks, extension cords, Tyvek suits on Cat 1 and Cat 2 losses, etc. and may not be charged.

Top Down or In Place drying: Allstate requires that all water losses to carpeted floors (excluding CAT 3 losses) include disengagement of the carpet, removal and disposal of affected cushion/pad, drying and reattachment. Photo documentation must be provided if the carpet tear out line item is utilized on Category 1 and 2 losses.

Temporary Repairs and Emergency Board-Up

When temporary repairs or board-up services are requested as a result of a covered loss, the appropriate Xactimate items should be used and the estimating standards (including those involving labor minimums, overhead and profit, and debris removal) should be considered.

Program Guidelines:

Emergency Tarping: When responding to a request to tarp a roof prior to the adjuster being onsite or collaborating with a vendor, it is important to note if no physical (storm) damage is observed. If no visible damage to shingles, ridge, vents or other roof components, coverage could be impacted, and careful consideration should be taken when completing the tarping assignment.

Emergency Board Up: When responding to a request for Emergency Board Up prior to an adjuster being onsite or collaborating with a vendor, it is important to notify the adjuster of any additional exposures which require immediate attention or pose additional risks to the structure (i.e. water damage, electrical hazards, contents exposure, etc.)

Estimate Completed in XA: See general requirements in “GHRN Standard Process: Program Guidelines”.

Photo Requirements: See the general "Photo Requirements". Be sure to include photos prior to Board up or Tarping so all damages can be viewed in XactAnalysis before and after work is complete.

Preparing the Temporary Repairs and Emergency Board Up/Tarping Estimate

The following apply to all GHRN Board Up and Tarping estimates and are in addition to the above guidelines applicable to ALL GHRN estimates.

Emergency Service Calls:

- An emergency service call should be included as a one-time charge on the estimate when the vendor responds to the loss within 4 hours during regular business hours.
- An after-hours emergency service call should be added as a one-time charge to the estimate if the vendor responds to the loss location after 5:30 p.m. or before 8:00 a.m. Individual after-hour line items should not be used in the estimate.

Line items in Xactimate:

When estimating the amount needed to reasonably secure an opening/slope, each opening/slope will need to be measured. Combine all opening sizes and round up to the nearest full sheet for the entire job. (The minimum material size is 32 SF) Use the appropriate “board-up window/door” item. Each individual opening size will be listed as an F9 note.

Example: (2) windows 3’x 5’, (1) door 2’9”x 7’, (1) wall opening 6’x 6’9” = 89.75 SF. In this example, a single line item would be entered with a quantity entered as 96 SF for the entire job.

Structural Restoration Estimating Guidelines

Eagleview: The estimator should review the Eagleview diagram in order to verify all slopes have been included in the report and no changes have been made to the roof system since the Eagleview photo was taken. Any slopes or gable returns not included in the Eagleview diagram should be added into the Xactimate estimate.

20 year 3-tab shingles: The availability of 20 year 3-tab shingle can be limited in some markets. If in question, availability of the material can be confirmed by checking shingle manufacturer websites, contacting a roof material wholesaler, or by reviewing with a reliable source. If a 20 year 3-tab shingle is not available in a specific market, a 25 year 3-tab shingle can be used to complete individual shingle repair or slope/roof replacements. XactAnalysis notes should be documented accordingly.

Estimate Completed in XA: See general requirements in “GHRN Standard Process: Program Guidelines”.

Photo Requirements: See the general “Photo Requirements”.

Preparing the Roofing Estimate

The following apply to all GHRN Roofing estimates and are in addition to the above guidelines applicable to ALL GHRN estimates.

2 Story Charges: The 2nd story (Height) allowance should be applied when the eave of the slope is 14 feet or greater above grade. Charge to be applied to entire facet/slope if a portion of the facet/slope eave is 14 feet or greater above grade. Allowances for additional safety measures and loss of productivity are included in this Xactimate operation.

Example: A simple gable house that is one story slope facing the street and two stories at the rear. The rear facing slope should have the 2nd story (Height) allowance since that eave is 2 stories above grade. No allowance necessary for the front facing slope. Direct access from one level to the next has no impact on this charge.

