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| Rental Claims Service |  |
|  | 8118611  : Rental Claims Service |  |
|  | 6/20/2025 7:41:21 AM |  |

**Client Quick Summary**

* Release paperwork (NO) - **NO EXCEPTIONS (even if state mandated- DO NOT release)**
* **IF TOTAL LOSS**: No Forms or Bids required unless requested by the adjuster.
* CLIENT IS HEAVY ON THE USE OF AFTERMARKET PARTS PLEASE CONSIDER 1st before LKQ OR OEM regardless of year or miles.
* NADA printout showing the Clean Retail Value of the unit is required with all files - Repairable or Total Loss.
* Always include a refreshed copy of the Advisor Report with all estimates.

**Client Fatal Error List**

* Review P&M Thresholds listed below.
* Always comment in your appraisal report the approximate repair days.  Utilize the formula (total hours of estimate divided by 5 equals approximate repair time).
* If a vehicle is a total loss accruing storage charges the appraiser must contact the adjuster to advise so the adjuster can reach out to owner & send stop storage letter. This should be done from the field at the vehicle or as soon as the appraiser knows it’s a total loss and needs to be noted on the appraisers report.
* Photo of Registration is Mandatory. If unable to, document the reason for the missing photo.
* Mileage must be noted on all claims   Look for oil change sticker or call the vehicle owner if necessary.  If you cannot obtain the mileage, be sure to document your closing comments accordingly as to the reason why it could not be established.

**Client Photo Rules**

**Repairable Damage Images**

* 4 corners that are clear and legible
* At least 4 photos of the damage area
* Impact height measurements in inches using a Keson Tape Measurer (straight on, level and showing contact with ground)
* Odometer
* License plate
* VIN Plate (Both Door and Windshield to confirm vehicle)
* Production date/MFG data plate
* Vehicle registration
* Unrelated Prior Damage (UPD)

**Required Total Loss Photos in Addition to the Above:**

* Airbag deployment
* Seatbelt deployment
* Radio/NAV
* Headliner condition
* Upholstery condition (front and rear seats)
* Carpet condition (front and rear - be sure to lift up floor mats)
* Tread depth measurements (all 4 tires)
* Doors and dash for vehicle options
* Windshields with attention to chips, pits and cracks
* Spare tire
* Engine compartment condition
* Engine with dipstick pulled to show oil level and condition
* Trunk of vehicle showing spare
* Any other needed photos to depict damage, UPD or conditioning

**Client Estimate/Supplement Release Rules**

* **NEVER RELEASE PAPERWORK TO THE OWNER OR REPAIR FACILITY, NO EXCEPTIONS (even if state mandated- DO NOT release)**

**Client Parts Application Rules**

**(CLIENT IS HEAVY ON THE USE OF AFTERMARKET PARTS) PLEASE CONSIDER 1st before LKQ OR OEM -Utilize LKQ, Recon and Aftermarket Parts regardless of year or mileage. (CAPA sheet metal recommended)**

* If LKQ, Recon and Aftermarket parts are NOT utilized, please make sure to document in your closing comments as to why alternative parts were not used and also note the alternative parts sources you contacted.
* Use of CAPA, NSF or industry accepted certified components should be used on parts that are considered a safety item i.e.- reinforcement bar.
* LKQ parts should be considered in all appropriate situations except the following safety items:

1. Front Suspension Parts
2. Tires
3. Steering Parts - Excluding steering column assemblies
4. Brake System Components
5. Air Bag Components
6. Restraint System Components

**Client Total Loss Rules**

* No Forms or Bids required unless requested by the adjuster.
* PLEASE NOTE: If a vehicle is a total loss accruing storage charges the appraiser must contact the adjuster to advise so the adjuster can reach out to owner & send stop storage letter. This should be done from the field at the vehicle or as soon as the appraiser knows it’s a total loss and needs to be noted on the appraisers report.
* Mileage must be noted on all total losses (and repairable vehicles)...mandatory. Look for oil change sticker or call the vehicle owner if necessary.  If you cannot obtain the mileage, be sure to document your closing comments accordingly as to the reason why it could not be established.

**Client Tow Charge Rules**

 Do not include towing, storage or teardown charges in estimate. List in Appraisal Report comments only and include a copy of the invoice/bill with your upload.

**Client Supplement Handling Rules**

* Repair facility information and the shop Tax ID number must be populated on all supplements. (The TIN must be listed under the license number in CCC)
* Supporting invoices and photos are always to be included on supplement uploads
* Supplement cycle time is very important to ELCO. All supplements must be completed and uploaded within 48 hours from the time a supplement is requested.
* If the supplement damage exceeds $250.00, a physical reinspection is required, unless supplement is strictly parts price increase.
* Supplements with parts prices increases must have copies of the invoices attached.

**Client Betterment/Depreciation Rules**

Take betterments on applicable items...tires, shocks, paint, etc. Be sure to document/validate your betterment calculation accordingly. (Remember, betterment must be measurable and discernable)  
1.  Tires- 8% per 32nd of tread wear.  
2.  Batteries- Prorated based on life expectancy, max of 75%.  
3.  Engines/Transmission- Prorated based on average life expectancy of 125,000 miles, max of 75%.  
4.  Complete Refinish- 8% per year unless paint condition warrants otherwise.  
5.  Mufflers/Exhaust- 10% per year, max of 75%.  
6.  Electronic Components- Prorated based on average life expectancy of 10 years, max of 75%.

**Client Documentation Requirements**

* Complete the Core appraisal report in its entirety and provide specific detailed inspection notes.
* Always note in your report the approximate open items.  Provide an approximate supplement amount and an explanation of possible hidden damages and procedures.
* NADA Printout required on all files - Repairable or Total Loss
* Comment in your Appraisal Report the "Approximate Market Value" of the unit.
* Mileage must be noted on all claims (Repairable or Total Loss). Look for oil change sticker or call the vehicle owner if necessary.  If you cannot obtain the mileage, be sure to document your closing comments accordingly as to the reason why it could not be established
* If LKQ, Recon and Aftermarket parts are NOT utilized, please make sure to document in your closing comments as to why alternative parts were not used and also note the alternative parts sources you contacted.
* Please always obtain a photo of the registration. If unable to, document the reason for the missing photo.

**Client Rates and Sales Tax Rules**

* Utilize local prevailing labor rates
* Utilize applicable tax rate

**Client Miscellaneous Rules**

* Review CCC Advisor Report and correct all errors/exceptions BEFORE locking/uploading estimate.
* If applicable, always supply a UPD estimate.
* Apply client Paint and Material thresholds.

\***REQUIRED ALLOWANCES**:  Unless otherwise stated:

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| State | **Abbreviation** | **Cap** | **Note** |
| **ALL STATES NOT LISTED** |  | $350 2-stage/ $450 3-stage | INVOICE REQUIRED FOR ANYTHING ABOVE |
| **CALIFORNIA** | CA | $350 2-stage/ $450 3-stage**\*\*** | INVOICE REQUIRED FOR ANYTHING ABOVE  **\*\***If claim number starts with R, no caps are allowed |
| **LOUISIANA** | LA | No Caps |  |
| **FLORIDA** | FL | $250 2-stage/ $300 3-stage | INVOICE REQUIRED FOR ANYTHING ABOVE |
| **MONTANA** | MN | No Caps |  |
| **VIRGINIA** | VA | No Caps |  |

**Client Contact Information**

* All client material damage questions should be routed to SCA Regional Appraisal Specialist.