**1. General Info**

Rainbow International head office hold a contract with NFUM for the provision of DR&R services, however, it is imperative local relationships are maintained with Agencies in your area to secure business as Agents have free choice over which DR&R contractor is instructed. (Rainbow, Belfor or Service Master)

Domestic claims are prefixed 8Xò

Commercial claims are insurance policies prefixed with 80Xò and will be identified as a commercial claim in the instruction.

New High Net worth policies sold under the Bespoke brand are prefixed 098Xò. Bespoke brand claims can be priced under the commercial schedule of rates. DCP are the main contractor for HNW policies for NFUM, however, if this work is received and the Agent/Member is happy to use Rainbow this can be completed.

Where a claim is too large and/or complex, please do not reject this with NFUM or Loss Adjuster refer back to HO for re-allocation.

**Claim Centre**

The Claim Centre system (NFUM claim management platform) will be implemented between October 2019 and May 2020. NFUM claims will be instructed via Head Office and managed using Claims Centre. Claims on this system will contain a Cò in the claim reference as below:

- Old System 1234/123456
- New System 1234C123456

13 pieces of milestone information is updated by Head Office into Claims Centre for NFUM along with report and invoice breakdown. These must be entered by COB the next working day after the event has occurred. As such it is imperative that tracking events and tasks are created and closed real time in Spectrum to facilitate accurate population of data within Claim Centre as this is how we are measured against our competitors.

“Work Complete” must be entered on Spectrum the same working day that we complete our last visit to the risk address.

Further details on what information is provided via Claims Centre and how this is to be captured on Spectrum can be found on NFUM’s e-learning page.

Instructions will be received as one of the following:

- **Delegated Authority** – proceed up to DA limit
- **Inspect and Report Only** – Do not complete works
- **Retained** – Expectation is to mitigate and prevent secondary damage wherever possible and make the property safe inc:-
  - Installation of equipment to stabilise
  - Emergency electrical/heating works
  - ACM sample and test
  - Removal of debris and dangerous BER items (do not dispose)
  - Remove wet/BER floor coverings (do not dispose)

Please notify Head Office by e-mail if any other documents need to be uploaded to Claim Centre during the claim attaching the document(s) to the e-mail on nfum.claims@rainbow-int.co.uk
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| **2. DA Level/SLA** | £2,500 plus VAT for DR&R work  
£1,000 plus VAT for Building works  

**Service Level Agreement**  
Service level agreements for NFUM are slightly higher than the standard Rainbow agreements as below:-  
- Contact within 1 hour of instruction  
- Emergency Visit: 2 hrs of instruction  
- Non Emergency Visit: 24 hrs of instruction  
- Appointments must be within a 3 hour window and attended within the end of the end of the window appointment  
- Initial Report Emergency: within 2 working days of visit  
- Initial Report Non-Emergency: within 3 working days of visit  
- Complaints that are not resolved the same working day they are received must be referred to NFUM to deal via Head Office. |
| **3. Authorisation** | Where a claim is or will be over DA, authorisation should be obtained by e-mail via the NFUM agent dealing or appointing loss adjuster. |
| **4. Policy Excess** | Excess should be collected where requested by NFUM. |
| **5. Work on Site** | Rainbow are not permitted to complete any work in an area where an exposure to hazardous materials might occur, other than asbestos testing which is included in the pricelist.  
- All photos taken must be digital and stored for a minimum of 6 years  
- Where a skip is hired, a copy of the invoice must be kept and photos of the skip on the policyholder’s premises with their contents in must be taken  
- BER items with an individual value in excess of a £100 require photographic evidence and prior authority from the instructing party; contaminated carpets may be disposed of without authorisation. |
| **6. Asbestos Testing** | Asbestos sampling should be completed for where required in line with the asbestos risk matrix in the Operations Manual. This must be undertaken in line with the bSure process only. |
| **7. Asbestos Removal** | Asbestos removal can be completed where approved following the Rainbow Asbestos Process via bSure detailed within the Operations Manual. NNLW branches of Rainbow will be instructed by Head Office where removal is required.  
Licensed asbestos removal contractors should be appointed by the branch from the approved contractors on Spectrum.  
No other asbestos contractors should be sourced by the branch for completion of any asbestos related works. |
| **9. Building Works - Stripping** | Strip out to aid drying only (with the exception of the strip out work detailed below). Photographs must be taken before and after.  
The following strip-out work will be carried out in emergency situations:  
- Kick boards/access panels removed to allow drying under units.  
- Skirting boards where walls are severely affected  
- The removal of enough ceiling to ensure a safe environment, where a partial collapse or severe bowing has occurred  
- Floor coverings |
| 10. Building Works Re-Instatement | Light, cosmetic building works to the value of £1,000 (plus VAT) are within scope. Both scope and cost must be agreed & authorised prior to works commencing. **Structural reinstatement is not permitted.**

