



# HOME E Pro Guidelines

## Emergency Services

VYRD

Service Types:

Contents Pack-Out & Cleaning (emergency)

Emergency Board Up

Leak Detection

Restoration - Fire

Tarping

Tree Removal (emergency)

Water Mitigation

Version: 3.22.24

THESE GUIDELINES ARE A MATERIAL COMPONENT OF THE FULLY EXECUTED HOME E SERVICE PROVIDER AGREEMENT (THE "AGREEMENT") WITH HOME E, INC. AND AS PROVIDED THEREIN, ARE SUBJECT TO UPDATES. PLEASE THOROUGHLY REVIEW THESE GUIDELINES AS YOU, YOUR EMPLOYEES, SUBCONTRACTORS AND ANYONE YOU HIRE TO FULFILL JOBS FOR HOME E, INC. ARE EXPECTED TO FULLY COMPLY

# HOMEE PRO GUIDELINES – EMERGENCY SERVICES

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## 1. MINIMUM ELIGIBILITY REQUIREMENTS

- 1.1. Event of Default: HOMEE Pro must adhere to the minimum standards of conduct and eligibility outlined in these HOMEE Pro Guidelines. Any failure to comply to the requirements set forth herein will be considered an Event of Default as provided in the Agreement between HOMEE and the HOMEE Pro and subject to corresponding provisions regarding opportunities to cure and termination.
- 1.2. Credentialing Requirements & Associated Fees: HOMEE Pro must undergo and successfully complete HOMEE's credentialing process. HOMEE currently uses a third-party, ProfileGorilla (<https://www.profilegorilla.com/>), to provide credentialing and background checking services. HOMEE Pro is required to provide all information and documentation requested to complete the credentialing process and remain in good standing with ProfileGorilla, including paying all credentialing fees assessed by ProfileGorilla.
  - a. License and/or Registration Information: HOMEE Pro shall submit documentation to ProfileGorilla evidencing the HOMEE Pro is properly and fully licensed and/or registered as required in the jurisdiction(s) in which Jobs are performed and in relation to the specific service being fulfilled by the HOMEE Pro. Furthermore, throughout the Term of the Agreement with HOMEE, the HOMEE Pro shall maintain in good standing all licenses and registrations required to perform the Job(s) accepted.
  - b. Background Checks & Attestations: Owners or the Chief Executive Officer/President of the HOMEE Pro business will submit to a background check. In the event HOMEE Pro maintains employees, the company will provide signed attestation(s) affirming that all other individuals employed by the HOMEE Pro who may appear on a Job site have successfully completed background checks prior to being hired by the HOMEE Pro. Background checks will occur every three (3) years and review the following:
    - Social Security Number Trace, including 7-year address history and any associate alias or maiden names

