



# HOME E Pro Guidelines

## Non-Emergency Services

### Liberty Mutual

Service Types:

Contents Pack-Out & Cleaning (non-emergency)

General Contractor

Handyman

Remediation – Asbestos

Remediation – Lead

Remediation – Mold

Roofing

Tree Removal (non-emergency)

Version: 4.12.24

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 – NON-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 regular service coverage between 7:00AM - 7:00PM Monday – Friday and expanded service coverage during catastrophic events.
- 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 repairs 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. Upgrades
  - c. Coverage concerns
  - d. Any other issues encountered during the initial site visit or throughout the restoration process
- 2.8. HOMEE reserves the right to withhold payment for any work not receiving prior authorization.

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- 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 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. HOMEE Pro is required to process upgrades and non-claim related work through HOMEE. These must be submitted to HOMEE in a separate estimate from the insurance estimate containing only the amount in addition to the insurance estimate. HOMEE Pro should not share estimate with Customer until HOMEE approval has been provided.
- 2.13. Contractor Services Covered: In the event a Network Contractor knowingly agrees to provide Contractor Services to Client's policyholders or becomes aware that services being performed are for a Client/policyholder, Supplier agrees that all Contractor Services provided on a loss to Client's policyholders (regardless of the method the request for services was received by Network Contractor) by any Network Contractor are subject to the terms of these guidelines. Supplier will require Network Contractors to self-report any work being completed for a Client Policyholder related to a loss.

### 3. ASSIGNMENT TYPES:

The following assignment types may vary based on carrier or specific scenario. Questions related to assignment type should be communicated to HOMEE Pro's Account Manager.

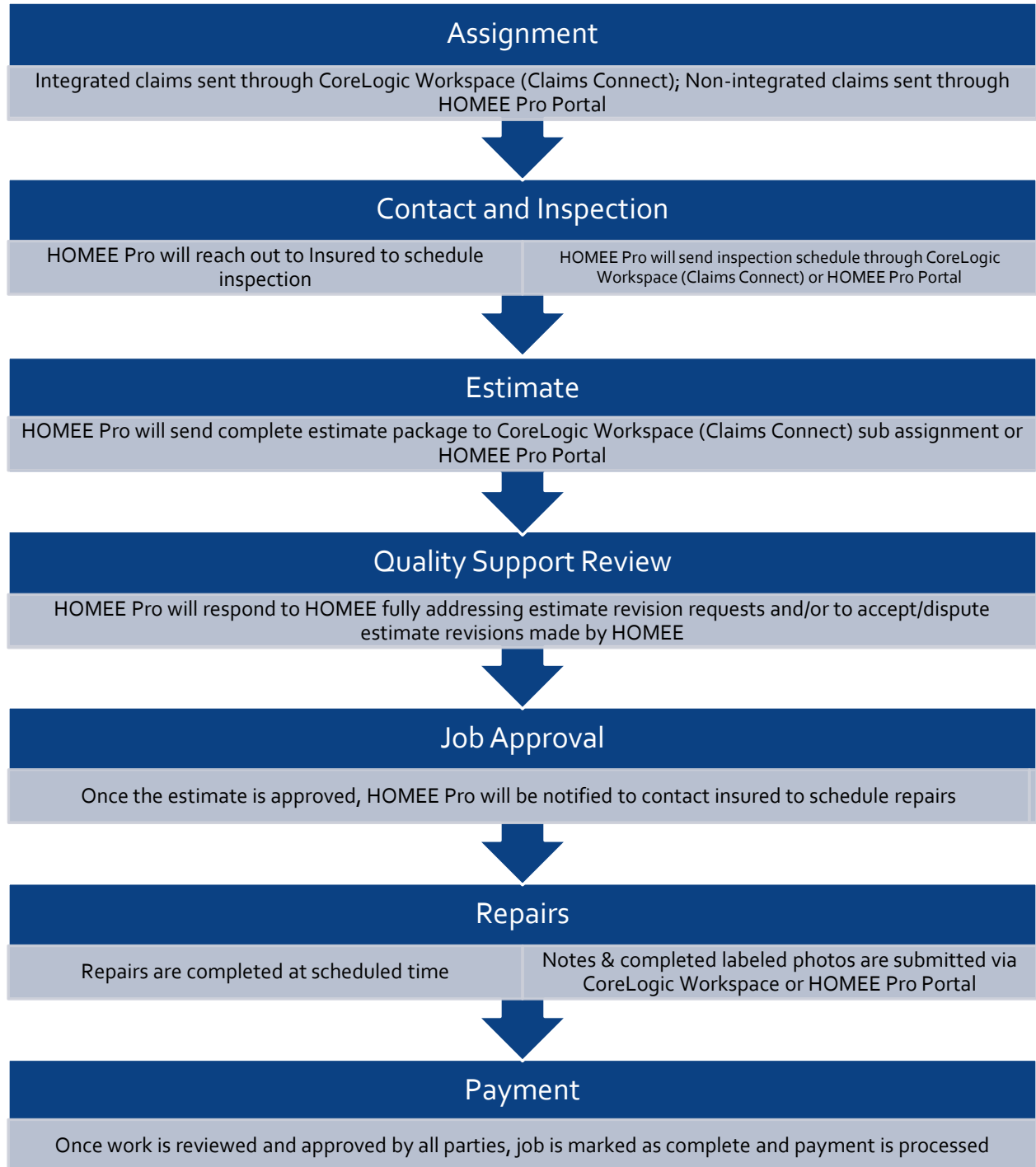
- 3.1. Direct Repair: Standard repair assignment in which the full assignment workflow is followed (see section 4. Assignment Workflow).
- 3.2. Adjuster Referral: Adjuster writes and provides to HOMEE an approved estimate with supporting documentation/photos. HOMEE Pro reviews estimate and supporting documentation to confirm agreement of estimate. HOMEE Pro inspection and estimate are not required. If HOMEE Pro believes estimate revisions are needed, an estimate of the specific supplemental items only must be submitted to HOMEE for review. Price only supplements will typically be rejected except in unique scenarios with sufficient support.
- 3.3. Comparative Bid: Inspection and estimate only service for the adjuster. Typically used in scenarios where Customer already has another contractor and HOMEE Pro is likely not needed to perform the repairs.
- 3.4. JobNow: HOMEE writes approved estimate for repairs based on results of third-party inspection. HOMEE Pro reviews estimate and supporting documentation to confirm agreement of estimate. HOMEE Pro inspection and estimate are not required. If HOMEE Pro believes estimate revisions

