

Aviva Canada Inc.  
Property Claims

# Premier Network Vendor Guidelines and Best Practices

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## 1.0 Introduction

### 1.1 Our Purpose

When our customers have a claim, we are here to get their life back to normal as quickly as possible. Aviva Canada makes it simple for them to find the right repair experts thanks to Aviva's Premier Network of trusted and reliable vendors. Whether it is emergency repairs or property restoration, our expert vendors will do the job right.

Our purpose is to form strong, mutually beneficial partnerships to deliver exceptional customer experiences, quality repairs as quickly as possible. We continuously hold our Aviva Values of **Care, Community, Commitment and Confidence** in mind and keeping our customer at the centre of everything we do.

### 1.2 How to Use this Guide

This guide is for Premier General Contractor Vendors and Aviva internal employees.

Purpose of this document is to define what good looks like for us to deliver what matters to our customers. It outlines the important best practices, processes and service levels that guides Aviva and our partners in delivering our purpose.

We value your questions and feedback, please feel free to reach out to our Vendor Management team or members of our Loss Assessment Team anytime.

### 1.3 Aviva Contact Information

Contact	Contact Information
Property Claims Line	1-866-MY-AVIVA / 1-866-692-8482
<b>Vendor Management Team</b>	The Vendor Management team oversees the overall relationship and performance of our preferred vendors. They work closely with our claims operations to ensure claims objectives and value is delivered to our customers and vendors complaints are handled quickly and fairly.
Vendor Management Lead	Jamie Cui (437) 227-7984 <a href="mailto:Jamie.Cui1@aviva.com">Jamie.Cui1@aviva.com</a>
Vendor Manager (West)	Patricia Johannesen (778) 778-1293 <a href="mailto:Patricia.Johannesen@aviva.com">Patricia.Johannesen@aviva.com</a>
Vendor Manager (ON)	Ron Bouwmeister (437) 774-4264 <a href="mailto:Ron.Bouwmeister@aviva.com">Ron.Bouwmeister@aviva.com</a>
Vendor Manager (QC, Atlantic)	Denis Jolicoeur (514) 206-3900 <a href="mailto:Denis.Jolicoeur@aviva.com">Denis.Jolicoeur@aviva.com</a>
Vendor Manager (Specialty Vendors)	Kristen Pinet (905) 580-7697 <a href="mailto:Kristen.Pinet@aviva.com">Kristen.Pinet@aviva.com</a>
<b>Loss Assessment Unit (LAU) and Appraisal Teams</b>	Our team of Reviewers and Appraisers leverages their technical expertise to accurately assess building damages estimates and provide emergency and structural scope of repairs to ensure focus on accuracy, quality, and customer experience.

Loss Assessment Leader	Kevin Glowe (902) 456-8017 Kevin.Glowe@aviva.com
Appraisal Leader (Large Loss)	Marcel Pitcher (709) 351-6860 March.Pitcher@aviva.com

## Aviva Customer Experience (ACE) Guide

The Aviva Customer Experience (ACE) guide outlines the flow of the customer repair journey with Aviva and our trusted vendors. It provides key information and best practices to our vendors that will ensure a seamless and easy repair experience.

## 2.0 Receiving and Attending the Claim

### 2.1.1 Receiving the Claim

<b>Type of Claims</b>	Individual assignments are sent using CoreLogic for emergency work, general repairs, and content processing
<b>Review of Assignment</b>	<ul style="list-style-type: none"> <li>• Assignment should be reviewed for accuracy and completeness</li> <li>• Review any relevant claim/policy details such as policy deductible, exclusions and limits</li> <li>• Contact Aviva Adjuster/ Aviva Property Claims line for additional details as required</li> </ul>

### 2.1.2 Customer First Contact

<b>First Contact – SLA</b>	Contact should be made within 30 minutes for emergency services and 2 hours for general non-emergency assignments
<b>First Contact Objectives</b>	<ul style="list-style-type: none"> <li>• Introduction and explain role in claim process</li> <li>• Schedule site appointment as soon as possible or as soon as customer can accommodate</li> </ul>
<b>Vendor CoreLogic Steps</b>	<ul style="list-style-type: none"> <li>• Update CoreLogic Job Status to “Insured Contacted”</li> <li>• Update “Inspection Scheduled” job status</li> </ul>