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- County and Federal Criminal Record Search
  - National Criminal Database
  - Government Watch Lists
  - Sex Offender Databases and Registries (State & Federal)
- c. Credentialing Fees: HOMEE Pro will be responsible for all Credentialing Fees assessed by ProfileGorilla. Credentialing Fees consist of (i) a background check fee and (ii) a monthly compliance management fee. The background check fee is assessed once every three-years, when the initial background check is re-run and updated. The compliance management fee is an on-going monthly charge to maintain credentialing and compliance documentation.
- The Credentialing Fees will not be charged until 90-days after the HOMEE Pro joins the HOMEE network (“**Credentialing Fee Grace Period**”). Once the Credentialing Fee Grace Period concludes, the Credentialing Fees will appear as a line-item deduction on the first payment statement received by the HOMEE Pro in each month while on the network. Failure to re-imburse HOMEE for Credentialing Fees or to maintain eligibility with ProfileGorilla will be considered an Event of Default under the Agreement.
- 1.3. Insurance Requirements: HOMEE Pro must maintain the following minimum insurance requirements to accept jobs and remain active on the HOMEE Network:
- a. General Liability: \$1,000,000 limit Each Occurrence / \$2,000,000 Aggregate
    - Occurrence policy – ISO CG0001 most recently approved version or equivalent
    - Additional Insured Box Checked
    - 30 days’ Cancellation/Change Notice
  - b. Ensure Coverage includes:
    - Personal and Advertising Injury (\$1,000,000)
    - Products and Completed Operations Liability (\$1,000,000)
    - Primary & Non-Contributory Coverage
    - Ongoing and Completed Operations Coverage for Additional Insured
  - c. No exclusions/restrictions are allowed for:
    - Claims from additions or remodeling projects
    - Residential or habitation
    - Coverage for work performed by subcontractors
  - d. Auto Liability: \$1,000,000 Combined Single Limit of liability per occurrence
    - a. 30 days’ Cancellation/Change Notice
    - b. Must include coverage by endorsement for all vehicles owned, leased, rented, hired, or borrowed.
    - c. If HOMEE Pro does NOT own any Company Vehicles, here are the Options:
      - Get “HIRED AUTOS” and “NON-OWNED AUTOS” from an Auto Insurance Agent.
      - Add as an Endorsement to your General Liability Policy from your General Liability Insurance Agent.
      - Purchase Unlimited Non-Owned Car Coverage (UNOC) from an Auto Insurance Agent.
  - e. Workers Compensation & Employers Liability:
    - a. Employer’s Liability limits of \$500,000
    - b. 30 days’ Cancellation/Change Notice

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- c. Workers' Compensation is required per State statutory minimum limits
- d. Stop Gap as required in Monopolistic states (ND, OH, WA, WY)
- e. If HOMEE Pro does NOT carry Workers Comp and is NOT required to carry it by your State Statutes, a Workers Compensation attestation must be executed and on file with ProfileGorilla.
- f. Description of Operations: The below must appear on the Insurance Cert barring restrictions by State Statutes:
  - a. HOMEE, Inc., is an additional insured for General Liability per endorsements CG 2010 07 04 and CG 2037 07 04 (or their equivalents).
  - b. Additional Insured / Certificate Holder HOMEE is to be listed as an additional insured and the certificate holder as follows:
    - **HOMEE, Inc., 1413 S. Howard Ave., STE 220, Tampa, FL 33606**

## 2. GENERAL GUIDELINES:

- 2.1. HOMEE Pro should provide mitigation & emergency service coverage 24 hours a day Monday – Sunday, including holidays.
- 2.2. On HOMEEmanage jobs, HOMEE will manage all forms and agreements directly with the Customer. On ProManage jobs, HOMEE Pro will manage all forms and agreements directly with the Customer. These forms include the Authorization to Repair, Direction to Pay, Repair Contract, Certificate of Satisfaction, and other such documents. HOMEE Pro will not collect funds directly from a Customer or Carrier without prior approval from HOMEE.
- 2.3. HOMEE will collect deductibles and all payments from Customers as appropriate.
- 2.4. HOMEE Pro is required to secure and maintain all licenses and permits as necessary for the HOMEE Pro to legally perform Jobs.
- 2.5. Upon discovery of hazardous materials (asbestos, mold, lead, etc.), HOMEE Pro must immediately stop mitigation services and communicate with the adjuster to determine next steps. HOMEE Pro must also notify HOMEE of the situation immediately.
- 2.6. If the home is uninhabitable, the HOMEE Pro must immediately contact the adjuster regarding approval for additional living expenses. HOMEE Pro must also notify HOMEE of the situation.
- 2.7. HOMEE Pro should communicate with HOMEE regarding any questions or when additional guidance is needed. Examples of situations that may need additional communication could be related to:
  - a. Additional damage beyond original scope
  - b. Coverage concerns
  - c. Any other issues encountered during the initial site visit or throughout the mitigation process
- 2.8. HOMEE reserves the right to withhold payment for any work not receiving prior authorization.
- 2.9. HOMEE Pro should provide HOMEE and Customer with regular Job updates including the Job start and completion dates and/or when any changes are made to the schedule. For integrated