Decking - Spaced or Gaps: If spaced or gapped decking is exposed due to the removal of the existing layer(s) of shingles, the estimate should provide to put the roof back in its pre-existing condition. As a result, the estimate should allow to re-install the new shingles over the existing decking. Contact the Inside Technician or Adjuster for direction if the decking needs to be addressed due to building code issues, and availability of Building Code coverage on the policy.

Example: If one of the underlying layers needing to be removed in the course of the replacement is a wood shingle layer, the estimate should address the gaps in the decking since the wood shingles that were removed were acting as a nailing surface for the top layer of shingles. In general, the gapped or spaced decking in this situation can be addressed by overlaying the existing decking with new plywood or OSB sheets.

Drip Edge/Gutter Apron: When replacing a roof or a slope which has drip edge, allow for the removal and replacement of the drip edge as the Xactimate system doesn't distinguish that it is included in the removal of the roof. When addressing gutter apron, one should verify the attachment points for the apron to determine if it needs to be removed when replacing the roof. If it is necessary to remove the apron or if the apron was damaged in the covered loss, include the removal and replacement of the apron in your estimate. Contact the Inside Technician or Adjuster for instruction if drip edge is required to meet building code requirements and availability of Building Code coverage on the policy.

Exhaust Vents: Removal component use is intended to be used when only the exhaust vent is being removed for disposal. If the vent is being removed along with the shingles on the same roof slope, the vent removal would generally be included with the shingle removal line item.

Ice and Water Shield: When a portion of the existing roof contains ice and water shield, the appropriate amount of ice and water shield should be added to the estimate. Since it is not common for felt to be installed over ice and water shield, one should deduct the quantity of ice and water shield from the amount of felt paper required in the estimate. Contact the Inside Technician or Adjuster for instruction if ice and water shield is required to meet building code requirements and availability of Building Code coverage on the policy.

To determine the amount of ice and water shield needed to comply with building codes, use the Ice and Water Calculator.

Flashings: Flashings should be replaced if they exhibit loss related damages. If the flashings are not damaged in the loss, the first option is to consider re-using the flashings without replacement.

Painting of Drip Edge, Vents and Gutters: Gutters/downspouts, vents and drip edge are available in a wide variety of Colors and should only be painted if the original items were painted a unique color which is not available from the manufacturer.

Pipe Jack Flashings: When replacing a roof or slope that contains pipe jack flashing, the removal of the pipe jack is included with the removal of the shingles. Pipe jack flashing should be replaced if they exhibit loss related damages. If the flashings are not damaged in the loss, the first option is to consider removing and reinstalling the flashings. If the removal and reinstallation of the flashing cannot be completed based on their pre-existing condition, the flashings should be replaced.

Rain Diverters: When replacing a roof or a slope, the removal of rain diverters installed over the shingles should take place during the shingle removal. As a result, an additional removal charge is not typically needed.

Removal of Layers: When allowing for the replacement of a roof or slope after a covered loss, the removal of all existing layers of roofing material is acceptable. However, this may not apply when a roof is installed on a batten system and not nailed into the sublayer. Photos and/or documentation must support additional layers.

Removal of Ridge: When replacing an entire roof, the removal of the ridge shingles will be completed with the removal of the slopes. As a result, no additional allowance needs to be made for the removal of the ridge shingles. When replacing an individual slope, additional care needs to be taken in the removal of the ridge shingles as not to damage the slope(s) that will remain. As such, the removal of the ridge shingles should be included when replacing individual slopes.

Satellite Dish Alignment: If the satellite dish is mounted on the roof or otherwise needs to be removed and reset to facilitate the replacement of the roof, the removal and resetting of the satellite dish should be included in the estimate. Generally, the realignment of the dish should only be included when the realignment expense is incurred.

Contact the Inside Technician or Adjuster for guidance regarding realignment of satellite dish(s).

Shingle and Felt Estimate Items: Shingles and felt entries should be added separately due to the different waste requirements for each item. The combined felt/shingle line item can be used for removal.

Solar Panels: When solar panels are involved in a covered loss, a discussion should take place with the Inside Technician or Adjuster for instruction. If panels are leased, there may be strict requirements for leasing company to handle the panels.

