1001: Customer Claims

1000: Insurance & Claims · https://milo.masseyservices.com/docs/1001-customer-claims/

Section: Insurance & Claims
Subject: Customer Claims
Approved by: Tony Massey
Effective Date: 10 June 2003
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Policy Owner: VP, Director Quality Assurance

Policy

CUSTOMER RELATIONS - STATEMENT OF POLICY

OUR GUIDING PHILOSOPHY

- Above all, we are committed to *TOTAL CUSTOMER SATISFACTION*.
- We believe in building *LONG-TERM TRUSTING RELATIONSHIPS* with our Customers and Team Members.
- We value *TRUTH* and *INTEGRITY*. Never compromise! Be consistent and fair.
- We value *OUR COMPANY'S IMAGE*.
- The public perception of our people, vehicles, equipment and materials is essential to our success.

These guiding principles should always be used whenever you are dealing with a customer regarding a claim. Your mindset should be that you should always treat the customer the way that you would expect to be treated if you were in their position. It is in this way that we can quickly and effectively resolve customer claims while protecting the integrity of our company and maintaining the good will of our customer.

Handling Customer Claims

Always Treat the Customer Fairly

We are committed to **TOTAL CUSTOMER SATISFACTION**. This means that in a claim situation we must accept 100% of our responsibility for the claim while minimizing the acceptance of the portion of the claim that is the customer's responsibility. When a customer is convinced that we owe more than 100% of our responsibility, the General Manager must negotiate with the customer to minimize the cost of the claim. In the event that a customer is either unwilling to settle a claim or so unreasonable as to make settlement impossible, you should get your Regional Manager involved to help settle the dispute. Our goal is to always satisfy the customer by resolving the claim and maintaining their good will.

The terms and conditions of the service agreement should be used to govern the amount and type of liability associated with a claim. It should not be used as a tool or a means of avoiding any responsibility we may have with our customers.

- **Every claim stands alone on the merits of the facts of the file. You should be totally familiar with the file history before you meet with the customer.**
- **Once you complete your investigation you should use all of the file history and supporting documents to reach your decision on how to best resolve the claim.**

Promptness is Critical

We value ***OUR COMPANY'S IMAGE***. All claims must be handled by the appropriate Service Center personnel as soon as received. Failure to react quickly, with care and concern, and with a fair and accurate resolution of the issue will cause our customer to question the integrity and professionalism of our Company. Failure to react quickly will result in a more difficult negotiation process and can forever lose our customer's goodwill which can in turn result in irreparable damage to our Company's reputation and image in the community. To ensure that we react with a sense of urgency and in the appropriate manner:

- All claims will be responded to by the General Manager or Service Manager.
  This response will be made immediately with a return phone call to schedule a personal visit to the customer's property to meet them and resolve the claim.

- Once the claims process has begun, it is the responsibility of the General Manager to expedite the process through to the ultimate conclusion of a satisfied customer. This means they should facilitate the interaction of all vendors, corporate support people and local service personnel in such a manner as to ensure a quick and effective claims resolution.

Unresolved Complaints

We believe in building ***LONG-TERM TRUSTING RELATIONSHIPS*** with our Customers. It is our primary intent to resolve a claim rather than force a customer to litigate in order for them to receive fair compensation for their damages. In the event the customer's demands for compensation are beyond our contractual obligation or so unreasonable as to make it impossible for the General Manager to resolve the claim:

- The claim must immediately be referred to the Regional Manager and the Risk Management Department for help in negotiating a reasonable settlement that retains the goodwill of the customer.
- In the event that the customer cannot be satisfied by the Regional Manager or the Risk Management Department, the Vice President of Quality Assurance and or the Executive Vice President of Operations will be required to help negotiate the settlement up to and including getting the President involved in the resolution.

Regaining Customer Goodwill

We value ***OUR COMPANY'S IMAGE***. There are occasions when customers will agree to a settlement, but with reservations about their future attitude towards MASSEY. When this situation occurs, it is the General Managers responsibility to follow-up on a regular basis with the customer to ensure that all of our commitments are kept and that we fully resolve the issues associated with our settlement agreement. Once we put the issues with the claim behind us, the General Manager should look for opportunities to regain the goodwill of the customer. This may require periodic phone calls to check on the customer or perhaps offering special promotional discounts on current or other needed services that we provide. In many cases the customer will be very appreciative that you are taking the time to check-up on them and the customer's goodwill is regained in the process.

Disciplinary Action

We value ***TRUTH*** and ***INTEGRITY***. In the event it should appear that a MASSEY team member has been deliberately negligent in the handling of a customer service request, complaint, or claim, an appropriate form of Disciplinary Action should be exercised to hold that employee accountable for his indifference to our customer.