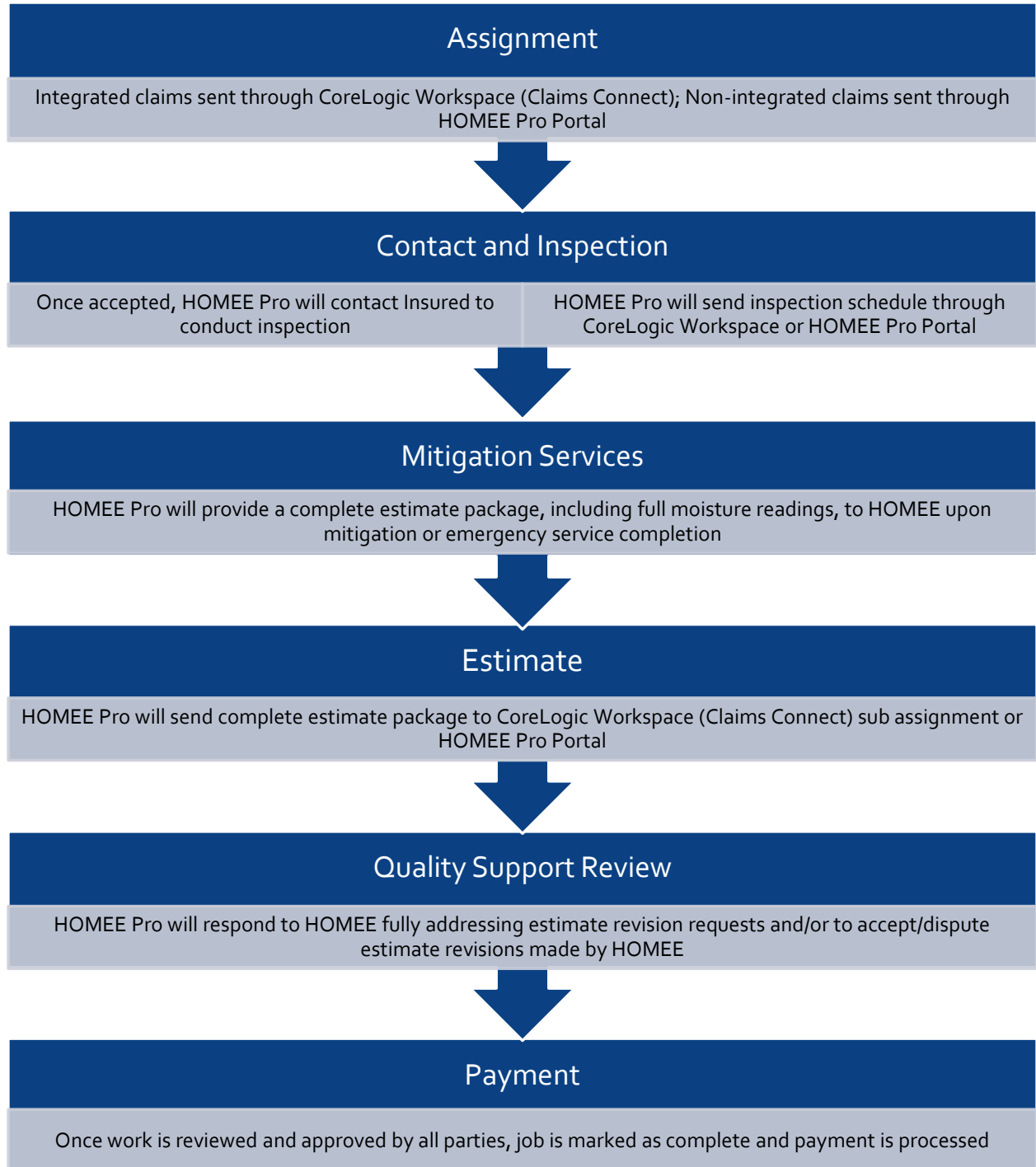
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claims, updates must be placed in CoreLogic Workspace (Claims Connect). For non-integrated claims, updates must be placed in HOMEE Pro Portal.