### 2.1.3 Visiting the Customer

<b>Site Visit – SLA</b>	For emergency services site visit should be within 2 hours and general assignments or as soon as the customer is able to accommodate. The 24-Hour report should be uploaded within 24 hours of the site visit.
<b>Site Visit Objectives</b>	<ul style="list-style-type: none"> <li>• Advise on the Cause of Loss (COL)</li> <li>• Understand Coverage details and whether there are special limits, deductibles that would impact the customer</li> <li>• Quantum – approximate projected cost of the claim for Emergency services, Repairs and Contents</li> <li>• Ensure the customer has a good understanding of the emergency and repair process including approximate timelines<sup>1</sup></li> <li>• Project Manager/Key Contact assigned to the customer</li> <li>• Walk through emergency and work authorization documents with the Customer, obtain signed agreement before commencing.</li> </ul> <p><b><sup>1</sup>Take time to walk through the Emergency stages of the claim this may include:</b></p> <ul style="list-style-type: none"> <li>• Drying Process: Equipment used, Duration/timeline</li> <li>• Cleaning and Disinfecting</li> <li>• Applicable Tear Out</li> </ul> <p><b>Take time to walk through the repair stages of the claim this may include:</b></p> <ul style="list-style-type: none"> <li>• Timeline: when possible provide the customer with a projected timeline for repairs</li> <li>• Understand the customer’s repair preference if known</li> </ul>
<b>Site Visit Documentation and Communication</b>	Upload 24-Hour Report to outline: <ul style="list-style-type: none"> <li>✓ Cause of Loss</li> <li>✓ Approximate Quantum (Emergency, Repairs, Contents, Other)</li> <li>✓ Relevant labelled photos</li> <li>✓ Which rooms were affected?</li> <li>✓ Water Damage: Category and Class of Water, Drying Strategy/Approach, Moisture readings, if drying equipment will exceed 3.5 days note reasoning</li> <li>✓ What initial emergency services were completed?</li> <li>✓ Timelines: Emergency and Repair (approximate duration)</li> <li>✓ Clear approach on contents (i.e. special storage requirements)</li> <li>✓ Other Important Information (i.e. repair preference, pre-existing damages, asbestos, mold etc.)</li> </ul>
<b>Vendor CoreLogic Steps</b>	<ul style="list-style-type: none"> <li>• Update CoreLogic Job Status to “Inspection Performed”</li> <li>• Project Manager is added as Participant with Role Type as Project Manager with full up-to-date contact details</li> <li>• Update all relevant job statuses in Claim Connect (i.e Mitigation Started; Job not sold etc...)</li> <li>• Upload 24 Hour report to Documents and other relevant details</li> </ul>

### 3.0 Emergency Services

<b>Emergency Services – SLA</b>	Emergency estimate should be uploaded within 2 days upon completion of the emergency followed by invoicing
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<b>Emergency Services Objectives</b>	<ul style="list-style-type: none"> <li>• Immediate and necessary remediation to protect, secure and prevent the structure from further damages.</li> </ul>
<b>Water Damage - Structural Drying</b>	<p>Structural drying methodologies are expected and should be used to complete water mitigation in accordance to the IICRC S5000 standards</p> <p><b>Drying time should be no more than 3.5 days, if more time is required please contact the adjuster and provide documentation to support results.</b></p>
<b>Content Handling during Emergency Phase</b>	<ul style="list-style-type: none"> <li>• Contents are only to be disposed with the approval of the customer and adjuster</li> <li>• Where possible, contents should be processed on site</li> <li>• Notify the adjuster immediately if there is damage to soft contents*</li> </ul> <p><i>*See Section 5.0 for further content/ dry-cleaning handling details</i></p>
<b>Special Circumstances</b>	<p><b>No Coverage Situations</b></p> <ul style="list-style-type: none"> <li>• In the event a loss is not covered (Valid Aviva Policyholder), it is the responsibility of the Premier Vendor to attempt recovery of any outstanding funds for work performed. Basic mitigation efforts are recommended, and Aviva will reimburse the Vendor up to \$500 for any emergency work completed where the Premier Vendor is unsuccessful in recovering those funds</li> <li>• In the event the involved parties <i>do not have a valid policy with Aviva</i>, it is the responsibility of the Premier Vendor to attempt recovery of any outstanding funds for work performed. Please contact 1-866-My-Aviva if there is a lack of response on assignment that may fit under this circumstance to confirm policy status</li> </ul> <p><b>Delays</b></p> <ul style="list-style-type: none"> <li>• Delays should be documented and communicated to Aviva in Claims Connect</li> <li>• Vendor should attend the loss as soon as possible, additional damages due to unjustified delays of the vendor will not be charged to Aviva</li> <li>• Vendors will not be responsible for circumstances beyond their control</li> </ul>
<b>Emergency Services Documentation and Communication</b>	<p><b>Emergency Estimates</b></p> <ul style="list-style-type: none"> <li>✓ Opening Statement: <ul style="list-style-type: none"> <li>- Outline the cause of loss</li> <li>- General summary of relevant information (i.e. Is home habitable? site conditions, pre-existing damages, by-law matters)</li> <li>- Repair Timelines: approximate days to complete the repairs and availability to start if job awarded</li> <li>- Potential salvage opportunities</li> </ul> </li> <li>✓ Completeness of Estimates <ul style="list-style-type: none"> <li>- Detailed scope of work</li> <li>- Zero-dollar estimates should not be uploaded</li> <li>- Refrain from incomplete estimates, however this should not impact service to the customer, please use best judgement</li> </ul> </li> <li>✓ Photos and Sketches <ul style="list-style-type: none"> <li>- Required for all emergency assignments</li> <li>- Clearly labelled (ie: room, direction, description)</li> </ul> </li> </ul>

	<ul style="list-style-type: none"> <li>- Exterior of the home</li> <li>- Pre emergency services</li> <li>- After Tear-Out if applicable</li> <li>- Pre-existing damages</li> <li>- Other relevant photos (contents etc...)</li> </ul> <p>✓ <b>Copy of daily drying logs – <u>Please note this is required for emergency services payment</u></b></p>
<b>CoreLogic Steps</b>	<ul style="list-style-type: none"> <li>• Update Job Statuses (Mitigation started and completed)</li> <li>• Upload emergency estimate and photos to Mobile Claims</li> <li>• Upload other documents and emergency invoice to Documents</li> <li>• Add any relevant notes using Timeline/Journal on ClaimsConnect or Mobile Claims, remember to include the Adjusters contact details</li> <li>• Progress updates to be provided via Timeline/Journal regularly if emergency services will extend over a longer period</li> <li>• Estimates are reviewed by Aviva Loss Assessment Unit and the Adjuster, please see <i>Estimate Work Flows</i> for more information on estimate review/approval process</li> </ul>

## 4.0 Content Handling

- **Contents assignments would include, but are not inclusive of;**
  - Pack out and removal of contents from premises
  - Assessment of salvageable and non-salvageable contents
  - Drying of contents- Including required equipment
  - Cleaning of contents- Hand cleaning, Ultrasonic etc
  - Deodorizing of contents
  - Textiles and dry-cleaning.
  - Transportation and storage- required haulage and safe storage of contents while in the care and control of the Contractor
  - Any external assessments completed on contents (ie. Electronics/appliances)

### 4.1 Soft Contents / Dry-Cleaning

GreenClean (national) and Nettoyeur Rose (Quebec) are Aviva’s preferred dry-cleaning vendors.