Examples of cosmetic work include;
- Wallpapering
- Replacing of skirting boards, plinths
- Modest plaster repairs
- Painting
- Decorating

Where building works are completed this **must** be invoiced under BRI005.

Building works that are over £1,000 must be at the specific request of the insured or agent (and request confirmed in writing), there must be no “selling” of these services from Rainbow International. Where this is requested and authorised this can be invoiced to NFUM via the Rainbow invoice.

| 11. Electricians/ Plumbers | Emergency work to reconnect utilities can be carried out immediately up to the value of the delegated authority limit.

| 12. Electricity Consumption | Please include details of estimated consumption on the final report.

| 13. Floor Covering Replacement | Where restoration is not possible, please instruct SBS Insurance Services via third party instruction process:

Email third party instruction form to:

claims@sbs-claims.co.uk

08444 771 073

(SBS Insurance Services Ltd, Beecroft Court, Beecroft Road, Cannock, Staffordshire. WS11 1JP)

| 14. Laundry | Where in house, use “Non-SCMT” laundry pricelist. Where works are subcontracted, we are permitted to charge cost plus agreed mark-up

| 15. Electrical Restoration | All appliance testing has to be carried out by appropriately registered and compliant professional. Ultrasonic restorations can be completed with authorisation.

| 16. Final Cleans | Final cleans are permitted.

| 17. Sub-Contractors | Non-core works may be sub-contracted subject to standard governance rules

| 18. Fraud/Referrals | If you have any concerns regarding the validity of a claim please send an email to the Claim Validation team noting details of any concerns and recommended actions to:-

Claims_Validation_Unit_Mailbox@nfumutual.co.uk

For instances where the issues are particularly sensitive, confidential or urgent then you can speak to a member of the Claim Validation team by phoning 01789 455160. |

Bio-Hazard works can be completed with authorisation.

20. Issue of Reports/Invoices

Copies of all reports should be sent to the local NFU Mutual branch even if a Loss Adjuster is controlling the claim. Reports should include:
- Rooms/items affected.
- Size of affected rooms.
- Nature and extent of damage.
- Details of all damaged contents.
- Proposed remedial work.
- Anticipated equipment.
- Anticipated duration of works.
- Cost estimates and recommendations.
- Authorisations that have been received to carry out work.
- Estimate of the cost of electricity used.
- Replacement costs of restored contents must be included if in doubt, please use the Replacement Cost Calculator band 2 or 3 as appropriate or RIVAS app.

Invoices for Crawfords claims should be sent to a central e-mail account nfum.supplierinvoices@crawco.co.uk. Where the job is confirmed as being on the new Claim Centre platform no report or invoice should be issued to NFUM by the branch.

All correspondence on claims instructed via Claim Centre should be via Claim Centre central e-mail address **not direct to the Agency**

**Interim Invoicing**

Interim Invoicing should only be completed where the claim in question becomes particularly elongated and there is a large amount of work that has been completed, this should not be below £10,000.00. Approval will be required from the claims handler to produce an Interim Invoice.

All correspondence on High Net Worth claims (098x prefix) should be channeled through:

HNWclaims@nfumutual.co.uk

0117 317 7988 (ext. 787 988) or individual HNW claims handlers;

21. Aged Debt

Chasing of outstanding debt will be via Head Office.

22. Pricing

NFUM Domestic and Commercial Price Schedule to be used.

23. Rebate

No rebate applies to this account.

24. Audit/Financial Penalties

No financial penalties apply to this accounts, however audits are completed regularly and any leakage will be recovered from the Franchise.