

# Backoffice & Collection Protocol

## Pre-Collection Handling

### Handling flow:

1. Email Received in the [office@flooded.com](mailto:office@flooded.com) inbox.
2. Check if thats your project manager (filtered by color)
3. **Make sure Job is open in the system**
4. **Check Direct to pay:**
  - 4.1. Make sure that you received it from the project manager 's email
  - 4.2. Make sure - It contains all client's information filled out by the client , with clear and readable writing.  
If missing info, call client/Pm for more info.
  - 4.3. Make sure that it has been uploaded to the system, printed to the yellow folder, backed up in the cloud.
5. **Products list:** Ask PM what products sold <sup>1</sup>(Mitigation / Asbestos / Rebuild / Pack out/ Pack back, OOP JOB) - note to yourself and update system for easier follow up.

(only for Insurance Job)

6. **Get adjuster and insurance info:** Ask PM/Client for adjuster information - full name + phone + email. Then update the system.  
(Q&A: [What if pm/client do not have adjuster info?](#))<sup>2</sup>
7. **Making the Estimate:** Make sure the estimator got the Email and confirmed receiving & started working on the estimate. ( estimate should be ready within 3-4 days !)  
If not ready yet - Notify PM and Avi.
8. **Inspection** - Follow with the estimator if he had gone for an inspection. (this is mandatory for preparing the estimate)
9. **Preparing estimates + photo reports (3-4 days)**  
Follow up with the estimator if estimates and photo reports are ready. And get the project manager to review and approve it before sending it to insurance.

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<sup>1</sup> Sometimes not all products are sold for the first time. If some service is pending follow up with the PM if eventually closed or not.

<sup>2</sup> Sometime adjuster had not been assigned yet - Just wait couple of days and follow up with PM

10. **Sending “package” to insurance** - From [office@flooded.com](mailto:office@flooded.com) Send the adjuster the “package” :

Attached: W9/ Estimate for each product / Photos report / Direct to pay

All scanned aesthetically in PDF format.

\*\* Add drying log if drying days in mitigation is more than 3 days. (Q&A:[How to make dry logs](#)<sup>3</sup>)

From : <[office@flooded.com](mailto:office@flooded.com)> To: <Adjuster email> ,<PM email>

Subject line:

**<Claim number>** ( note: only claim number - no dashes - no words!)

Hello <adjuster name> ,

Below attached the documents regarding the project at <Address>

- 
1. Direct to pay.
  2. our W9
  3. Estimates
  4. Photos reports

We much appreciate you reviewing those and please contact us back if you have any questions.

Thank you,  
<your name>

11. **Update on Asap system:**

“ Sent Est of: \_\_\_\_<list all services> /DtoP/Photo-report and W-9 to \_\_\_\_\_<adjuster email and name>

”

12. **Package arrival Follow-up (24 Hours - after sending)**

Check over the phone with the insurance if you received the package. (if the adjuster isn't available call customer service!!)

13. **Estimates Follow-up For Approval: (5-6 Business Days after sending)**

Follow with an adjuster over phone & email if received estimates and get their status.  
(Q&A:[How to Follow up with adjuster for estimates approval](#))<sup>4</sup>

- 13.1. If Estimate yet to be approved and adjuster has some questions/disagreements:

- Ask them to send you email with all their requests, send it to the

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<sup>3</sup>See full guid in BackOffice Guides Or Ask Associate

<sup>4</sup> See Full guid

estimator.

- Call the estimator and let him know of the situation.
- Usually the estimator will answer all questions , and the adjuster will be satisfied.
- If Estimator and Adjuster did not reach agreement - estimate amount enters a negotiation.

Follow-up with all the back and forth of the negotiation with estimator and adjuster, until the final amount agreed.

### 13.2. **Once, estimate are approved:**

**\*\*In the best case, all estimates of all services are approved together.  
Sometimes they approve them service by service .**

1. Ask adjuster to send you the Approved estimates
2. Check if amounts matching our estimates
3. If matching - Good.
4. If not Matching :
  - 4.1. Ask the adjuster what the payment breakdown is? (Q&A: [What is a payment breakdown ?](#) )<sup>5</sup>
  - 4.2. Ask the adjuster when the payments will be issued?  
(Q&A:[Learn more about Payments](#))  
(Mitigation(EMS) - usually sent by check to the office, RB and rest usually sent to the owner and will be received during work or after done)

## 14. **Collect payments:**

### 14.1. Mitigation - (check should be sent u insurance straight to ASAP office)

NOTE: sometimes insurances are not sent to the office and they pay all / some products together straight to the owner by a check. Make sure to follow up correctly accordingly.

If received payment , skip to - "Payments received in the office".

### 14.2. Asbestos / Pack out / Pack back / Rebuild:

Check with the PM if the work is done.