Steep Charges on Repairs: Steep charges on roof repairs can be addressed by adding roofing labor hours to address reduced efficiency or by adding the steep charge line item calculated on the number of shingles being replaced. In either case, the total steep charges should be reviewed to verify it accurately addresses the expense/time needed for the work.

Roof Mounted Evaporative (Swamp) Coolers: When estimating to replace a roof with a roof mounted swamp cooler or air conditioner, add up to 3 hours of roofer's labor (RFG LAB) to lift and work around unit. Any deviations will be handled on a case by case basis and should be clearly documented in the XactAnalysis assignment notes and supported with photos.

Tarps: If tarping is required, Xactimate tarping line items should be included in the estimate.

Valley Shingles: When estimating to remove and replace valley metal when not replacing the slope(s), use remove and replace individual shingles to estimate for the shingles on either side of the valley.

Vents: When replacing a roof or slope which contains vents, the removal of the vents are typically included with the removal of the shingles. (Check the Xactimate definition for confirmation that vent removal is included with shingle removal) if the vents did not sustain damage from the covered peril and can be re-installed, detach and reset of the vents should be included in the estimate by allowing the detach/reset (r) action within the appropriate vent line item. If the vents were damaged in the covered loss, the estimate should contain an entry to replace the vents. When

replacing a vent on a slope where the roof is not being replaced, the vent replacement entry includes labor to manipulate shingles for the installation of the new vent.

Powered Roof Vents: When addressing damages to powered roof vent, the replacement of the power vent cover only should be the first consideration. Undamaged Powered roof vents and covers typically do not need to be removed and reset to replace the roof. If this operation is needed, document file circumstances and provide photos as support.

Exhaust Vents: Since exhaust vents/caps are typically connected to duct work or PVC piping within the attic, they are not removed with the shingles and need to be removed/replaced or removed/reset, depending on whether they exhibit loss related damage.

Waste on Roofing: The roof waste calculator should be utilized to determine the amount of waste to be added to a shingled roof. See the roof waste calculator job aid for additional information. There is no need to add waste to felt.

Related Tools:

- Xactimate Roof Waste Calculation Tool

Waste Charges (2 Story and Steep Roofs): Since both steep and 2 story charges are added to address labor inefficiencies, the actual area of the roof (not including waste) should be used when adding either of these charges to an estimate.

Flooring Program Guidelines

Measurement: When estimating carpet or sheet vinyl flooring, the roll out method in Xactimate should be used. This should be done in sketch using the flooring orientation tool.

Xactimate Flooring Settings: The following Xactimate settings should be utilized in flooring estimates:

- Max Fill Pieces: 2
- Use Scrap: yes
- Min fill cut length and width: 2’
- Roll length/seam allowance overcut: 3”

ITEL- Carpet, Vinyl and Laminate/Wood Flooring: When estimating carpet, vinyl, laminate or wood flooring, the estimator should include the proper estimate line item(s) based on the quality descriptors of the line item and the physical inspection of the flooring.

All claims meeting the following criteria will require an ITEL submission using the ITEL mobile kit:

- The impacted area of flooring replacement is **greater** than 144 SF;
- The flooring is carpet, vinyl, wood or laminate materials (including pad products);

When using the mobile app, a **Same Day** response should be requested unless the adjuster specifically requests otherwise. XactAnalysis notes should be updated to show ITEL has been submitted. ITEL results should be **uploaded and attached as a document** in XactAnalysis.

Abandon Surfaces: Finished surface on top of an abandon finished surface. In these situations we would scope damage to the finished surface, not for the underlying abandon surface it if cannot be reasonably reclaimed.

Examples:

- Linoleum sheet good glued down to an old linoleum floor is an example where we sould only address the one finished surface of linoleum as it is not reasonable to expect the first layer to ever be reused as a finished surface.
- Carpet over hardwood in an example of when we would consider both the carpet and any damages to the hardwood floor. Generally, only a seal coat and not stain since the floor would most likely need refinished if the homeowner decided to reclaim the hardwood as the finished surface. Adjuster approval should be documented in XactAnalysis notes prior to upload.

Estimate Completed in XA: See general requirements in “GHRN Standard Process: Program Guidelines”.

