

# DAMAGE CLAIMS FOR MARKET MANAGERS

When a customer or the client reports damage that may have been caused by the servicer while onsite, our Damage Claims team will handle these orders. Our team will work with the customer, servicer, and client to determine who is responsible for the damages, and when necessary, make the customer whole.

## DAMAGE CLAIMS PROCESS

- When we are advised of the claim, the appropriate escalation will be opened in DOLI and the Damage Claims team will contact the customer to complete the claim form, as well as to gather photos and estimates.
- If the customer refuses to take pictures, the market manager can determine if we want to send a servicer team out to take pictures of the damage.
- Damage Claim will ask the customer for estimates as part of assembling the claim form.
- Once at least the claim form and pictures are received, the Damage Claims team will reach out to the Market Manager to get a liability determination.
  - Market Managers must provide reasons for liability and/or a defense of any denials along with their determinations.
  - If the servicer is not cooperative, denies liability despite findings of the claim, or if the Market Manager isn't sure about liability, the Regional Manager should be contacted.
- Once the estimates are received, the Market Manager will need to provide confirmation on whether we are paying direct to customer or sending the claim to insurance.
  - If we paying the customer directly, we will need to determine on the Deductions Report if this amount will be deducted from the service company.
- If CRST Home Solutions' denies a claim for any reason, the customer can "appeal", which will be sent back to the Market Manager to decide if the claim will be reopened, and how to proceed.
- **It is essential that Market Managers are responsive to any communication or claims sent from Damage Claims.** Failure to respond can lead to customer disappointment by delaying the resolution of the claim.