- 2.10. HOMEE Pro should not advise or discuss estimates or insurance coverage(s) of any type for any potential damage with the Customer. Any questions or concerns of the Customer regarding policy coverage(s) should be communicated immediately to HOMEE for handling.
- 2.11. HOMEE Pro should route all direct adjuster inquiries regarding estimate content and pricing through HOMEE.
- 2.12. Contractor License and Certificate of Insurance details must be provided with each estimate.
  - a. HOMEEmanage: HOMEE supplies this information.
  - b. ProManage: HOMEE Pro supplies this information and documents when/how it was shared.. HOMEE must be copied into the communication to provide documentation for the claim assignment of the delivery of the contractor license and certificate of insurance to the policyholder.
    - 2.12.b.1. Contractor License (within repair contract/estimate)
    - 2.12.b.2. Certificate of Insurance (attached to repair contract)

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## 3. ASSIGNMENT WORKFLOW:



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## 4. RESPONSE GUIDELINES:

Customer Contact	Site Inspection	Complete Estimate Package	Quality Support Review Comments
<30 minutes from assignment notification	<2 hours from assignment notification	<2 business days from Job completion	<1 business day from Quality Support review comments

- 4.1. Assignments will be made to HOMEE Pro via CoreLogic Workspace (Claims Connect) or HOMEE Pro Portal. Important information will be provided with the assignment, including contact information, loss location, and loss description.
- 4.2. HOMEE Pro is required to confirm receipt of assignment within **30 minutes** of assignment notification via CoreLogic Workspace (Claims Connect) or HOMEE Pro Portal. Once contact has been made, HOMEE Pro is required to notify HOMEE of the day and time the inspection is scheduled via CoreLogic Workspace (Claims Connect) or HOMEE Pro Portal.
- 4.3. HOMEE Pro is required to be onsite within **2 hours** of assignment notification.
- 4.4. On all mitigation assignments, HOMEE Pro is required to provide a progress update to HOMEE via CoreLogic Workspace (Claims Connect) or HOMEE Pro Portal within **12 hours**. The update should contain an overall status update with amount of drying equipment onsite, estimated time in which all demolition will be complete, and estimated time in which mitigation will be complete.
- 4.5. HOMEE Pro is required to provide complete estimate package within **2 business days** of work completion via CoreLogic Workspace (Claims Connect) or HOMEE Pro Portal.
- 4.6. HOMEE Pro is required to fully address all review comments from Quality Support within **1 business day**.
- 4.7. HOMEE Pro is required to return all Customer phone calls by the next business day.
- 4.8. In cases of estimate delay, communication with HOMEE is required to provide reasons for delay prior to the 1 business day estimate return deadline via CoreLogic Workspace (Claims Connect) or HOMEE Pro Portal.

## 5. ONSITE GUIDELINES:

- 5.1. HOMEE Pro must follow applicable safety guidelines if requested or if required by local government ordinance.
- 5.2. HOMEE expects all HOMEE Pros and subcontractors to maintain orderly behavior and a professional appearance. This includes the following while on site:
  - a. Shirt, pants, and shoes that are not excessively tattered are always required
  - b. No offensive conduct
  - c. No smoking, chewing tobacco, illegal drugs or drinking alcohol while onsite
  - d. Refrain from profanity and vulgarity
  - e. Vehicles should be in a condition that reflects professionalism
- 5.3. HOMEE Pro must identify themselves as a representative of HOMEE while performing services.

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- 5.4. At the time of the inspection, HOMEE Pro must fully explain the mitigation or emergency service process.
- 5.5. Upon arriving for the inspection, HOMEE Pro must immediately evaluate the condition of the Customer's premises and determine the source of the loss.
- 5.6. Reasonable efforts should be made to leave mitigation job sites construction clean.
- 5.7. Upon discovery of hazardous materials (asbestos, mold, lead, etc.), HOMEE Pro must immediately stop mitigation services and communicate with the adjuster to determine next steps. HOMEE Pro must also notify HOMEE of the situation immediately.
- 5.8. If the home is uninhabitable, the HOMEE Pro must immediately contact the adjuster regarding approval for additional living expenses. HOMEE Pro must also notify HOMEE of the situation immediately.
- 5.9. HOMEE Pro is required to contact HOMEE immediately if HOMEE Pro determines a need for any additional subcontractor services for engineering, scientific, or other specialized technical experts of any type.