Photo Requirements: See the general “Photo Requirements”. Note requirements for photos of damaged areas, transitions (with or without strips) and continuous areas of flooring.

Preparing the Flooring Estimate

The following apply to all GHRN Flooring estimates and are in addition to the above guidelines applicable to **all** GHRN estimates.

Carpet Pad: Since carpet pad can typically be matched, replacing the damage pad should be considered the first option. The need to replace additional pad beyond the damaged area should be addressed in XactAnalysis assignment notes with photos to support.

Dust Protection: When sanding hardwood flooring, it may be necessary to seal openings to prevent the spread of dust into undamaged areas of the home.

Dustless Sanding: The dustless sanding operation may be used when a truck or trailer mounted equipment is utilized, which would reduce the need for additional dust control in the majority of cases.

Drywall and Texture Program Guidelines

Repairs: When replacing or repairing drywall, prepare the estimate using the actual area being repaired or patched as necessary to complete the repairs.

- When using the multiple drywall patch operations on the same estimate, verify the total drywall labor provided by individual patch operations does not exceed the amount actually necessary to complete all repairs.
- If it is a small area the drywall labor minimum will account for the additional labor.
- Since many drywall textures can be matched, the first option to consider when addressing texture after a drywall repair or a partial replacement is to blend the new texture with the existing finish.

Acoustic Ceiling: Damages to popcorn ceilings are generally addressed in three ways, depending on circumstance.

- **Spot Repairs:** This option may be used when there are prior spot repairs to the popcorn ceiling, when the existing acoustic ceiling has been painted or when the customer approves of the repair method. The new damage may be estimated by removing the blown acoustic, spot sealing the drywall, and replacing the blown acoustic for the damaged area only. The entire acoustic ceiling can then be painted to achieve a

match in color. Floor protection is appropriate when completing this repair. Masking part of the wall may be considered if the damage is in close proximity to a wall.

- **Painting Blown Acoustic**
    - If the only damage is a water stain to the ceiling, this option may be used when the popcorn ceiling has previously been painted or when the customer approves of the repair.
- **Removing and Replacing Entire Blown Acoustic Ceiling**
    - This option may be used when the structural integrity of the blown acoustic ceiling is damaged or when there is a water stain to an unpainted blown acoustic ceiling. Surfaces should be sealed for proper adhesion of the new product.

Masking: Protect undamaged areas and contents when spraying texture. When texturing a ceiling only, consider protecting an appropriate amount of the walls. In general, the masking items found in the drywall categories should be the first consideration when masking to address drywall and texture repairs and/or replacement.

Painting Program Guidelines

Paint- # of Coats: When painting new or damaged drywall or plaster, the new/damaged area (including the float area) should include a sealer coat and two coats of paint (three total coats).

- When part of the drywall/plaster in a room is repaired or replaced, the third (finish) coat on the repaired wall/ceiling area should be extended to the undamaged walls and/or ceiling areas as necessary in order to provide a uniform appearance.
- When all the drywall/plaster in a room is replaced, the entire room should include a sealer coat and two coats of paint (three total coats).

If walls or ceilings require painting after cleaning operations or to address smoke, determine the need for sealer and the number of coats based on the results of the cleaning operations. Generally, interior trim components are surveyed as pre-primed. There may be situations where trim is sold without primer and may need to be primed. Generally, painting bare wood requires one coat prime and one coat paint, while pre-primed wood (or fiberglass) would typically require one coat.

The need for any variation, such as extra coats, should be documented in XactAnalysis Notes.

Painting Exterior: When painting exterior surfaces such as siding, fences or masonry, the estimator should check the surface to ensure the repair scope addresses proper paint adhesion. If the surface has pre-existing dirt or mildew, there are several cleaning items in the Xactimate price list that should be considered to prepare the surface for painting.

Masking and Content Removal During Painting Operations: The Xactimate Retail Labor Rate includes supporting events that allow time to complete operations normally completed by a painter, including moving furniture away from walls, drop and bag fixtures, and remove and reset switch plate and outlet covers. In general, there is no need to include additional line items to accomplish these operations if you have included the appropriate paint line item. Masking of trim or openings, cut in time, and floor protection are all operations normally completed as part of the painters Retail Labor Rate and typically should not be added in addition to the paint operations.