In summary, our attitude concerning customer claims is that we must demonstrate a **sense of urgency** and concern and must always be **fair**. It is our responsibility to fulfill our obligations required by our Service Agreement and Guarantee. In the event the customer thinks we are being "unfair", immediately refer the claim to the Regional Manager and the Risk Management Department so that the issue can be addressed and resolved quickly. Many times a customer will accept the decision made by a Regional Manager or someone from our Risk Management Department; especially when this confirms a decision made by the General Manager. You cannot make a bad decision as long as the decision is based solely on the facts surrounding each specific incident and in the best interest of the customer. You cannot allow arbitrary emotion to cloud your decision making ability. If the General Manager is unable to make a decision, the Regional Manager and the Risk Management Department should immediately be notified.

Remember, we want our customers to be **"*RAVING FANS!*"**

General Customer Claim Handling Procedures

1. When a customer calls with a concern regarding a claim, the Customer Service Specialist will make an appointment for the General Manager to meet directly with the customer and to inspect the area(s) of concern.
2. In the event the concern is related to termite(s) and/or termite damage, regardless of subterranean or drywood, the GM should do the following prior to arriving at the customer’s house. Always take a good flashlight, clean coveralls and any other needed inspection tools. (Have everything you need to resolve the termite issue.)
    1. Pull the customer file.
    2. Review file to determine what type of guarantee the customer has (5 point –limited protection, 6 point – retreatment & repair) for either subterranean or drywood termites , method of treatment (i.e. liquid, baiting, full protection, etc.) It is imperative that each guarantee is

reviewed for each specific customer as the terms and conditions have changed numerous times over the years.

3. Determine area(s) of existing or previous damage.
4. Determine area(s) retreated in the past, if applicable.
5. Determine conditions conducive that have been noted on previous reinspections.
6. Have an A/R history printed to ensure the guarantee is still in force.
7. When GM first arrives at the property, speak with the customer to determine what area(s) are in question, how the damage was discovered (i.e. during the course of construction, remodeling, etc.)
8. Compare the current layout against the original graph to ensure that there haven't been any additions and/or modifications that may have affected our original treatment.
9. In the event the customer has a limited protection guarantee, review the guarantee thoroughly with the customer to ensure that they understand that we will perform any retreatments necessary so long as the contract remains paid up and in force but those repairs are not covered under their guarantee.
10. In the event the customer has retreatment and repair protection for the damage, determine what, if any, liability Massey Services, Inc. has based on the terms and conditions outlined in the guarantee.
11. Discuss your findings with the customer. Address any area(s) of concern that the GM may have (moisture issues, old damage, pre-existing damage noted on the original graph, conditions conducive not corrected, stucco on frame below grade, etc.) with the customer during the initial meeting.
12. If we are clearly liable, do not admit liability but inform the customer his problem will be handled immediately. If there is doubt, go over the agreement and /or situation with the customer explaining our position thoroughly and convincingly.
13. Complete a WDO Evaluation Report (Exhibit A) on all actual or potential termite related customer claim calls. If the call doesn't end in a claim but a re-treatment protocol is necessary it must be entered into The Claims Editor as a retreat only. Then place the WDO report in the customers file. If a formal claim does result, it also is entered into The Claims Editor within 48 hours of the initial visit with the customer. This will help ensure that the claim will be handled and processed quickly and efficiently.

14. In the event we have "full responsibility" for the damage repairs, the GM will contact a **Massey Services approved** contractor and schedule a time to meet him/her on the property with the customer to obtain an estimate for damage repairs. Show a sense of urgency and obtain your bids right away.
15. Two (2) estimates should be obtained on all termite damage repairs that exceed $500. p. All contractors considered for the repair must be a Massey Services approved contractor. Please see General Contractor's Policy P & P number 1004 for information regarding Massey Services, Inc. approved contractors.
16. Under **no circumstances** should a contractor inspect a customer's home to provide a written estimate of damages without either a member of the Risk
17. Management Department and/or GM or SM there to provide direction and information. You must point out the differences in damage we are responsible for (termite) and damage for which we are not responsible (moisture, fungus, carpenter ants, etc.). This will prevent our company from paying for repairs that are not our liability or responsibility. This will eliminate any question regarding the scope of work to be performed.
18. Once the written estimates are received and a contractor has been selected to do the repairs, you must complete the CLAIM PURCHASE REQUEST (Exhibit B) and submit it Risk Management before the repair work has begun.
    The purpose of the CLAIM PURCHASE REQUEST is not to obtain approval of the claim, but to ensure we are using a Massey approved vendor and the estimated cost of repair makes sense. Depending on the dollar amount of the estimated repair and according to our Limits of Authority, a signed approval must be received and before the work is scheduled. Not before.The risk management administrator will facilitate getting the form approved and returned to the service center.
19. The General Manager should make every effort to satisfy the customer during the initial meeting. In the event this cannot be done due to customer complaints and/or concerns, the GM should immediately contact the Risk Management Department after the necessary entries have been made in the Claims Editor. The claims manager cannot become involved in any claim unless it has been entered into the Claims Editor.
20. All decisions regarding the payment of a damage claim must be made based solely on the terms and conditions of the applicable guarantee. You cannot get into trouble as long as the

decisions are made based on documented facts surrounding the specific location. Those decisions to pay a claim are operational and made by the General Manager and or Regional Manager.