## 6. WATER MITIGATION GUIDELINES:

- 6.1. The latest version of the IICRC S500 must followed throughout the entire drying process.
- 6.2. The category/class of loss and cause/origin of loss must be identified and annotated.
- 6.3. Containment should be used to minimize the drying chamber size when applicable.
- 6.4. Initial drying equipment size/quantity must be based on current IICRC S500 calculations. The size/quantity, room, and length of drying must be provided for all drying equipment used.
- 6.5. Complete daily readings are required for temperature/humidity, wet material moisture content (as well as drying goals), and dehumidifier grain depression. If the actual date of drying completion is in question due to missing daily moisture readings, equipment duration in the estimate may be reduced accordingly.
- 6.6. Removal of loss-related non-salvageable materials does not require pre-approval unless there is a known coverage issue (ex. flood from outside).
- 6.7. When removing affected flooring, HOMEE Pro must save a 12"x12" sample of each type of flooring and leave onsite. The HOMEE Pro performing repairs will determine if the sample needs to be submitted to ITEL for evaluation.
- 6.8. HOMEE Pro must determine if materials should be removed in situations where drying is not progressing as expected.

## 7. ESTIMATE PACKAGE GUIDELINES:

- 7.1. A complete estimate package includes:
  - a. All necessary service work completed; estimate should not be provided until all mitigation/emergency services are fully complete
  - b. An itemized estimate, broken out by room; no lump sum bids will be accepted



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- c. Quantities of all removed materials (sq ft of drywall, sq ft of paint, linear feet of trim, etc.) and dimensions of all rooms where work will be completed
  - d. Water mitigation specifics:
    - a. Complete daily moisture readings as described in the Water Mitigation Guidelines section
    - b. Size, location, and duration for each piece of drying equipment used
  - e. All required third party supporting documentation (if any)
  - f. Estimate/documents/photos format:
    - a. ProManage: Estimate must be written in Xactimate (preferred) or CoreLogic Estimate (Symbility/Mobile Claims) and uploaded to the HOMEE Pro Portal along with documentation/photos
    - b. HOMEEmanage: Estimate must be submitted using the HOMEE Pro Estimating Tool (within HOMEE Pro Portal & the HOMEE Provider App) or uploaded to HOMEE Pro Portal using Xactimate or CoreLogic Estimate (Symbility/Mobile Claims) along with documents/photos; other estimate formats will not be accepted
    - c. If Xactimate is used, an ESX version of the estimate must be provided
  - g. Photo requirements include:
    - a. Overview as well as close-up photos
    - b. One front of home or building(s) and house/building number
    - c. Pre-demo & post-demo photos to support each line item
    - d. Photo(s) of source/cause of loss when applicable
    - e. Photos must be labeled according to the room/area/slope/elevation, illustrate the damage associated with the loss, and be clear in quality
    - f. If Xactimate is used, photos should be exported to a ZIP folder and provided to HOMEE
    - g. If Symbility is used, photos should be uploaded to the claim assignment
  - h. Xactimate/Symbility estimates must include an accurate sketch of all affected and continuous unaffected rooms/areas/slopes/elevations; sketch must show relation of rooms/areas/slopes/elevations to one another
- 7.2. Estimate requirements include:
- a. Code upgrades: All code upgrades included in the estimate must have supporting commentary included in the notes and other documentation uploaded as appropriate.
  - b. Content pack-out/pack-back: When contents are being moved offsite or into an onsite portable storage container, time and material estimation is acceptable. Number and size of packed boxes must be noted. Vehicle and labor charges for the transportation of the contents are appropriate.
  - c. Emergency plumbing repair: HOMEE Pro should only stop the active water leak. Permanent plumbing repairs that can be done at a later time should take place as part of the Repair process.