- While paint operations generally include necessary steps for protection, other operations may not. Dust protection, floor protection, and the covering of some contents may be necessary depending on the scope of work.

Two Color Paint Entry: In order to address additional labor time and inefficiencies, the two-color paint operation can be used when painting two different colors in the same room or area.

Miscellaneous

Building Code: Prior to adding any code item, it is the estimator's responsibility to verify the local code requirements and those requirements will be enforced during the repair of the covered loss. If unsure, the estimate can be documented to indicate building code costs will be included once they are determined. The line items associated with building code should be coded to the building code coverage within the Xactimate estimate. Contact the Inside Technician or Adjuster for direction should any building code requirements need to be addressed in the estimate, and to discuss availability of Building Code coverage on the policy.

Building Permits/Fees: Building permits and fees should be paid on an incurred basis unless the amount is known at the time the estimate is being prepared. Leave this as an open item on the estimate until the incurred fees are determined. An appropriate narrative should be added to the estimate line item. As incurred, permit and fee invoices should be attached in XactAnalysis.

Comb and Straighten Air Conditioning (AC) Fins: When combing and straightening AC fins on one AC unit, it is acceptable to allow the entry to comb/straighten fins with a trip charge. When two units involved, include one entry to comb/straighten fins with a trip charge and one without.

Fencing: When addressing damages to fencing, repairs will be the first option wherever practical.

Final Clean: Generally speaking, many Xactimate line items include time for clean up after the operation is completed. As a result, the final clean line item should not be required on most estimates. If the scope of the covered loss requires the addition of the final clean item, an XactAnalysis assignment note explaining the circumstance should be included.

Floor Protection: When salvageable or new flooring needs to be protected, always take into consideration how much protection is actually needed.

ITEL- Carpet, Vinyl, Laminate/Wood, Flooring and Siding: When estimating carpet, vinyl, laminate or wood flooring, or vinyl/aluminum siding, the estimator should include the proper estimate line item(s) based on the quality descriptors of the line item and the physical inspection. ITEL can be used as a resource to assist in determining material quality and/or availability if the estimator is unsure or when material value/availability questions arise.

Pack Outs: If approved, a Contents Cleaning assignment may be assigned for proper estimating and review.

RVT: The Xactimate Residential Valuation Tool (RVT) is not to be used by GHRN contractors. Contact the Adjuster/Inside Technician for direction on how to proceed.

Siding: Since most Xactimate siding options include the average time necessary for normal applications with a platform not exceeding 20', an entry for two ladders with jacks and planks should be considered when replacing siding when the elevation height is greater than or equal to 26 feet. The number of days of ladders and planks that should be allowed per elevation/house should be adjusted on a case by case basis. The replacement of insulation behind siding should be based on the damages/specific repairs as it is not required in all circumstances.

Test Cleaning and Pre-Cleaning: On fire and smoke loss assignments, the mitigation company shall complete Test Cleaning and Pre-Cleaning.

- **Test Cleaning:** Is performed to show the extent of the smoke/soot damage and the severity. Photos of test cleaning should include the area of the test; the item tested; and a photo of the sponge/cloth used in testing. Photos will support presence of soot particulate and help guide the decision regarding necessary scope of cleaning and/or repairs.

- **Pre-Cleaning:** (e.g. thermal fog, protect surfaces, etc.) shall be performed whenever appropriate. Rooms that should be cleaned first are kitchen and bath rooms. Items to consider cleaning first include marble, ceramic, ceramic tile, chrome fixtures, porcelain, stove tops, faucets, crystal, some glassware and chrome towel bar.

Tree and Tree Debris Removal: In general, the removal of tree debris from the Allstate customer's damaged structure(s), to the ground, to perform repairs should be estimated as part of the covered repair. Once the tree is removed to the ground, there may be a limit to remove the tree debris from the premises. The line items associated with this debris removal from the premises should be coded to the appropriate coverage in the estimate. Contact the Inside Technician or Adjuster to discuss any potential limitations for tree and tree debris removal.

Content Owner

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