



METRO HOME DELIVERY PROPERTY DAMAGE CLAIM GUIDELINES

CLAIMS PROCESS OVERVIEW

Damage claims are a simply a part of our industry. While we strive for 100% customer satisfaction and proper installation technique, accidents happen.

Customers will report their claim for damages directly to Best Buy. Best Buy's third-party claims administrator, Sedgwick, then notifies our Damages Team of the claim. The date we are formally notified of the claim is referred to as the *Tender Date*. We are expected to communicate with the customer, the install/delivery team, and any local contractors as needed, to investigate and resolve the claim. We are expected to resolve the claim within 21 days of the *Tender Date*.


At any point in this process, Best Buy reserves the right to take over a claim. This means that they will determine liability and resolve the claim for us.

NEW CLAIM NOTIFICATIONS

When a new claim has been received, the Damage Claim Team will notify the appropriate MHD Team through their site's email distro (GrandRapids.Dispatch@Manadatech.com, Raleigh.Dispatch@Manadatech.com, or FloridaDDC@Manadatech.com).

The notification will look like this:

Claim #: 4A1101ABCD4-0001, Customer Name: Test Sample, FMS #: 7894563

 Sean Webber
To Sean Webber

Hello Team!

There is a new property damage claim for the following Customer and Work Order:

Sedgwick Claim #:	4A1101ABCD4-0001
Install Date:	04/01/2023
Date of Loss:	04/01/2023
Tender Date:	04/04/2023
FMS:	7894563
OMS:	12345679654
Customer:	Test Sample
Contractor:	Sample Contractor
Tech:	John Q. Test
Allegations:	Scratched flooring during refrigerator installation

We are going to reach out to the customer to obtain more information/photos/estimates/etc. Could you please notify the Contractor Team of this claim and request a statement from the tech? Thank you!





PROPERTY DAMAGE CLAIM MANAGEMENT

Once you have been notified of the claim, your site's team will be expected to complete the following:

1. Pull any/all photos and notes from FMS for the work order.
2. Notify the Partner/Owner of the team that performed the installation/delivery and provide FMS photos and notes for their reference. The example below is a response to a claim from our Orlando DDC Team. This was a reply to the original claim notification sent to that office. Please note that this reply includes the FMS photos from the work order, FMS notes, as well as a message directly to this contractor's management requesting a statement.

Re: [REDACTED] Claim # [REDACTED] FMS # [REDACTED]

BG Bryan Guerron
To: Austin Hepola; Florida DDC; [REDACTED]
Cc: Sean Webber

If there are problems with how this message is displayed, click here to view it in a web browser.

Tech [REDACTED]
[REDACTED]


DMS NOTES FOR THIS ORDER

Order Notes:
Date Submitted: 10/ [REDACTED] 12:42:49 PM
Note Submitted: [REDACTED]
Note: - When setting up the time, please call [REDACTED]
Date Submitted: 10/ [REDACTED] 12:42:49 PM
Note Submitted: [REDACTED]
Note: - The person who will be letting you in will be [REDACTED]
Date Submitted: 10/ [REDACTED] 12:42:49 PM
Note Submitted: [REDACTED]
Note: - When installing, please knock on [REDACTED]

FMS NOTES FOR THIS ORDER

Date Submitted: [REDACTED]
Note Submitted: [REDACTED]
Note No water connection
Date Submitted: [REDACTED]
Note Submitted: [REDACTED]
Note Fridge installed
Haul away complete
Date Submitted: [REDACTED]
Note Submitted: [REDACTED]
Note CUSTOMER WILL NEED US TO CONTACT [REDACTED]

Fridge installed





3. Obtain the contractor's stance on the claim (and any other important information they wish to provide). If they are denying the claim, what evidence are they basing their decision on? If they are accepting the claim, how would like to resolve the claim with the customer?
4. When responding to a claim, or requesting information from a contractor – please remember to copy the Damages Team (Austin.Hepola@Manadatech.com.)

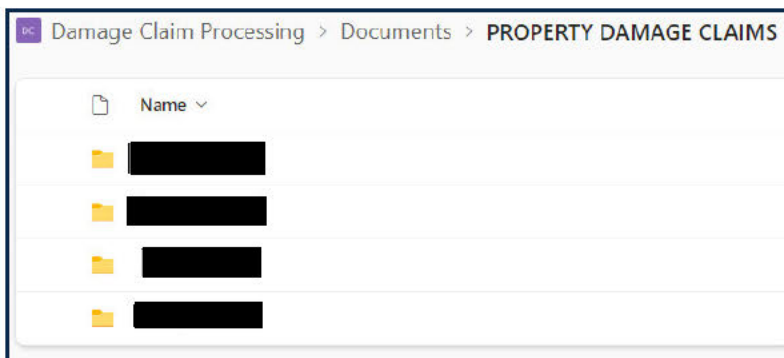
While waiting for the contractors to respond to the claim - the Damages Team will be reaching out to the customer to obtain additional photos, a detailed statement, and estimates for repairs.