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- d. Inspecting/Estimating fees: No additional charges for time spent inspecting or writing an estimate should be added to the estimate.
- e. Leak detection: Leak detection services should not include any repairs, including temporary repairs. Time and material estimation is acceptable, but not required. Detailed description of the inspection findings must be provided to HOMEE.
- f. Minimum charges: Labor minimum charges are only appropriate when work will be performed by that specific skilled trade and the labor minimum for that trade has not yet been met in the estimate. Inclusion of multiple or overlapping labor minimum charges of the same skilled trade is not permitted.
- g. Overhead & profit (O&P): Overhead and profit are not permitted for mitigation & emergency services.
- h. Permit fees: All permit fees should be itemized with supporting documentation.
- i. Removals: The possibility of performing repairs instead of replacement should always be considered. If a repair is possible on an item, it should not be removed.
- j. Supervision: Estimate should not include charges for supervision outside of overhead & profit, other than extenuating circumstances.
- k. Supplements: Supplements should not be necessary for mitigation & emergency services. However, if a supplement is required to the initial estimate, the HOMEE Pro must provide to HOMEE an explanation for the supplement as well as proper supporting documentation (photos, sketches, moisture readings, etc.). HOMEE will review the supplement request and notify the HOMEE Pro if it has been approved or declined. The HOMEE Pro should not set expectations with the Customer that the supplement will be approved.
- l. Tarping: Tarp line item quantity should be limited to the actual area that needs to be protected, not the size of the tarp used.
- m. Temporary repairs: HOMEE Pro must avoid unnecessarily creating secondary damages during board-ups, tarping, and all other temporary services.
- n. Textile restoration: HOMEE Pro must submit to HOMEE an onsite inventory sheet signed by Customer (in-person or electronically). HOMEE Pro must also submit to HOMEE a non-salvageable inventory sheet.
- o. Travel/trip charges: Charges for traveling to and from the job site within HOMEE Pro's service territory are not permitted.
- p. Tree removal:
  - a. Only appropriate when a tree is on a structure, fence, or egress.
  - b. The cost to remove the tree from the structure, fence, or egress should be separated from the cost for tree debris removal.
  - c. Photos showing measurement of the tree diameter or circumference are required.
- q. Xactimate/Symbility estimate specifics:
  - a. Minimum charges: Labor minimum charges are only appropriate when work will be performed by that specific skilled trade and the labor minimum for that trade has

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not yet been met in the estimate. Inclusion of multiple or overlapping labor minimum charges of the same skilled trade is not permitted.

- b. Sub-rooms: Should only be utilized for closets. All other areas should be designated as rooms.
- c. Unit cost line items: When a unit cost line item is available for estimated work, it should be utilized. Use of hourly charges and manual editing of line item pricing should only occur when an appropriate unit cost line item doesn't exist or in extenuating circumstances that do not support unit cost line item pricing. Supporting documentation must be provided as well.

## 8. ESTIMATE APPROVAL:

- 8.1. Upon approval of Estimate Package, HOMEE will contact the HOMEE Pro via CoreLogic Workspace (Claims Connect) or HOMEE Pro Portal.
- 8.2. HOMEE Pro should never submit an estimate directly to an adjuster or Customer, unless specifically requested by HOMEE.
- 8.3. HOMEE Pro should not advise or discuss estimates or insurance coverage(s) of any type for any potential damage with the Customer. Any questions or concerns of the Customer regarding policy coverage(s) should be communicated with HOMEE for handling.

## 9. WORKMANSHIP WARRANTY:

- 9.1. For every Job commenced and completed, the HOMEE Pro shall issue to HOMEE for whom the repair, restoration, or service was subcontracted, a 5-year workmanship warranty. This warranty obligation shall not be required for emergency services performed. If a warranty claim is made by the Customer during the warranty period, the HOMEE Pro is required to make any repairs, replacement, or corrections to any defective construction at no cost to HOMEE or the Customer within a reasonable period.

## 10. PAYMENT:

- 10.1. Upon satisfactory completion of mitigation or emergency services, signed Work Authorization, and adjuster approval of the estimate, payment will be issued to the HOMEE Pro.