#### 4.1.1 Aviva Preferred Dry-Cleaning Network

- Notify the Adjuster as soon as possible if there is soft content damage
- Current Green Clean service areas can be found on : [GreenClean Locations](#)

### 4.2 Content Handling, Disposal and Storage

<b>Content Assignment SLA</b>	Content estimates should be uploaded within 7 days upon completion of the repairs (sold jobs)
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<p><b>Handling and Documentation</b></p>	<p><b>Moving and manipulating contents in order to complete emergency or repair work:</b> These costs will form part of the emergency or general repair estimate.</p> <p><b>Cleaning and/or repairing content:</b> These costs will be entered in a content estimate under a content handling assignment.</p> <ul style="list-style-type: none"> <li>• Contents should be handled on site if possible, the adjuster should be notified if on site handling is not possible</li> <li>• Sufficient and relevant information (<b>potential costs</b>, photos, scope) should be given to the Adjuster as early as possible so appropriate approvals and decisions can be made</li> <li>• Give the customer notice before you start repairs so they can take away valuables</li> <li>• Offer the customer the possibility to have special need items returned within a reasonable time if required</li> </ul> <p><b>Photos</b></p> <ul style="list-style-type: none"> <li>• Photos of all relevant contents (non-restorable, restorable, packed)</li> </ul>
<p><b>Storage</b></p>	<p>Content Storage costs will be considered if:</p> <p><u>Sold Jobs:</u></p> <ul style="list-style-type: none"> <li>• If contents are being stored at Contractor’s own storage facilities and the Contractor is completing the repair/construction portion of the claim, then the storage fees will be waived through the repair process</li> <li>• Contents are held more than 30 days past the completion of the repairs and ample notice is given to the adjuster and customer at minimum before the 30 days so appropriate arrangements can be made, storage costs cannot be considered if no notification is given</li> </ul> <p><i>In situations where the contractor is storing contents at an off-site storage location not owned by the contractor; or utilizing a third-party storage provider, content storage is eligible for invoicing after 60 days from receipt of assignment. <b>Pre-approval from the handling adjuster must be obtained</b></i></p> <p><u>Jobs Not Sold:</u></p> <ul style="list-style-type: none"> <li>• Premier Vendor does not complete the repair portion of the claim and is storing contents, storage costs will be considered upon full completion of emergency services</li> <li>• Pre-approval from the Adjuster is required in these circumstances</li> </ul>
<p><b>Non-Restorable and Content Disposal</b></p>	<ul style="list-style-type: none"> <li>• Non-restorable items to remain on site for the Aviva contents valuation Vendor e.g. E-djuster, unless otherwise directed by the Claim Handler</li> <li>• Inquire to Aviva Claim Handler should non-restorable items be inventoried</li> <li>• The Vendor will assist e-djuster only as needed. This may include providing access to the claim site, photos of contents, direction on which items are non-restorable and generally cooperate in allowing for a timely process.</li> <li>• If given the direction to list non-restorable by the Aviva Claim Handler, this should be performed in an efficient manner whenever possible (grouping of items where possible i.e. 25 pieces of cutlery instead of 6 knives, 6 forks etc.)</li> <li>• Written approval from Customer and Adjuster is required prior to disposal</li> </ul>

## 5.0 Repairs

<b>Repairs – SLA</b>	<ul style="list-style-type: none"> <li>• Repair Estimates (Non-Large Losses) should be uploaded within 7 days from date of assignment</li> <li>• Repair progress reports should be uploaded/communicated weekly or agreed with Adjuster</li> </ul>
<b>Repairs Objectives</b>	<p>Repair estimates that are clear, comprehensive, and complete to address Direct Damage</p> <p>The repair experience should be seamless with clear expectations and regular communication with the Customer and Adjuster</p>
<b>Repair Documentation and Communication</b>	<ul style="list-style-type: none"> <li>✓ Opening Statement: <ul style="list-style-type: none"> <li>General summary of relevant information such as <ul style="list-style-type: none"> <li>• <b>Will the home be habitable during repairs (opinion)?</b></li> <li>• <b>Repair Duration with approximate start date if job sold</b></li> <li>• Pre-existing, by-law issues</li> <li>• Content information</li> </ul> </li> </ul> </li> <li>✓ Completeness of Estimates <ul style="list-style-type: none"> <li>• Zero dollar estimates should not be uploaded</li> <li>• Refrain from incomplete estimates however this should not impact service to the customer, please use best judgement</li> </ul> </li> <li>✓ Photos and Sketches <ul style="list-style-type: none"> <li>• Clearly labelled (ie: room, direction, description) of damages post emergency services</li> <li>• Pre-existing damages</li> <li>• Other relevant photos (contents etc...)</li> </ul> </li> <li>✓ Sold Jobs <ul style="list-style-type: none"> <li>• Ensure repair schedule is completed and shared with both the customer and Adjuster (any format is acceptable, timeline notes, documents...)</li> <li>• Regular updates are given to the customer and Adjuster</li> </ul> </li> </ul>
<b>CoreLogic Steps</b>	<ul style="list-style-type: none"> <li>• Upload repair estimate and photos to Mobile Claims</li> <li>• Add any relevant notes using Timeline/Journal on CoreLogic, remember to include the Adjusters contact details</li> <li>• Progress updates, repair schedules to be provided via Timeline/Journal or uploaded to documents regularly</li> <li>• Estimates are reviewed by Aviva Loss Assessment Unit and the Adjuster, please see <i>Estimate Work Flows for more information on estimate review/approval</i></li> <li>• Update “Job Scheduled” as soon as possible if job is sold</li> <li>• Update “Job Started” upon start of repairs</li> <li>• Update “Job Completed” status upon completion of repairs</li> </ul>