21. Once the repair has been completed and you have verified the repair and scope of repair was done satisfactorily, have the customer affirm they are satisfied with the contractors work by signing the Massey Completion Certificate – (MS-022) (Exhibit C)
22. Assemble your claim package and forward all of the appropriate paperwork (Exhibit D) to Risk Management. Throughout the life of a claim at corporate all claims are managed by the Risk Management Department and the Claims manager.

To prevent any problems with termite coverage, it is mandatory that annual reinspections be made on all customers. Coverage is for 12 months only - not 12 months and 1 day. A claim on a property not inspected for over 365 days will have NO COVERAGE at all under the visual inspection coverage endorsement - a potentially disastrous situation.

1. In the event the concern is related to our lawn, tree shrub, irrigation or pest customers the GM should do the following prior to arriving at the customer's house. Always take a measuring wheel, turf paint, soil probe, multimeter and any other needed inspection tools. (Have everything you need to resolve the customers concerns.)
    1. Pull the customer file.
    2. Review file to determine what type of guarantee the customer has. Over the years our agreements and guarantees have changed so it is imperative you check the terms and conditions on the original agreement.
    3. Determine areas of existing or previous damage. The original graph often contains valuable information needed to properly negotiate and fairly settle a claim.
    4. Determine if the file contains copies of old claims. Research what happened and how it was settled. What caused the old claim?
    5. Determine if cultural conditions have been noted with this customer in the past. Does the file contain and irrigation decline letter? Has the customer received an uncontrollable grassy weed alert?
    6. Have a service call history printed to reveal ongoing issues or efforts to solve problems in the past.

7. Check accounts receivable to ensure the customer is active and in good standing.
8. When GM first arrives at the property, speak with the customer to determine what area(s) are in question, how long has this been a problem.
   Compare the current layout against the original graph to ensure that there haven't been any additions and/or modifications that may have affected our original scope of treatment.
9. Make a thorough inspection of the problem area using the 5 Key Principles to determine the cause(s) of this problem.
10. Discuss your findings with the customer. Address any area(s) of concern that the GM may have (cultural conditions like excessive shade, irrigation, mowing, pruning, mulching issues) or pre-existing conditions noted on the original graph) with the customer during the initial meeting.
11. If we are clearly liable, do not admit liability but inform the customer his problem will be handled immediately. If there is doubt, go over the agreement and /or situation with the customer explaining our position thoroughly and convincingly.
12. In the event a claim does result the claim should be entered into The Claims Editor with 48 hours. This will notify Risk Management that a claim is in progress and ensure it will be handled and processed efficiently. The General Manager will decide we have a claim and will then contact a **Massey Services approved** contractor to obtain an estimate for damage repairs. Show a sense of urgency and obtain your bids right away.
13. Once the written estimates are received and a contractor has been selected to do the repairs, you must complete the CLAIM PURCHASE REQUEST (Exhibit B) and submit it Risk Management before the repair work has begun. All contractors considered for the repair must be a Massey Services approved contractor. Please see General Contractor's Policy P & P number 1004 for information regarding Massey Services, Inc. approved contractors.
14. The purpose of the CLAIM PURCHASE REQUEST is not to obtain approval of the claim, but to ensure we are using a Massey approved vendor and the estimated cost of repair makes sense. Depending on the dollar amount of the estimated repair and according to our Limits of Authority, a signed approval must be received and before the work is scheduled. Not before.The risk management administrator will facilitate getting the form approved and returned to the service center.
15. The General Manager should make every effort to satisfy the customer during the initial meeting. In the event this cannot be done due to customer complaints and/or concerns, the GM

should immediately contact the Risk Management Department after the necessary entries have been made in Claims Editor. The claims manager cannot become involved in any claim unless it has been entered into the Claims Editor.