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are needed, an estimate of the specific supplemental items only must be submitted to HOMEE for review. Price only supplements will typically be rejected except in unique scenarios with sufficient support.

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## 4. ASSIGNMENT WORKFLOW:



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## 5. RESPONSE GUIDELINES:

Customer Contact	Site Inspection	Complete Estimate Package	Quality Support Review Comments
<4 business hours from assignment notification	<2 business days from assignment notification	<2 business days from site inspection	<1 business day from Quality Support review comments

- 5.1. 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.
- 5.2. HOMEE Pro is required to contact Customer within **4 business hours** of assignment notification. 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.
- 5.3. HOMEE Pro is required to perform inspection of the site within **2 business days** of assignment notification.
- 5.4. HOMEE Pro is required to provide complete estimate package within **2 business days** of site inspection via CoreLogic Workspace (Claims Connect) or HOMEE Pro Portal.
- 5.5. HOMEE Pro is required to fully address all review comments from Quality Support within **1 business day**.
- 5.6. HOMEE Pro is required to return all Customer phone calls by the next business day.
- 5.7. 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.

## 6. INSPECTION GUIDELINES:

- 6.1. HOMEE Pro must follow applicable safety guidelines if requested or if required by local government ordinance.
- 6.2. 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
- 6.3. HOMEE Pro must identify themselves as a representative of HOMEE while performing services.
- 6.4. At the time of the inspection, HOMEE Pro must fully explain the repair service process.
- 6.5. Upon arriving for the inspection, HOMEE Pro must immediately evaluate the condition of the Customer's premises and determine the scope of the overall damage.



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- 6.6. Repair sites are to be always clean and neat, and no repair related trash is to be left at the Customer's property.
- 6.7. Upon discovery of hazardous materials (asbestos, mold, lead, etc.), HOMEE Pro must immediately stop repairs and communicate with the adjuster to determine next steps. HOMEE Pro must also notify HOMEE of the situation immediately.
- 6.8. 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.
- 6.9. 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.