### 5.1 Flooring Process (ICC)

ICC must be used on flooring claims including carpet, vinyl, laminate, hardwood, ceramic tile and refinishing.

Exceptions are strata/condo, subscription claims and if the flooring is newly installed and the product information is already known by the customer.

### 5.1.1 ICC, Vendor Steps

- Contractor accepts the assignment notification from Aviva and takes ownership of the claim.
- Contractor proceeds with their regular process of contact and attending the loss location.
- If the Contractor discovers flooring damage that requires repair or replacement, they will collect and send a flooring samples to ICC within 72 hours of attending loss.
- Contractor creates an “ICC Validation Request” on the ICC portal and records the ICC Reference number.
- In Claims Connect, the Contractor adds ICC as a Participant from the My Peer List.
- The Peer assignment is now visible to Aviva, Contractor and ICC is notified that they have been added as Peer Participant.
- Contractor inputs the ICC Reference Number under Loss Summary – Custom Field for ICC. See example below.
- Contractor selects the Flooring Retailer and facilitates the Retailer visits to the site. Retailer validates the product and prepares a quote.
- Contractor add photos, sketch the room and prepares the estimate (excluding actual flooring estimate) including the \$750 flat fee for ICC added as a line item within the estimate.
- Contractors completes the General Repairs estimate and releases ownership of the claim

### 5.1.2 ICC Steps

- ICC is notified that they have been added to the claim as Peer Participant in Claims Connect.
- Once ICC has received the Flooring Retailer’s quote/validation, they will add the quote/validation in the ICC Documents folder within Claims Connect.
- ICC will then produce an estimate, through Desk Adjuster, using the lump sum in the Retailer quote.
- ICC will change the estimate status to complete and add a TimeLine Entry to notify the Contractor and the File Handler of the flooring estimate being uploaded.

### 5.1.3 Adjuster Steps

- As part of the approval process of the Contractor estimate, the File Handler will also review the ICC Estimate/Quote which has been completed by the ICC vendor.
- If the Quote is in order, the Adjuster will approve it and creates a TimeLine entry to notify both the Contractor and ICC.
- Adjuster will reject if the quote is not in order, they will create a TimeLine entry with the details on the required corrections and notify both the Contractor and ICC.

## 5.2 Paint

Aviva has a partnership with Dulux paints for painting and related supplies. Vendors have *the option* of using the Dulux paint program tracking system when purchasing paint or supplies for all Aviva jobs as applicable.

Any questions regarding the program, please contact your Aviva Vendor Manager.

## 6.0 Exterior Damages Guide

Claims with exterior damages ONLY (i.e. Roofing, siding only) are handled by our preferred exterior vendors, should you receive a claim with exterior damages only in coverage regions listed below please notify the adjuster immediately to have assignment reassigned.

Claims with both exterior and interior damages continue to be handled by our General Contracting vendors subjected to the requirements set out in 6.1-6.3.

### Aviva Exterior Vendor Network:

Province	Region	Roofing Vendors
Alberta	Calgary	Epic Roofing, Great Canadian Roofing, Total Exteriors and Peak
	Edmonton	Peak and Great Canadian Roofing
	Red Deer	Peak and Great Canadian Roofing
	Lethbridge	Howard Brown Roofing
Saskatchewan	Saskatoon	Great Canadian Roofing
Ontario	Provincial	Peak

### 6.1 Photos, Sketches and Documentation

- Detailed sketch is required of the entire roof and or siding. Preference would be for this to be done within Mobile Claims, however hand drawn is acceptable provided it is legible.
- The area of damage must be clearly identified in the sketch.
- Photos of the damage area, as well photos of the adjacent areas, should support your estimate of repairs (Close up and zoomed out photos)
- Photos to be labelled by slope/side as well as what they are illustrating
- Opening statement of the estimate to include but not limited to material, grade, age and condition of the roof/siding

### 6.2 Estimating Parameters

- Where 50% or less is damaged, the estimate should include the damaged slope or elevation only if matching is not an issue
- If matching exterior materials is a concern due to age or extreme weathering, provide photos to the Adjuster and request confirmation on whether to quote for repair or replace
- If shingles and siding can be matched to the existing material the quote should be based on repair
- If roofing cannot be matched due to product or colour (no longer being manufactured), quote full replacement however provide a repair figure in the opening claims statement for the Adjuster
- If a full siding wrap is being recommended due to product profile or colour not being available, quote for full wrap and ensure an ICC validation is obtained accompanying the estimate to confirm product is not available

## 6.3 Roofing and Siding Limitation (RSL) Endorsement

<p>What is the RSL Endorsement?</p>	<p>A restrictive endorsement that is applicable to <u>all</u> Habitational policies in Alberta, Manitoba and Saskatchewan.</p> <p>For more information on coverage implications, deductibles please reach out to the Adjuster, if not already provided on the initial assignment.</p>
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## 7.0 Hazardous Materials Handling

The purpose of the Hazardous Material guideline is to ensure consistency and clear expectations with handling claims where mold, asbestos or other hazardous materials are involved.