16. All decisions regarding the payment of a damage claim must be made based solely on the terms and conditions of the applicable guarantee and our service records. You cannot get into trouble as long as the decisions are made based on documented facts surrounding the specific location. Those decisions to pay a claim are operational and made by the General Manager and or Regional Manager.
17. Once the repair has been completed and you have verified the repair and scope of repair was done satisfactorily, have the customer affirm they are satisfied with the contractors work by signing our Renovation Completion Certificate.(MS-056) (Exhibit E)
18. Assemble your claim package and forward all of the appropriate paperwork (Exhibit F) to Risk Management. Throughout the life of a claim at corporate all claims are managed by the Risk Management Department and the Claims manager.

Don't make any commitment or determination of the problem, until you have made a thorough inspection of the property. Determine in your own mind where our liability lies. If we have any liability reassure the customer that Massey will be fair in our handling of the problem.

SPECIAL NOTE: In cases of drilled water pipes or electrical lines, immediately contact your plumber or electrician to proceed with repair, and then report the incident to the Claims Manager. Follow Q.A. Guidelines on plumbing repairs.

UPON BECOMING AWARE OF THE FOLLOWING, IMMEDIATELY NOTIFY YOUR REGIONAL MANAGER, DIRECTOR OF QUALITY ASSURANCE AND OUR RISK MANAGEMENT DEPARTMENT.

- Chemical stain/odor. Customer's property stained by chemical (carpets, walls, etc.) or customer's property has odor from chemical application.
- **Well-contamination and/or chemical and/or bait ingestion:** Humans or pets poisoned or a well contaminated. (In addition, notify Director of Quality Assurance on any of these claims).
- DAC’s (Department of Agriculture Consumer) complaints and/or request for information.
- Any legal notifications (i.e. subpoena, request for documents, depositions)

Bodily Injury, Illness or Medical Health Problems.

1. Bodily Injury - if a human has been injured in any way, see that they receive immediate medical attention and report **IMMEDIATELY** to the Regional Manager and Director of Quality Assurance, Vice President or President. If bodily injury occurred, take steps to get the patient to the nearest doctor or hospital as quickly and safely as possible. In cases of severe injury, contact emergency ambulance/paramedics. Report immediately to Regional Manager, Director of Quality Assurance, or Vice President.
    1. On those bodily injury claims involving one of our accounts; in addition to the steps in item 1 above, also observe the following and send to the Risk Management Department:
        1. Any request from one of our customers to honor a bodily injury claim from one of their customers
        2. A narrative of all details known about the claim including but not limited to:
            1. Name & address of claimant
            2. Description of incident
            3. Date of occurrence
        3. Any other supporting documentation such as:
            1. Service invoices
            2. Complaint logs
            3. Extra service logs
            4. Notes or correspondence

2. If chemicals have been swallowed or exposure to fumigants occurred, immediately contact the nearest **POISON CONTROL CENTER**. Transport victim to nearest facility. Provide the Poison Control Center with the label of the product that was swallowed or exposed to, and report immediately to the Regional Manager, Director and Quality Assurance or Vice President.

SPECIAL NOTE: Any claim that indicates any type of illness, bodily injury and/or medical health problems that occur outside business hours must be called immediately to the Regional Manager, Director of Quality Assurance or Vice President. These Corporate Executives will be responsible for contacting the appropriate agency, as well as updating

the Risk Management Department and Managers.

Limits of Authority

1. For all customer-related claims, the following limits of authority apply:
    1. General Manager - have authority up to $1000 on Termite and General Liability claims. The authority limit on Lawn and Ornamental claims is $ 250.00. All claims below these amounts can be settled by the General Manager's authority on the spot based on documentation and facts. **No claim should be paid arbitrarily**. For all claims above the GM’s limit of authority, the GM must immediately notify the Regional Manager and enter the amount in Claims Editor. ****For purposes of the policy all offers to settle a claim must be offered by the General Manager. Service Managers have no authority to settle a claim****
    2. Technical Directors and Supervisor - have final authority up to $2,500.
    3. Regional and Divisional Managers - have final authority up to $5,000.
    4. Vice President Director of Quality Assurance - has final authority to approve claims between $5,000 and $10,000.
    5. Executive Vice President, COO and Vice President Chief Financial Officer will personally approve all claims between $10,001 and $25,000 with the President having final authority.
    6. President - will approve and have final authority on all claims over $25,000.
2. All claims must be processed from the Service Center to and through the Risk Management Department for the acknowledgment by all levels of management even though a lower level may have final authority to approve settlement. This is done so that each management level and department is informed and can exercise their supervisory responsibility with respect to this, and future, or potential claims.
3. The purpose of giving General Managers these levels of authority is to permit and accomplish the rapid settlement of claims. It is essential, however, that this authority is exercised wisely so as to gain the maximum benefit to the company in RETAINED customer satisfaction and lower claims expense.
4. Every claim (denied or not) must be reported to the Risk Management Department with all the paperwork required to be recorded in our system. If a customer has called about damage, whether we think they have a claim or not, an entry into Claims Editor is to be created and forwarded to

the Risk Management Department. Any claim that is denied will be sent a certified letter of denial (Exhibit G) from the General Manager or Regional Manager depending on the limit of authority. A copy of the denial letter will be forwarded to Risk Management and placed in the customers file.