Your site will be provided with access to the Damage Team's Claims Tracker containing the following information:

- Claim Number
- Installation Date
- Date of Loss
- Tender Date
- Status/Sub Status
- Amount Paid (if the claim has been paid)
- Contractor Name
- Technician Name
- Customer Name
- FMS Number
- OMS Number
- Customer's Damage Allegations
- Estimated Repair Costs (if available)

PROPERTY DAMAGE CLAIM DATA VISIBILITY

Our goal with this process is to increase data visibility across the board for our sites, our partners, and our leadership. Each site will be granted access to the Damage Claim Processing SharePoint site. This contains the folder PROPERTY DAMAGE CLAIMS with a subfolder for each site.



Each site-specific folder will contain a subfolder for **Customers** and **Partners**.





THE CUSTOMERS FOLDER

Each customer will have their own folder containing *all* materials related to their claim. The Damages Team will add the Damage Claim Report Template to each customer folder. Both the Damages Team and local site teams will be responsible for updating the Damage Claim Report Template with new information as it is received, including photos, statements, and estimates/quotes for repair.

Inside of each Customer Folder – The Damages Team will add a copy of the Damage Claim Report Template. All claim information, FMS notes/photos, customer photos, contractor statements, and customer statements, will be added to this document.

The best way to insert FMS notes and photos in the Damage Claim Report Template is to use the Snipping tool to take a screenshot.

1. Press **Windows** + Shift + S to open the Snipping tool. The desktop will darken while you select an area for your screenshot.
2. Left click and drag to select the desired portion of the screen. The screenshot will be automatically copied to your clipboard.
3. Return to Damage Claim Report Template, click on the area where you wish paste your screenshot, and press Ctrl + V.
4. Repeat as needed until you have successfully added the FMS notes and photos.

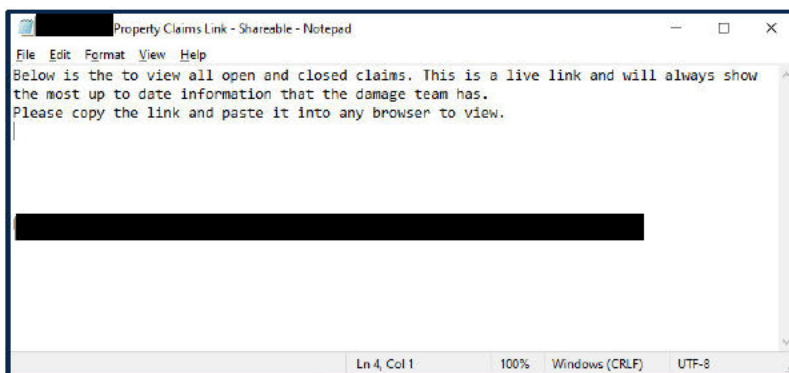
As claims are resolved the final denial or release letter will also be stored in this folder.

THE PARTNERS FOLDER

The Partners folder will contain subfolders for all the contractors at your site. Each folder contains a text file with a link to a contractor-specific report that contains all their claim information including:

- Claim Status
- FMS/OMS Numbers
- Install Date
- Tender Date
- Customer Name
- Technician Name
- The Customer's Damage Allegations

Please do not edit or share the text file in each contractor's folder. The links have already been sent to the contractors, but they request another copy of it, simply copy and paste the link from the text file into a new email to the contractor.





CLAIM RESOLUTION

Claims will be resolved via one of the following:

- Claim Approved
- Claim Denied
- Repairs Completed/Damage Resolved by Contractor

Once a decision has been made to either approve or deny a claim, your site will be notified by the Damage Team.

APPROVALS

Once liability has been accepted – the damages team will work with the customer to coordinate reimbursement. Customers will be asked to provide a detailed estimate before any payments/reimbursements are issued. The cost of repairs/reimbursements paid to the customer will be deducted from the Contractor's/Install Team following the terms in our contract on file.

DENIALS

Denial letters will be sent to the customer on behalf of Manada Technologies and its contractors. Copies can be made available upon request.

REPAIRS

Our local teams have the option to coordinate and complete the repairs with the customer – however – we cannot force the customer to go through a certain vendor/contractor for repairs. Local teams are also given the option to submit damage claims to their insurance providers. If they elect to do this, we ask that they provide their assigned claim number and adjuster information.

CLAIM TAKE OVERS

At any point, Best Buy reserves the right to take over the handling/processing of a claim. This means that they will conduct their own investigation and inform us of their decision afterwards. When this happens, we are asked to cease all communication with the customer and wait for Sedgwick to adjudicate the claim. When a claim is taken over, we have little to no recourse if we disagree with Sedgwick's decision. This is why it is crucial for us to conduct and complete our investigation in a timely manner.

In the event that a claim has been taken over – the Damages Team will let your site know as soon as they can. You will also be notified when the final claim decision has been issued by Sedgwick.