All hazardous material sampling and remediation must be completed in accordance with Provincial and Federal Regulations.

All remediation work must be completed by certified Hazardous Remediation Technicians.

### 7.1 Procedures

<p>Adjusters</p>	<ul style="list-style-type: none"> <li>Adjuster is accountable to advise on coverages or limits available on the policy before the contractor completes any work.</li> <li>The adjuster will authorize, retain, and reimburse any Professional services required, eg. Hygienists, engineers, etc.</li> </ul>
<p>Vendor</p>	<p>If the contractor identifies hazardous materials, they are to contact the adjuster immediately to advise of findings.</p> <ul style="list-style-type: none"> <li><b>Type 1 mold:</b> Vendor to proceed removal following confirmation of coverage by the adjuster.</li> <li><b>Type 2 mold:</b> Vendor to stop work, advise the adjuster immediately adjuster of findings.</li> <li><b>Type 3 mold:</b> Vendor to stop work, advise the adjuster immediately adjuster of findings.</li> </ul> <p><b>Asbestos-</b> Containing: Vendor to contact the handling adjuster immediately for further instructions.</p> <p>The Contractor is <b>not</b> to retain the services of any Environmental Consultant or Hygienist.</p> <p>If an Environmental Hygienist is required to attend, the vendor is to follow the IICRC guidelines to contain the affected area until appropriate testing and scope can be completed.</p> <p>If a Hygienist is engaged, the vendor is to ensure estimate complies with their report.</p> <p>Photos must be taken during the following stages:</p> <ol style="list-style-type: none"> <li>Before any tear out – Identifying all areas with hazardous material</li> <li>Containment setup</li> </ol>

	c) Completion of tear out / remediation
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## 8.0 Repair/Claim Completion

<b>Completion SLA</b>	Final repair invoices or estimate fees should be uploaded within 7 days of completion or job not sold status
<b>Objectives</b>	Sold Jobs: Ensure the insured is satisfied with the repairs and there are no further outstanding items
<b>Repair/Completion Documentation</b>	<ul style="list-style-type: none"> <li>• Final invoicing – invoice should reflect CoreLogic estimate amount</li> <li>• Estimate fee (if applicable)</li> <li>• Certification of Completion, not necessary upload as needed</li> <li>• Share any accolades or feedback you have received with Vendor Management Team and Adjuster if situation warrants</li> </ul>
<b>CoreLogic Steps</b>	<ul style="list-style-type: none"> <li>• Change Job Status to “Job Completed” upon completion</li> <li>• Upload final invoice to Documents and inform the Adjuster via Timeline</li> <li>• Upload any accolades/feedback you receive from the Customer</li> </ul>

## 9.0 CoreLogic Job Statuses and Estimate Reviews (LAU)

### 9.1 CoreLogic Job Statuses

Please ensure job statuses are up to date on CoreLogic in order to provide important updates and set clear expectations with the Customer and the Adjuster.

CoreLogic Job Statuses	Details, When to Use
<b>Creation</b>	Date claim was created on Claims Connect
<b>Assignment Sent</b>	Date assignment was sent to vendor
<b>Assignment Received</b>	Date vendor accepted assignment
<b>Insured Contacted</b>	Date the insured was contacted by the vendor
<b>Inspection Scheduled</b>	<ul style="list-style-type: none"> <li>• <b>On:</b> Date the inspection date was booked on</li> <li>• <b>For:</b> Expected date of inspection</li> </ul>
<b>Inspection Performed</b>	Actual date of the inspection
<b>EMG: Mitigation Started</b>	When emergency work is started
<b>EMG: Mitigation Completed</b>	When emergency work is completed
<b>Estimate Completed</b>	<i>Automatic</i> when estimate is uploaded by vendor and put into completed status <ul style="list-style-type: none"> <li>• No need check-off</li> <li>• LAU review → Noted in timeline</li> </ul>

<b>Estimate Approved</b>	Date Adjuster approved estimate <ul style="list-style-type: none"> <li>Actioned by the Adjuster</li> </ul>
<b>Customer Approval</b> <i>*Not a Job Status</i>	<u>Adjuster</u> to put Timeline entry to confirm insured's repair decision
<b>Job Scheduled</b>	Date repairs are scheduled to start
<b>Job Not Sold</b>	Date decision was made by the insured not to proceed with work <ul style="list-style-type: none"> <li>Actioned by the Adjuster</li> </ul>
<b>Job Started</b>	Actual start date of repairs
<b>Job Completed</b>	Actual date of repair completion
<b>Assignment Completed</b>	Date when invoice was paid by the adjuster and assignment can be closed <ul style="list-style-type: none"> <li>Actioned by the Adjuster</li> <li>Assignment is closed</li> </ul>
<b>Assignment Cancelled</b>	Date assignment was cancelled by the Adjuster
<b>Assignment Reopened</b>	Date a closed assignment was reopened

## 9.2 Loss Assessment Unit (LAU) and Adjuster Estimate Reviews

- LAU reviews for pricing and protocol compliance where the Claims Handler review for scope and coverage.
- Estimates are reviewed by the Claims Handler and LAU. This includes review of any photos, notes, documents and sketches attached.