5. In addition, any / all correspondence from any legal source pertaining to damage claims must be copied to the Claims Manager and Vice President Quality Assurance.

Settling Claims/Claims Release

1. When minor damage is present and/or occurs, estimates should be obtained, along with the proper approvals. Upon completion of the work, it is the General Manager's responsibility to obtain a fully signed Completion Certificate (MS-022 or MS-056) from our customer.
2. **We should not give the customer a payment in lieu of having the damage repaired.**
3. If the customer comes back to us after the repairs are completed and the release signed, the General Manager should immediately notify the Claims Manager for assistance and resolution.
4. **The General Manager never loses ownership of a claim until it is settled to the customer's satisfaction.**
5. **Under no circumstances** should we ever get involved in settling a General Liability claim relating to BODILY INJURY, ILLNESS, MEDICAL and/or HEALTH.
   Regardless of how minor it may seem at the time, these type claims must be reported immediately to the Risk Management Department, who in turn will report to the Insurance Company. The primary reason for this procedure is a minor claim can sometimes develop into a larger claim and our attempted settlement may be construed as an admission of guilt. Some insurance companies will, and can, deny responsibility for handling the claim based on the fact that our attempted settlement prejudiced the entire case.

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Exhibit A1

MASSEY SERVICES INC.®

WDO PROTECTION EVALUATION REPORT

Customer Account # _____

Service Center _____ Date ____/____/____ Inspected By (Print Name) _____

Customer Name _____ Home Phone # (____) _____ Work # (____) _____

Customer Address _____ City _____ State _____ Zip _____

Date the Last Renewal Was Paid ____/____/____ Last Renewal Amount $ _____

Complete the information below after carefully researching the customer's history and thoroughly inspecting the property.

☐ Send Copy of Report to Claims Department ☐ Send Copy of Report to QA Termite Technical Department

Retreatment Analysis – All sections must be completed

Structure Information

Structural Use
- ☐ Single family residence
- ☐ Apartment/Condo
- ☐ Multi-unit building
- ☐ Duplex
- ☐ Commercial Building (warehouse, school, factory,etc.)
- ☐ Other _____

Construction Type (in area of infestation)
- ☐ Wood-Frame
- ☐ Concrete/Block
- ☐ Wood frame/Block
- ☐ Concrete/Steel beam
- ☐ Other _____

Foundation Type (in area of infestation)
- ☐ Monolithic
- ☐ Stem Wall
- ☐ Crawl Space
- ☐ Basement
- ☐ Combination
- ☐ Other _____

Original Treatment

Original Treatment Date

____/____/____

Original Treatment Type
- ☐ Post-Construction
- ☐ Conventional Pretreat
- ☐ BoraCare Pretreat
- ☐ Bait Pretreat
- ☐ BoraCare/Bait Pretreat

Original Treatment Method
- ☐ Conventional - perimeter treatment
- ☐ Conventional - full drill-out
- ☐ Bait
- ☐ Fumigation
- ☐ Total Coverage wood treatment
- ☐ Spot Treatment
- ☐ Other _____

Original Treatment Product
- ☐ Termidor
- ☐ Premise
- ☐ Bora-Care
- ☐ Sentricon
- ☐ Dursban
- ☐ Tim-bor
- ☐ Other _____

Was Original Treatment

☐ Corrective ☐ Preventative

**Current Protection

**** Only complete this section if the current protection is different from the original treatment.**

Current Treatment Date

____/____/____

Current Treatment Method
- ☐ Conventional - perimeter treatment
- ☐ Conventional - full drill-out
- ☐ Bait
- ☐ Fumigation
- ☐ Total Coverage
- ☐ Spot Treatment
- ☐ Other _____

Current Treatment Product
- ☐ Termidor
- ☐ Premise
- ☐ Bora-Care
- ☐ Sentricon
- ☐ Dursban
- ☐ Tim-bor
- ☐ Other _____

Infestation Information

Retreatment Scheduled Date

____/____/____

Live Infestation Found

☐ Yes ☐ No

Name of WDO
- ☐ Subterranean termite
- ☐ Formosan termite
- ☐ Drywood termite
- ☐ Powder post beetle
- ☐ Old house borer
- ☐ Other _____

Is the current infestation in the same area as the original infestation?

☐ Yes ☐ No ☐ NA

Was area of current infestation previously retreated?