#### 14.2.1. If work done:

- Ask the project manager for a "compilation of work" document signed by the owner (Q&A: [what if the job is not done ? or stopped in the middle?](#) )  
Upload in the system, print to yellow file , backup in cloud in pdf format.

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<sup>5</sup> How much was paid for each service, how much net, deductible & Dps.

- Follow up for payments with insurance: ([Q&A: in How to collect payment from insurance?](#) )
  - If not issued to the owner - Ask when it'll be issued ?
  - If issued to the owner - call the owner to let them know the check will be arriving to them soon. And follow up with them once they get it to collect. ( [Learn more - in How to collect payment from the owner?](#)  )

14.2.2. If the is not done yet:

- Check with the insurance if the payments were issued to the owner.
- Check with the project manager if it is ok to collect “partial” payment from the owner.
  - If yes, Collect partial payment from owner ( [Learn more - in How to collect payment from the owner?](#)  )
  - If not, ask the project manager when we can collect.

## 15. Payments received in ASAP:

### 15.1. Configure for what product the payment is for:

There are going to be several forms of which payments are received.

1. The amount of the check matches the estimate approved.  
 This way you can know what product it is for. (By looking at the estimates approved)  
 (Example: Ems estimate approved \$12,000 - and received a check for \$12,000.)
2. The amount does not match any of the estimates.  
 This can be one of the following reasons:
  - a. If the adjuster said it is for Rebuild:
    - It could be because of the breakdown - check that the breakdown matches. If not , Ask the Adjuster for clarification.
  - b. Check combines 2 or more products together.  
 In some cases, the owner decides to not hand us the insurances’ check, but to pay us from his personal bank account.  
 In this case, they can change the order of the amounts. ( Total amount of all products together, or total amount without dps or without deductible etc.)

Usually you will know since you're in contact with the owner all along.  
 Make sure to update in the system accordingly and put a note in the updates before printing the report. So everybody will be aware.

- c. It's a Mistake - Sometimes insurances make mistakes.

If none of the above is relevant, Call the adjuster and ask him why there's a difference.

**15.2. Handle Payment** - make sure that:

1. Payment deposited into the source's bank account.
2. Expenses should be deducted from the source's bank account.
3. All expenses make sense.
4. Get project managers approval for the expenses. ([learn more - How to check expenses?](#) )
5. Payment added to the system correctly and related to the right product.
6. Check handed to the accountant for deposit.
7. Check that sales tax was added.

\*\*\* if the source of the job is the project manager as well. Skip the commission part.

**16. Commission:** (Usually done by accountant , or personal assistant of a source)

- Print the job report by product which has been paid fully ( [learn more - How to print a job report?](#))
- Calculate commission ( [learn more - How to calculate commission?](#))
- Get Sources' approval for the commission amount
- Get Avi's Approval and signature for commission amount and expenses amount (if needed to be returned to him).( [learn more - When do we return expenses to Avi?](#))
- Give it to the accountant to write a commission check and make expenses return.
- (Make sure that commission added as expenses in the system under the same product category)
- (Make sure that accountant wrote a note that expenses were transferred to avi)

\*\*\* If more products still have to be paid, continue handling.

**17. Close job** - after all products have been paid and commissions released the job can be closed.

# H1 title: Q&A

## H2 title: Job General Information

### Questions:

What are Our products?

(ems, rb, po, pb, asb)

What is Out of pocket (OOP)?

What is a Lein and when do we put it?

How to put a lien on the house?

What is dry logs?

How to Make dry logs?

## H2 title:Employees

### Questions:

How to know what employee worked on a specific day for a specific job ?

## H2 title:Payments

### Questions:

What is Depreciation (DPS)?

How to charge a credit card over the phone ?

I received a check, what to do with it ?

Payment received does not match the estimate we sent ,what to do?

How to add payment to the system?

What is a payment breakdown ?

## H2 title:Expenses

### Questions:

How to check that the expenses make sense ?

When do we return expenses to Avi?

## H2 title:Commision

### Questions:

How to calculate commission?

When are we not paying commision?

## H2 title:System Technical support

### Questions:

What is a job report?

How to print a job report?

## H2 title:Insurance and Adjusters

### Questions:

How to collect payment from insurance?

What if insurance does not want to share information with us ?

What if you adjuster ghosting and never respond to calls and emails ?

What if I don't have adjuster information ?

How to Follow up with adjuster for estimates approval?

What if pm/client do not have adjuster info?

Search on google for the insurance companys' costomer service phone number. Call and let them know of the claim number , owners name, full address and phone number.

Ask who is the relevant adjuster for this claim.

Example of call: " Hello, "

## H2 title:Owner Related

### Questions:

What if the owner does not want to pay and complains?

How to collect payment from the owner? ( check, zelle, cc, how to talk to them)

What if the work is not done ? or stoppen in the middle?