Review Statuses	Details
<b>LAU Rejected (Approval)</b>	LAU has reviewed the estimate however there are exceptions and there may changes required to the estimate
<b>LAU Review Complete</b>	LAU has reviewed and there are no exceptions, Adjuster to review the scope and approve the estimate
<b>Adjuster Rejected (Approval)</b>	Adjuster has reviewed the estimate however there are exceptions and there may changes required to the estimate
<b>Adjuster with Exceptions</b>	Adjuster has requested a modification or questions on the estimate <i>prior to estimate being approved</i>
<b>Adjuster Revision Request</b>	Adjuster has requested a modification or questions on the estimate <i>after estimate approved</i>
<b>Adjuster Approved</b>	Adjuster has approved the estimate awaiting customer approval confirmation from the Adjuster

# 10.0 Pricing

## 10.1 General Pricing

General and Emergency Pricing	<ul style="list-style-type: none"> <li>Aviva custom CoreLogic pricing is to be used when creating estimates</li> <li><b>Time and material estimates should not be used</b></li> </ul>
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Minimum Charge Water Emergencies	Minimum charges should not be applied on any water emergency estimates
Overhead and Profit (on CoreLogic Unit Costs)	15% unless specifically stated elsewhere in the protocols (non-cumulative)
Regional Price Concerns	Please contact your CoreLogic account representative
Special Circumstance Price Issues	<ul style="list-style-type: none"> <li>For one-off pricing issues please contact the Adjuster and the Loss Assessment Unit, if required</li> </ul>

### 10.1.1 Aviva Custom Pricing Guide

Aviva will be moving to Residential Labour Rates across Canada. CoreLogic will apply labour rate change to all line items.

There will be no changes to CADC material and equipment rates.

In addition to the above, there are additional changes to the following regions below as a result pricing due diligence review. We will continue to monitor pricing trends closely and will communicate any adjustments in a timely manner.

Province	Region	Custom Labour Rate Reductions <i>In addition to residential labour rate reduction</i>	Details
Ontario	Toronto	<b>-20%</b>	Apply reduction to Toronto regional database
	Barrie	<b>-5%</b>	Apply reduction to Barrie regional database
	Ottawa	<b>-10%</b>	Apply reduction to Ottawa regional database
	London	<b>-10%</b>	Apply reduction to London regional database
Quebec	Montreal	<b>-10%</b>	Apply reduction to Montreal and Quebec regional databases
	Quebec		
Manitoba	Winnipeg	<b>+35%</b>	Apply increase to Winnipeg regional database
British Columbia	Vancouver	<b>-5%</b>	Apply reduction to Vancouver regional database
Alberta	Calgary	<b>-15%</b>	Apply reduction to Calgary regional database
New Brunswick	Saint-John	<b>+10%</b>	Apply increase to Saint-John regional database
Newfoundland	St. John's	<b>-10%</b>	Apply reduction to St. John's regional database
Prince Edward Island	Charlottetown	<b>+10%</b>	Apply increase to Charlottetown regional database



Nova Scotia	Halifax	<b>-10%</b>	Apply reduction to Halifax regional database
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## 10.2 Estimate Fees

Standard Fee	Non-Large Losses - \$150 (Including Taxes) Please see Large Loss Guidelines for fees specific to Large Losses*
When does it apply and scope of work	When the vendor will not have an opportunity to complete the work: <ul style="list-style-type: none"> <li>No coverage on claim</li> <li>Control estimate is requested (i.e. the customer has own vendor) <ul style="list-style-type: none"> <li>Estimate/Inspection reports still require information as outlined under 5.0 Repair Documentation</li> </ul> </li> </ul>
Subtrade Estimate Costs	<ul style="list-style-type: none"> <li>Fees incurred for special sub-trade reports (i.e. HVAC) are to be invoiced outside of the estimate fee subjected to 15%.</li> <li>Copy of the subtrade invoice to be attached</li> </ul>
Invoicing	Estimate fees are not included as part of the estimates
Catastrophes	Fees for catastrophes will be communicated separately specific to the CAT
CoreLogic Steps	Upload estimate fee to Documents

## 10.3 Subtrade Quotes and Flooring

Subtrade Definition	Subtrades quotes are accepted in circumstances where there is no in-house capability to perform the inspection/work, these are typically <u>specialized</u> trades including: <ul style="list-style-type: none"> <li>✓ HVAC, Plumbing and Electrical</li> <li>✓ Pools</li> <li>✓ Doors and Windows</li> <li>✓ Masonry</li> <li>✓ Roofing</li> </ul>
Subtrade Documentation	<ul style="list-style-type: none"> <li>Complete breakdown of the scope of work to include measurements and photos (as needed), material and labour information</li> <li>The vendor is responsible to ensure subtrade estimate and price accuracy and performance</li> </ul>
Competitive Quotes	<ul style="list-style-type: none"> <li>When a subtrade quote exceeds \$10,000 before taxes, a second competitive quote is required. Both quotes are to be uploaded</li> <li>If the second quote is unfeasible due to volume, location or other factors please contact the Adjuster as soon as possible</li> </ul>

Subtrade and ICC Flooring Overhead and Profit	Subtrade quotes are subject to 15% O/P ICC quotes are subject to a \$750 project management fee
CoreLogic Steps	<ul style="list-style-type: none"> <li>• All subtrade quotes to be uploaded to Documents and labelled accordingly</li> <li>• Include the subtrade estimate fee as part of applicable assignment invoices</li> </ul>