☐ Yes ☐ No

Area of Infestation
- ☐ Exterior Perimeter Wall (either outside or inside of wall)
- ☐ Interior Wall

Infestation Information

Location of Infestation
- ☐ Bathroom
- ☐ Kitchen
- ☐ Other room
- ☐ Garage
- ☐ Basement
- ☐ Attic
- ☐ Crawl Space
- ☐ Other _____

Structural Element Infested
- ☐ Wall
- ☐ Window
- ☐ Chimney
- ☐ Eave
- ☐ Ceiling joists
- ☐ Bay window
- ☐ Exterior siding
- ☐ Door
- ☐ Wood flooring
- ☐ Column
- ☐ Support post
- ☐ Deck
- ☐ Other _____

Infestation in an addition to structure

☐ Yes ☐ No

Infestation Information

Avenue of Infestation
- ☐ Mud tube on exterior foundation
- ☐ Mud tube on pier
- ☐ Mud tube on inside crawlspace foundation
- ☐ Plumbing/slab penetration
- ☐ Bath trap
- ☐ Stem wall - inside expansion joint
- ☐ Slab crack
- ☐ Expansion joint at abutting slab
- ☐ Expansion joint between garage slab and house
- ☐ Brick veneer void
- ☐ Suspended colony
- ☐ Other _____

Moisture Readings over 15% in Area of Infestation
- ☐ Yes
- ☐ No

Conducive Conditions

Conducive Conditions that were Contributing to Infestation
- ☐ Stucco on wood frame below grade
- ☐ Exterior siding below grade
- ☐ Wood siding below grade
- ☐ Earth/wood contact (trim)
- ☐ Earth/wood contact (post)
- ☐ Earth/wood contact (other)
- ☐ Moisture above slab level (exterior wall)
- ☐ Moisture above slab level (interior)
- ☐ Standing water next to foundation
- ☐ Mulch, pine-straw, ground cover built up over bottom of exterior siding
- ☐ Brick veneer
- ☐ Landscaping plants against wall
- ☐ Dirt-filled planter
- ☐ Dirt-filled porch
- ☐ Styrofoam insulation (EIFS)
- ☐ Soil level above slab
- ☐ Other (explain) _____

Damage Information

☐ **No damage present**

Complete the boxes below if a claim is to be processed even if it is to be denied.

Complete the Termite Claim Damage Summary on the reverse side if a claim is to be processed

- ☐ Damage present
- ☐ Live infestation in area of existing damage
- ☐ Denied claim to be processed

SEE THE REVERSE SIDE FOR TREATMENT PRESCRIPTION

MS-182 4/07

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Exhibit A2

TERMITE CLAIM DAMAGE SUMMARY

Gen. Man.'s est. of repairs: $ _____ **Actual Repair Amount: $** _____ **Claim #** _____

Previous Claims:

Date	Amount
Total	

Type of Guarantee: _____ **Retreat/Repair** _____ **Retreat Only**

Narrative (attach separate sheet if necessary)

Number of Retreats: _____

Date of Last Retreat: _____

Retreat Dates: _____

EPT Status: _____

Manager (Print Name)	GM Initials	Date	Technical Supervisor Assigned

TREATMENT PRESCRIPTION

Retreat Date _____/_____/_____ Assigned To _____ Time to Complete _____ hr _____ min

Specific Instructions necessary for the technician to successfully complete the treatment:

Scale used: 1 square = _____ feet **Area of infestation and Treatment Specifications Must be Indicated Below**

