### NFU Mutual

| 1. General Info | Domestic claims are prefixed \( 8X \)  
Commercial claims are insurance policies prefixed with \( 80X \) and will be identified as a commercial claim in the instruction.  
New High Net worth policies sold under the \( 98X \) Bespoke brand are prefixed \( 998X \)  
Current contract commenced 1\(^{st} \) February 2014 for 3 years. |
|---|---|
| 2. DA Level/SLA | £2,500 plus VAT  
**Service Level Agreement**  
Service level agreements for NFUM are slightly higher than the standard Rainbow agreements as below:-  
- NFUM must be contacted within 5 hours of the instruction being received to confirm the Franchise dealing and initial visit details.  
- Emergency Visit \( 1 \) 2 hrs  
- Non Emergency Visit \( 1 \) 24 hrs  
- Initial Report - within 72 hours of \( 1^{st} \) visit |
| 3. Authorisation | Authorisation should be obtained by e-mail via the NFUM agent dealing or appointing loss adjuster. |
| 4. Policy Excess | We do not collect excess for NFU Mutual. If you are requested to do so, please politely advise that our contract does not allow us to collect. |
| 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 \( £100 \) require photographic evidence and prior authority from the instructing party \( 1 \) contaminated carpets may be disposed of without authorisation. |
| 6. Asbestos Testing | If the presence of asbestos is suspected Rainbow are permitted to carry out a test. |
| 7. Asbestos Removal | Asbestos removal can be arranged if authorised by NFUM. |
| 8. Building Works - Emergency | Can be completed by Rainbow with prior authorisation from Insurer or Loss Adjuster. |
| 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 |
| **10. Building Works Re-Instatement** | The removal of enough ceiling to ensure a safe environment, where a partial collapse or severe bowing has occurred  
Floor coverings |
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<td><strong>11. Electricians/ Plumbers</strong></td>
<td>No reinstatement works will be carried out including paintwork, redecoration, re-plastering and building works (with the exception of emergency utility reconnection) unless specifically requested by the insurer or a Loss Adjuster.</td>
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<td><strong>12. Electricity Consumption</strong></td>
<td>Emergency work to reconnect utilities can be carried out immediately up to the value of the delegated authority limit.</td>
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<td><strong>13. Floor Covering Replacement</strong></td>
<td>Please include details of estimated consumption on the final report.</td>
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| **14. Floor Covering** | 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) |
| **15. Laundry**                   | Use Non-SCMT laundry pricelist. |
| **16. Electricity Consumption**  | All appliance testing has to be carried out by appropriately registered and compliant professional. Ultrasonic restorations can be completed with authorisation. |
| **17. Final Cleans**              | Final cleans are permitted with authorisation. |
| **18. Fraud/Referrals**           | Works can be sub-contracted, however, any items that have been taken by a subcontractor must have the name and location of that subcontractor next to it on the report. |
| **19. Sub-Contractors**           | If you have any concerns regarding the validity of a claim please contact:  
counter_fraud@nfumutual.co.uk  
Tel: 01789 202676  
Fax: 01789 455209 |
| **21. 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

**High Net Worth claims (prefixed “098X”)**

All correspondence on High Net Worth claims should be channeled through;

HNWclaims@nfumutual.co.uk

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

- Poppy Miles 0117 906 0551
- Ross Wintle 0117 906 0179

### 21. Aged Debt

Chasing of outstanding debt should be handled by the franchisee.

### 22. Pricing

NFUM Domestic and Commercial Price Schedule to be used.

Travel time is not chargeable, however, travel expenses can be charged if agreed with the instructing party.

Aborted visits cannot be charged.

### 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.
NFU Mutual Fire Damage Categories — April 2010

Full definitive description contained in main contract

Photographic evidence of smoke penetration required in all cases. Photo of white rag or contamination on soot sponge for all audit purposes.

No visible thermal damage to restorable surface

Small kitchen fire

Faulty electrical item

Visible light smoke

Loose soot

Fire Light

Light thermal damage

Concentrated smoke damage

Extensive smoke contamination

Fire Medium

Extensive thermal damage

Structural damage

Heavy smoke deposits

Fire Heavy