## 10.4 Change Orders

- All change orders are documented by the vendor into the CoreLogic assignment
- All change orders must be signed by the customer and supplied to Aviva as needed
- Any changes that impact the repair time must be communicated to the customer and Adjuster
- Ensure customer is aware that Aviva Lifetime Repair Guarantee does not apply to modifications to the original approved estimate

## 10.5 After Hours and Travel Costs

After Hours	<p>Work should take place during normal business hours when possible, please contact the Adjuster if not possible</p> <p>After Hours Rates: work completed between 6:00pm and 7:00am (Mondays to Fridays, or work that is required to be done on weekends or holidays)</p>
Travel Costs	<ul style="list-style-type: none"> <li>• Notify the Adjuster of anticipated travel costs upon accepting the assignment, Adjuster to approve travel costs</li> <li>• Travel 100 kilometers (round trip) beyond their service area of 100 km designated in Claims Connect to provide an estimate.</li> <li>• Time costs may include \$ per km and time as outlined in the CoreLogic pricelist</li> <li>• In special circumstances where it is necessary for crews to live on site, travel and accommodation expenses should be discussed with the Adjuster and or Loss Assessment Unit as soon as possible</li> </ul>

## 10.6 Job Supervision Fees

- Job supervision fees are not charged in normal circumstances, if there is a need please contact the Adjuster immediately for review
- For situations where site supervision is required/recommended such as Ovation Claims and Large Losses please contact the Adjuster to discuss further

## 11.0 Special Handling Agreements

## 11.1 Ovation Claims

Ovation® is Aviva's specialty product for High Net Worth VIP clientele with unique insurance needs.

We provide our Insureds the highest level of service and attention to detail on every claim.

'White glove' treatment is expected through every stage of the claims handling process.

We look forward to working with you on this claim.

### General guidelines for claims

#### Communication and Presentation

- Respect client privacy and be discreet
- Communication is Key – find out the Insureds' preferred communication method and use it
- Use a tailored approach – always ask then listen for what the most important tasks, repairs, concerns, are to the Insured(s)
- Clearly explain all processes and procedure with homeowner before leaving site
- Respect scheduling commitments
- Professional Presentation – wear branded apparel
- Always maintain courteous conduct and behavior
- Work site must be kept tidy at all times and cleaned daily.

#### Expertise

- Assign only to senior Project Managers and Estimators with High Net Worth experience.
- Dedicated Project Manager on every file – a must for large losses over \$150k along with site supervisor
- Supervisory charges will be considered on larger losses
- Call Adjuster when leaving site if Cause of Loss cannot be clearly identified and/or if any contentious matters are identified
- Work with Insureds' trades if they have a preference.

#### Service Levels

First Contact	within 30 minutes of new assignment
Preliminary Report	within 24 hours. Report must include: 1. Cause of Loss 2. Description of Damages 3. Reserve Recommendation 4. Photos
Emergency Estimate	within 24 hours of completing Emergency Services
Repair Estimate	within 5 days of completion of Emergency Services

Should you experience any difficulties, please contact the assigned Aviva Ovation Adjuster or our dedicated Ovation Claims line (855) 284-8211.

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## 12.0 Aviva Large Loss Claims Program

The Large Loss Claims Program provides a framework that ensures exceptional customer experience while being adaptable to the unique and complex circumstances, that can arise during the lifecycle of a large loss claim. This large loss guide is subject to change, any updates will be communicated in a timely manner.

In this framework, a large loss claim is defined as any loss where the building is assessed as a constructive or economic total loss or where the repair/rebuild costs will exceed \$150,000 for Personal Lines and \$100,000 for Commercial Line.

Every large loss and every customer is different. Aviva is committed to understanding the individual claim circumstances and customizing the claims approach accordingly.

Communication is essential to a positive customer outcome and we expect there to be a communication strategy including method and frequency to be developed on each claim based on what the customer wants, and adjuster requires.

### 12.1 Emergency Services

- The vendor is to complete only the minimum emergencies required to stabilize the property or required to secure the property.
- The contractor, adjuster and/appraiser will agree on the scope of emergency and pricing approach. If changes to the agreed scope are required, this must be communicated by the vendor in advance.
- The Adjuster will directly retain and handle all aspects of site security
- All required SLAs for emergency repairs outlined in section 3 are to be followed with large loss except for the upload timeline for estimates required in 5 business instead of 2 business days.

### 12.2 Equipment

- Equipment charges more than 5 days should be considered on the basis of weekly or monthly applicable.
- Aviva will not pay for more than the replacement cost of the equipment.

### 12.3 Professional Experts

- The Adjuster will retain, provide direction, and pay all Professional Experts required.

### 12.4 Quantification Approaches on Large Loss

The quantification method will be agreed based on the customer and claim circumstances. The quantification method frequently used is bid process, cost plus and agreed cost. The adjuster and the appraiser will determine the quantification method to be used.

There are some general guidelines that will apply regardless of how the claim is quantified:

- The scope of repairs will be established by working with the appraiser, customer, adjuster and vendor.
- The vendor who is awarded the job is to provide a construction schedule, inclusive of progress draw dates. Request for draw payments or final invoice must be accompanied with agreed supporting documentation.

- When loss payees and/or mortgagees are listed on a property, they will also be named on any settlement cheque(s). Adjuster to discuss this with the Customer prior to commencement of work.
- Any changes to the agreed scope and/or timeline to complete the job must be discussed in advance with the adjuster and appraiser.
- Request for draw payments must always be accompanied with supporting documentation.