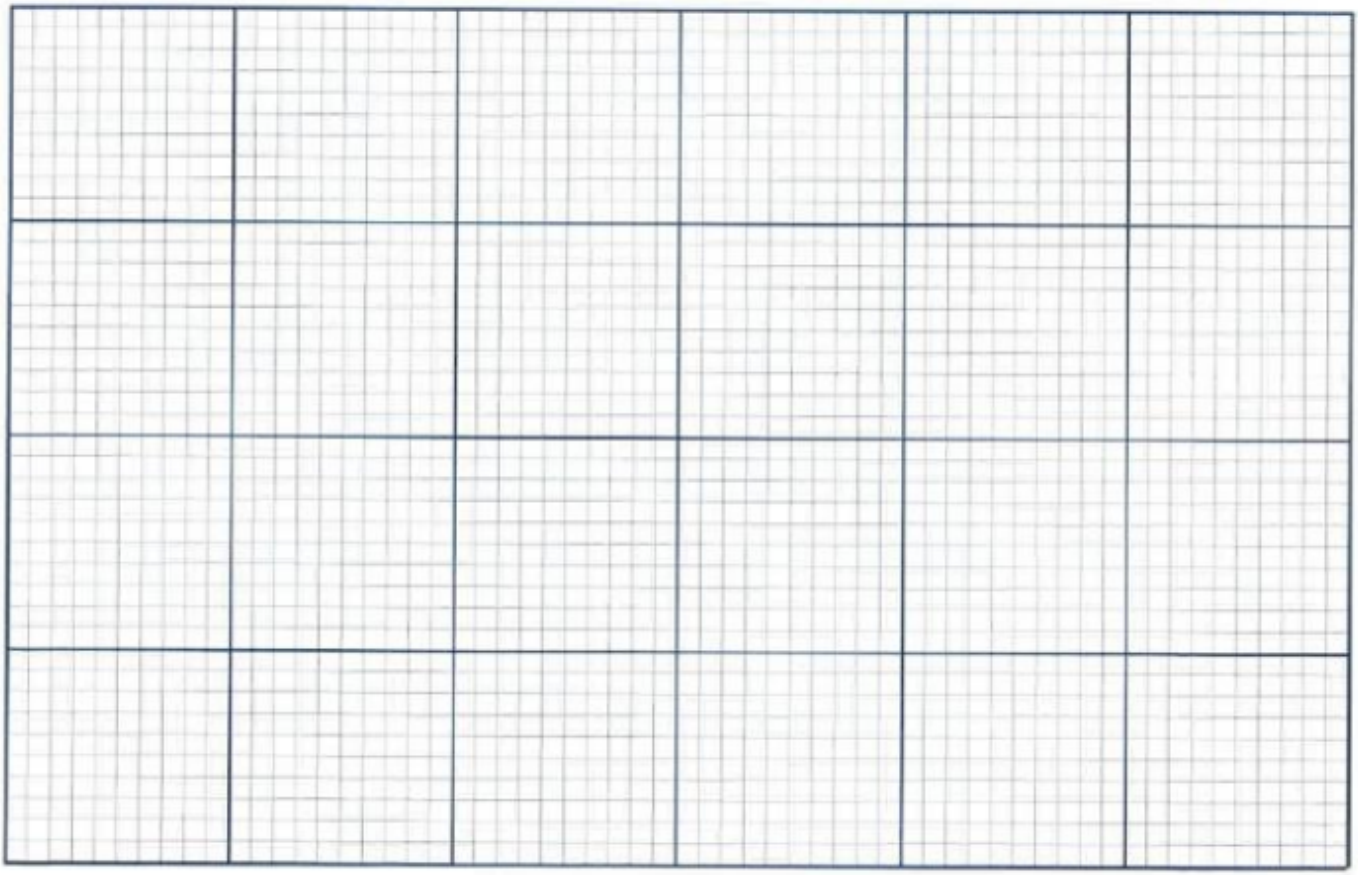


Exhibit B

Claims Purchase Request

Massey Services, Inc. **315 Groveland Street** **Orlando, FL 32804** **407-645-2500 ext. 238** **Fax: 407-645-5308**		**Massey Services** **Claim #**

Vendor:	**Customer:**

Service Center	Date Requested by Service Center	Start Date	Type of Claim

Scope of Work / Attach Proposal / Estimate	Unit Cost	Total
		$0
	Total Due	$0

-

_____
General Manager

_____
Regional Manager

_____
Claim Manager / Risk Approval

-

MASSEY SERVICES INC.

Exhibit C

Completion Certificate

This will acknowledge that MASSEY SERVICES INC. has completed the work on my property at:

_____
(location)

per Service Agreement # _____

on _____
(date)

This work has been explained and completed to my satisfaction and has been performed in accordance with the terms and specifications submitted to me by MASSEY SERVICES, INC.

Date	Massey Representative	Customer Signature
Date	General Manager / Service Manager Approval	

MS-022 Rev. 3/13

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TERMITE DAMAGE CLAIM CHECKLIST

CUSTOMER NAME: _____

Scan your completed Claims Packet and email to us in Risk Management

When submitting/reporting Termite Damage Claims, please use this checklist to put together the necessary paperwork **in the following order:**

- ☐ **Vendor Authorization Form**
  (with Risk approval and RM approval if over GM limit)
- ☐ **WDO Protection Evaluation Report** (front & back)
- ☐ **Claims Editor Print Out** (Signed by GM)
- ☐ **Current Service Agreement** (front & back)
  (If the account was EPT'd or upgraded: attach agreements)
- ☐ **Customer Notice Form** (if Sold on or after June 1, 2017)
- ☐ **Original Graph**
- ☐ **Original Invoice**
  (Including any supplementary Agreements/Graphs/Invoices)
- ☐ **Previous Claim Information** (If Applicable)
  (WDO's, Retreat Tickets, etc.-Any info explaining where the previous damage/activity was found and what Massey did to correct the issue)
- ☐ **Last Re-inspection Ticket**
- ☐ **Account History** (Notes, Service Calls, Work Orders Complete)
- ☐ **Pictures of the Damage** (jpeg's Preferred)