### 7. ESTIMATE PACKAGE GUIDELINES:

- 7.1. A complete estimate package includes:
  - a. All necessary repairs to loss related damages; estimate should not be provided until full scope of repairs is known
  - b. An itemized estimate, broken out by room; no lump sum bids will be accepted
  - c. Quantities of all 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. All required third party supporting documentation (if any)
  - e. Estimate/documents/photos format:
    - a. ProManage:
      - i. Assignment received inside CoreLogic: Estimate/documents/photos must be prepared in CoreLogic Estimate (Symbility/Mobile Claims) and uploaded to CoreLogic Workspace (Claims Connect) sub assignment via synchronization
      - ii. Assignment received outside CoreLogic: Estimate must be written in CoreLogic Estimate (Symbility/Mobile Claims) and uploaded to HOMEE Pro Portal along with documents/photos
    - b. HOMEEmanage:
      - i. Assignment received outside CoreLogic:
        1. 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
        2. If Xactimate is used, an ESX version of the estimate must be provided

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- f. Insurance scope of repairs with like kind & quality in a separate estimate from any insured upgrades or non-covered work; the estimate for upgrades/non-covered work should be the additional price over the insurance estimate price
  - 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. Photo(s) to support each line item of repairs
    - 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. Roof photos must be taken from on top of the roof except when there are unsafe conditions
    - g. Hail losses documented with outlined 10' by 10' test square on each directional slope; number of hail damaged shingles in each test square identified
    - h. If Xactimate is used (HOMEEmanage only), photos should be exported to a ZIP folder and provided to HOMEE
    - i. 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. Complete scope of repairs: If complete scope of repairs is not known at time of inspection due to ongoing mitigation, pending hazardous materials abatement/remediation, etc., HOMEE Pro is to immediately contact HOMEE for instructions concerning how to proceed with the Job. Estimate should not be written and submitted to HOMEE until the scope of visible repairs is fully known.
  - c. 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.
  - d. Flooring: HOMEE Pro is required to submit flooring sample to ITEL on all flooring losses involving at least 100 square feet of an affected flooring material. The material price from the ITEL report must be utilized. HOMEE Pro will not be financially responsible for replacement of flooring when cutting flooring deemed as non-salvageable to obtain a sample for ITEL.
    - a. If carpet is removed for sampling, a sample of the carpet pad should be obtained and sampled as well.

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- b. All wood and laminate flooring samples of any type should have “matching report” requested on the ITEL sample form.
- c. A centralized return email address has been created for all Liberty Mutual ITEL samples. Only the following email address can be included on the form:  
IMAGING@LibertyMutual.com
- d. ITEL training materials can be found [here](#).
- e. Hazardous materials: If adjuster has instructed HOMEE Pro to perform hazardous material abatement/remediation, supporting test results must be provided to HOMEE. Third party asbestos and mold protocols must be provided to HOMEE. HOMEE Pro must follow all requirements and guidelines related to hazardous material abatement/remediation.
- f. Hidden damages: Estimate should only contain charges for known and visible damages. Replacement of materials that cannot be confirmed as damaged upon inspection should not be included in the estimate.
- g. Inspecting/Estimating fees: No additional charges for time spent inspecting or writing an estimate should be added to the estimate.
- h. ITEL pricing: If ITEL material pricing has been supplied by the carrier, it must be utilized in the estimate. This applies to flooring, roofing, siding, & cabinetry.
- i. Matching/Reasonable uniform appearance: Unless conflicting with law or a code requirement, the following should be adhered to when it comes to replacing unaffected materials continuous with affected materials.
  - a. Exterior: Efforts should be made to achieve a reasonably uniform appearance with respect to quality, color, and size.
  - b. Interior: When consistency in appearance of interior repairs is an issue, line of sight should be considered.
    - i. Ceiling finishes: Take to the closest header.
    - ii. Wall finishes: Only walls with direct physical damage should be painted. Painting undamaged walls may also be justified when a paint sample isn't available or there is no clear breaking point on walls in an open floor plan. Justification for painting undamaged walls must be provided.
    - iii. Trim finishes: Finish to the closest outside/inside corner even if only one piece of trim or one opening is damaged. Complete all continuous trim.
    - iv. Carpet/vinyl/wood finishes: Take to the closest closeable door or break. If the room has an attached closet with the same floor finish, consider replacement for the closet flooring.
- j. Materials: All materials should be estimated at like kind & quality of the materials that were present at the time of the loss.
- k. Openings: All openings/interruptions larger than standard windows and doors should be set to deduct from calculations.
- l. Overhead & profit (O&P): O&P is generally included on losses in which a general contractor would likely be needed due to the complexity of the job and to coordinate the