<p><b>Bid Process</b></p>	<p><b>Purpose: estimate a fair value for repairs and provide customer with competitive estimate to decide who they want to do the work</b></p> <ul style="list-style-type: none"> <li>• <b>If the vendor is unable to bid, we expect the vendor to advise us of this when requested to participate in the bid process.</b></li> <li>• <b>The vendors must independently price the work, in a competitive manner and on time. Failure to do so may impact future invitations to participate in the bid process.</b></li> <li>• The contractor will be provided with a bid package outlining the scope of repairs, any supporting documents, and establish firm timelines to submit the bid.</li> <li>• It is <u>mandatory</u> that the vendor follow up all requirements outlined by the appraiser in the bid package including submitting in the format provided in the Aviva Bid Submission and the method.</li> <li>• If there are scope questions or items deemed missing, the vendor must notify the appraiser immediately and not wait until bid deadline.</li> <li>• All bids will be reviewed with a fulsome approach. The customer will make a final decision on which vendor is awarded the job.</li> <li>• The vendor is accountable to complete the job as per the agreed timeframe. If there <b>are</b> any delays in that timeframe the vendor must immediately the adjuster.</li> <li>• For residential total loss rebuilds any potential bidder is required to provide a New Home Warranty.</li> </ul>
<p><b>Agreed Cost</b></p>	<ul style="list-style-type: none"> <li>• The vendor and appraiser will work together to agree on the required scope of repairs. The vendor is to submit an estimate for repairs based on the scope before work begins.</li> <li>• The adjuster and appraiser will review the estimates and advise.</li> <li>• The Vendor must provide a construction schedule or progress schedule.</li> <li>• Agreed payment schedule to be determined and submissions with invoices should be submitted with all agreed documentation.</li> <li>• Subtrade costs to be provided for costs exceed \$10,000. Sub-trade quote/invoice must include a clear and descriptive breakdown of all quantities and rates/costs.</li> <li>• <b>Labour rates will be established using market conditions for the specific loss area.</b></li> <li>• <b>Profit and overhead will be reviewed during the site inspection and agreed upon with the appraiser</b></li> </ul>
<p><b>Cost Plus Agreement</b></p>	<ul style="list-style-type: none"> <li>• The scope and pricing approach will be agreed on between the vendor, adjuster and appraiser.</li> </ul>

	<ul style="list-style-type: none"> <li>• The Appraiser will complete the Cost-Plus Agreement based on the agreed approach and provide to the Adjuster and Vendor.</li> <li>• Labor rates will be agreed based on current industry standard and claim specifics.</li> <li>• Subtrade costs to be provided for costs exceed \$10,000. Sub-trade quote/invoice must include a clear and descriptive breakdown of all quantities and rates/costs.</li> <li>• Labour rates will be established using market conditions for the specific loss area.</li> <li>• Profit and overhead will be reviewed during the site inspection and agreed upon with the appraiser.</li> </ul>
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## 12.5 Change Orders

- Change order requirements stipulated in section 10.4 applies to large loss as outlined. The only expectations are that change orders do not need to be uploaded to CoreLogic unless specifically requested.

## 12.6 Estimating Fees

- Estimate fees will be reviewed as per individual situation at this time, please reach out to the adjuster for guidance

## 13.0 Customer Complaint Process

Please see embedded documents related to the Aviva Vendor Complaint Process and required actions.



Property Vendor  
Manager Complaint P



Aviva Report  
Template.docx

## 14.0 Service Level Agreements and ACE Guide

### 14.1 Service Levels

Touchpoints	Non-Large-Losses	Ovation and RBC Private Insurance Claims
<b>First Contact</b>	<ul style="list-style-type: none"> <li>• 30 mins for emergency assignments</li> <li>• 2 hours general assignments</li> </ul>	30 mins of new assignment
<b>Site Visit</b>	2 hours for emergency assignments <ul style="list-style-type: none"> <li>• 24 hours for general assignments or as soon as the customer is able to accommodate</li> </ul>	2 hours for emergency assignments 24 hours for general assignments or as soon as the customer can accommodate
<b>24 Hour Report</b>	24 hours upon site visit	24 hours of site visit
<b>Emergency Estimate</b>	2 days upon completion of emergency services	24 hours upon completion of emergency services

<b>Repair Estimate</b>	7 days from date of assignment (non-large losses)	5 days from date of completion of emergency services (non-large losses)
<b>Repair Progress Reports</b>	Weekly or schedule agreed with Adjuster	Weekly or schedule agreed with Adjuster
<b>Contents Estimate</b>	7 days from date of emergency work authorization is signed (jobs not sold)	7 days from date of emergency work authorization is signed (jobs not sold)
	7 days upon completion of the repairs (sold jobs)	7 days upon completion of the repairs (sold jobs)
<b>Invoices</b>	7 days upon assignment completion (EM, General, Contents)	7 days upon assignment completion (EM, General, Contents)

## 14.2 Aviva Quick Reference ACE Guide for Vendor Partners

The ACE quick reference guide is a quick and easy document that you can take anywhere, this summarizes key best practices as outlined in this guideline that will ensure a great customer experience.



Aviva Customer  
Experience Checklist

## 15.0 CoreLogic Fees

A per claim estimate creation transaction amount of \$15 will be paid by Aviva on behalf of Supplier.

The amount owed by the supplied will be calculated on a semiannual basis commencing on the Effective Date of the Contract and calculated on actual claim estimates created for Aviva in the CoreLogic estimating platform during that 6 month period at a rate of \$15 per claim excluding cancelled and rejected claims. Amounts owed will be invoiced and collected through Aviva.