Once the repairs have been done, the following paperwork is mandatory:

- ☐ **Accounts Payable Voucher** (Signed by GM)
- ☐ **Original Invoice to be paid**
- ☐ **Retreat Invoice for current claim**

All Damage Claim forms and instruction forms can be found on the "G" drive G:\Claims\CLAIMS FORMS

Revision 4/20/2017

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customercare@MasseyServices.com
MasseyServices.com
1-888-2MASSEY (262-7739)

Renovation Completion Certificate

This acknowledges that MASSEY SERVICES, INC. has completed the renovation work on my property at:

Address: _____

This work has been explained and completed to my expectations and has been performed in accordance with the terms and specifications submitted to me by MASSEY SERVICES,INC.

_____ _____
Customer Signature Date

_____ _____
Massey Services Signature Date

Watering and Mowing Instructions for Newly planted sod:

Schedule watering to finish around sunrise. Avoid watering between sundown and midnight. This keeps the grass blades wet for too long and may lead to disease problems.

Apply ¼ inch of water per application daily for the first two weeks. During hot/dry weather, areas in full sun may require a second watering in the afternoon. Water every other day for the next two weeks applying ½ inch of water per application. In most cases after thirty days the sod can be watered twice per week with ¾ inch of water. The key is to water as frequent as necessary to ensure that the sod does not suffer from drought stress. Zoysiagrass tends to be slower to fully establish than St. Augustinegrass. Maintaining a more frequent water schedule may be necessary for Zoysiagrass for many weeks after installation.

Proper watering is critical to the establishment and continued health and survival of your lawn. Grass blades will begin to wilt when watering is needed. Symptoms of wilt include leaf blades folding in half lengthwise, blue-gray color to the lawn and foot prints remaining long after being made. Zoysiagrass may turn brown quickly after the symptoms of wilt occur. Once it is fully established Zoysiagrass will survive drought conditions better than St. Augustinegrass, however it is not resistant to the visual effects of drought; it will need watering as frequent as St. Augustinegrass in order to remain green.

Proper mowing also plays a very important role in the health and survival of your lawn. The first few mowings may need to be performed before the sod has fully rooted and should be done carefully to avoid uprooting the sod. Zoysiagrass and dwarf St. Augustinegrass varieties such as Seville should be maintained at a height of 2.5 to 3 inches; mowing should be done when the height of the grass reaches 3.5 to 4 inches. Standard varieties of St. Augustinegrass such as Floratam should be maintained at a height of 3 to 4 inches; mowing should be done when the height of the grass reaches 4 to 6 inches. Mowing too short or removing too much leaf surface with any given mowing can kill your lawn.



SCC131151531

MS-056 (07/14)

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LAWN DAMAGE CLAIM CHECKLIST

CUSTOMER NAME: _____

CLAIM #: _____ DATE REC'D IN RISK MGMT: _____

The following items need to be assembled in this order

- ☐ Account Payable Voucher
  (The GL account# is at the top of claims editor)
- ☐ Original Invoice to be paid
- ☐ Vendor Authorization Form
- ☐ Claims Editor Print Out
- ☐ Signed Completion Certificate (for the current claim)
- ☐ Payroll Deduction (if applicable)
- ☐ Service Agreement
  (*That pertains to the current damage claim)*
- ☐ Original Property Graph *(at time of sale)*
- ☐ Copy of Sales Agreement for Warranty Work
- ☐ Current Graph (*showing damaged area*)
- ☐ Last 3 service tickets (*dated prior to damage)*
- ☐ Pictures (*if applicable)*
- ☐ Account Notes
- ☐ Service Call History
- ☐ Work Order History

All Damage Claim and instruction forms can be found at G:\Claims\CLAIMS FORMS
Claims email: RiskManagement@masseyservices.com
Checklist-Lawn Damage-2017.doc Revision 1/4/2018

Exhibit G

[Date]

[Customer Name]
[Customer Address]

Account # [List Account #]

[Customer Name]

It was a pleasure meeting you at your property to review your concerns. Massey Services, Inc. thanks you for being a termite customer since [Date of Coverage Start]. Massey Services, Inc. carefully inspected the file to review your current contract, original graph, all of your previous annual termite inspections, and checked to see if there were any termite retreats since the original treatment date of [Date of Original Treatment].

After careful review Massey Services, Inc. has denied the claim due to the following:

[List Reasons Claim is Being Denied]

Please contact me if you have any questions or concerns regarding this decision.

Sincerely,

[General Manager Name/Regional Manager Name]
[Title]
[Contact Information]

Downloads

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1001 Customer ClaimsDownload