

OUR PROCESS

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1. EMERGENCY PHASE

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| <p>1.1 COST
Who Pays?</p> | <p>Many insurers' may recommend WINMAR® to perform emergency work before obtaining complete estimates, but the coverage will always be by your insurer*. The owner agrees to pay the full amount of the deductible to WINMAR®, who may be asked by the insurance* company to collect. It is the Owner's responsibility to ensure payment in full to WINMAR® for the work and any subsequent or other services, regardless of insurance* coverage.</p> |
| <p>1.2 WORK AUTHORIZATION
Getting Permission to Help You</p> | <p>We need your legal approval for WINMAR® to work on your property and manage your emergency even if coverage is</p> |
| <p>1.3 SAFETY ASSESSMENT
Identifying Potential Hazards</p> | <p>We will assess for structural damage, mould, biohazards, smoke, odour, asbestos and other hazards for occupants and our workers.</p> |
| <p>1.4 INSPECTION
Documenting The Damage</p> | <p>We will document the loss by taking pictures for you and your insurance* company.</p> |
| <p>1.5 STABILIZE SITE
Preventing Damage To Unaffected Areas</p> | <p>We will take steps to prevent the situation from becoming any worse. We may set up equipment and perform removal of damaged building materials. Repairs will happen at a later phase.</p> |
| <p>1.6 PRESERVE CONTENTS
Protecting Your Valued Belongings</p> | <p>Some contents may be taken to a secure location while we mitigate the emergency. We can also deep clean, apply disinfectant and deodorize many goods.</p> |
| <p>1.7 HABITABILITY
Keeping You Safe</p> | <p>It may be necessary to vacate your home during some of the emergency or repair phase. We will help you take what you need.</p> |
| <p>1.8 STANDARDS
Doing It Right</p> | <p>Our work is performed to industry standards and our workers are trained and In many cases, we are the preferred vendor for your insurance* company.</p> |
| <p>1.9 COMMUNICATION
Keeping The Lines Open</p> | <p>We will keep you in the loop. Please contact our at any time if you have any questions.</p> |

**if proceeding with an insurance claim*

2. ESTIMATE PHASE

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| <p>2.1</p> <p>DETAILED ESTIMATE
Evaluating Needed Repairs</p> | <p>We will prepare detailed estimates to restore your home to pre-loss condition. If you would like us to do additional uninsured work at the same time, we would be glad to provide you with a separate estimate.</p> |
| <p>2.2</p> <p>EXAMINE CONTENTS
Replace Or Restore</p> | <p>We will assess, photograph and inventory contents that cannot be returned to pre-loss condition. We will use state-of-the-art technology to restore the remaining affected contents.</p> |
| <p>2.3</p> <p>ADJUSTER'S APPROVAL</p> | <p>We will work with your insurance* company to develop an approved estimate of the required repairs. Decisions regarding what is covered are made by your insurance* adjuster.</p> |

3. REPAIR PHASE

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| <p>3.1</p> <p>SCHEDULING</p> | <p>We will contact you to discuss your approved estimate, anticipated timelines, and collect your authorization and deductible. We will schedule our workers to perform the repairs necessary for your home based on your insurer's* settlement options. In the event of a regional catastrophe that affects many homes or businesses, prioritization will be necessary.</p> |
| <p>3.2</p> <p>CODE UPGRADES</p> | <p>If code upgrades are required, we will let you know. Some upgrades may not be covered by all insurance policies. We will report to your adjuster for authorization.</p> |
| <p>3.3</p> <p>SELECT MATERIALS
Same Type, Kind and Quality</p> | <p>We only use materials that meet or exceed local building codes and laws. Some materials will require your input on colours and Your prompt cooperation helps us stay on schedule.</p> |
| <p>3.4</p> <p>MINIMIZE DISRUPTION
Managing Our Impact</p> | <p>We will do our best to mitigate noise and dust and collaborate with you to adapt our work to your schedule.</p> |
| <p>3.5</p> <p>JOB COMPLETION FORM
Final Walk Through</p> | <p>We will review the overall project to ensure your satisfaction. We will complete a Job Completion Form during the walk through with you and collect your signature.</p> |

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