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activities of subcontractors. O&P standard application is 10% overhead and 10% profit, except where regional influences warrant a higher percentage. It should not be compounded or cumulative. Tax should have O&P applied. The following are examples of situations where O&P should not be applied, unless specifically requested and agreed to: water mitigation, emergency services, single trade Jobs, textile cleaning, taxes, fees, and permits.

- m. Paint: Typically, prime and paint only should be used on the entire plane of the affected surface area.
  - a. Prime and paint the entire plane when replacing new drywall, if a stain or repair is greater than 20 SF or if the entire plane is less than 100 SF.
  - b. When there is a stain or repair less than 20 SF on a wall or ceiling and the entire continuous wall or ceiling is over 100 SF, spot prime up to 32 SF (select wall or ceiling) to spot prime the stain, and Paint, 1 coat (select wall or ceiling) to paint the entire continuous plane.
  - c. If an entire surface area was sealed, depending on the color, it may be possible to figure one coat of finish. Darker colors may require two coats, while lighter colors may only require one coat. The most effective option should be used.
  - d. New trim should be primed and painted. If painting or staining is necessary due to remove and reset, paint or finish with one coat.
- n. Permit fees: All permit fees should be itemized with supporting documentation.
- o. Repair or replace: The possibility of performing repairs instead of replacement should always be considered. If a repair is possible and is less in cost than replacement, the repair should be estimated.
- p. Roofing:
  - a. Slope replacement: Each slope should be evaluated independently based upon when full slope replacement is more cost efficient than repairs. Typical thresholds are 8 or more hail damaged shingles per test square or 1/3 or more of the slope damaged by wind. For wind losses, shingles are only considered to be damaged when missing, torn, or creased.
  - b. Repairability: When replacement thresholds have not been met, replacement should only be estimated when repairs are not possible due to the level of shingle deterioration.
  - c. Shingle waste: When replacing shingles, replacement of starter strip and ridge cap can be itemized out if including only the actual cut waste on the shingle replacement line item. Cut waste should not consider ridge cap and starter strip if they are itemized separately.
- q. Supervision: Estimate should not include charges for supervision outside of overhead & profit.
- r. Supplements: 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

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documentation (photos, sketches, code requirement, 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.

- s. Travel/trip charges: Charges for traveling to and from the job site within HOMEE Pro's service territory are not permitted.
- t. 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 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 AND SCHEDULING REPAIRS:

- 8.1. Upon approval of Estimate Package, HOMEE will notify the HOMEE Pro via CoreLogic Workspace (Claims Connect) or HOMEE Pro Portal.
- 8.2. At the direction of HOMEE, HOMEE Pro will contact the Customer to schedule the repairs.
- 8.3. HOMEE Pro is required to complete repairs at scheduled time.
- 8.4. HOMEE Pro is required to communicate commencement and completion of repairs to HOMEE CoreLogic Workspace (Claims Connect) or HOMEE Pro Portal.
- 8.5. HOMEE Pro is required to communicate any changes to repair schedule to HOMEE CoreLogic Workspace (Claims Connect) or HOMEE Pro Portal.
- 8.6. HOMEE Pro should never submit an estimate directly to an adjuster or Customer, unless specifically requested by HOMEE.
- 8.7. 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.
- 8.8. HOMEE Pro is required to obtain the Customer's signature confirming the specific material selections made by the Customer. If a dispute arises regarding material selection and HOMEE Pro is unable to provide a signed material selection confirmation, HOMEE Pro may be financially responsible for rectifying the situation. A sample material selection document is available [here](#).

## 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

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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 repair services, adjuster approval of the estimate, and signed Certificate of Satisfaction from the customer, payment will be issued to the HOMEE Pro.