

Marine / PDA Package

- All professional service fees are due upon receipt unless requested by the client or PDA.
- PDA's goal is for all HE files to meet a 12-hour contact, 24-hour inspection, and a 7 day turn-around time or less. If the turn-around time is not met, a status update will be provided.
- Initial Contact/12 Hours: Contact with insured/claimant within 12 hours of the assignment. If PDA experiences difficulty in contacting the insured/claimant, the client will be notified and solicited for assistance in reaching the vehicle owner.
- Craft Inspection/24 Hours: Report includes date, location of inspection, complete HIN and SN, license number, condition report including any unrelated damage, repairs and/or parts replacements listed will be made in strict accordance with the manufacturer's specifications and recommendations.
- Turn-around Time/7 Days or less: PDA's complete, final, closed file, including PDA's service invoice, will be forwarded to the client within 7 days or less of the assignment date. If this does not occur, a status update explaining the facts and circumstances will be forwarded to the client every 72 hours until the assignment is complete.

STANDARD TECHNICAL PROCEDURES:

PDA APPRAISAL STANDARDS FOR MARINE DAMAGE

1. Photographs: A minimum of Twelve (12) Color Digital photos will be provided on all assignments and will clearly depict damage indicated on the appraisal. A brief description for each photo will be made on the photo comment sheet. Any damage written on the repair estimate should be clearly depicted by photos. PDA's standard of 12 photo images for watercraft include: HIN (hull identification number), SN (serial number for motor/engine), odometer or hour meter, the interior, 4 corners of the craft, and close-ups of the damage.
2. Alternative Parts:
 - (a) Remanufactured/Exchange/Rebuilt: Wherever possible, mechanical, cooling parts, etc. will be utilized. Where Remanufactured parts are not available, this will be noted on the Condition Report / Total Loss Report.
 - (b) After-market: AM parts will be utilized when the part is of equal or better quality than the part being replaced and LKQ and/or reconditioned parts are not available or are not cost effective. Where AM parts are not available, this will be noted on the Condition Report / Total Loss Report.
 - (c) Like Kind and Quality: Wherever possible, LKQ replacement parts will be utilized in all appropriate situations on all models with the following exceptions: 1) tires 2) steering parts. Where LKQ parts are not available, this will be noted on the Condition Report / Total Loss Report.
3. Labor Times: Accurate time allowances will be established (in hours) on all items to be repaired or replaced, and overlap or included operations will be removed; this also applies to paint times.
4. Depreciation: Recommended depreciation will be shown on: 1) paint 2) tires 3) batteries 4) electrical items 5) engine components 6) exhaust components 7) upholstery 8) sound equipment and any other items that the appraiser feels are applicable and in accordance with generally accepted industry standards.
5. Sublet Items: Wherever possible, outside specialty shops, i.e. trim shops, will be utilized. All sublet items will be indicated on the appraisal, including the name and telephone number of the facility.
6. Appraisal Recap: The following items will be clearly shown: (1) the repair facility's labor rate being applied; (2) the parts discounts being allowed; (3) the local tax rate (if applicable) and to what sum of money it is being applied; (4) all towing and storage bills will be verified and copies will be obtained for the adjuster.
7. Supplements: Additional damage will be verified by actual inspection only at the client's request. When a second shop visit is required by the client, the appraiser will determine whether all items allowed for replacement on the original estimate have, in fact, been replaced. At the client's request, a copy of the parts invoice will accompany the supplement and photos necessary to document supplemental damages will be provided. Supplements not requiring copies of the parts invoice will be submitted within 48 hours of receipt of notice by the appraiser.

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8. **Agreed Prices:** All appraisals will be agreed upon with a shop of the owner's choice. If an owner has not yet chosen a shop, any differences of opinion in the appraisals will be resolved with the shop of the owner's choice once the craft is in the shop. Any honest element of doubt concerning an appraisal item should be indicated on the appraisal showing the amount and an explanation of the circumstances. When a dispute cannot be reasonably resolved, it may be necessary to secure an agreed upon price with another reputable shop and the information should be relayed to the client immediately by phone or email.

9. **Authorization to Repair or Disassemble:** Under no circumstance will authorization be given to a shop to make repairs (including supplements) or to disassemble a unit. The owner must authorize repair or disassembly at the shop of his choice.

10. **Pre-existing Damages:** Non-related damages or unrelated prior damage (UPD) will be notated in the comments section of the Condition Report and accompanied by the necessary photos depicting the damage unless other wise requested by the client.

11. **Appraisal Distribution:** Client will receive a Condition Report or Total Loss Evaluation, Agreed Price Appraisal, and Photos on all losses. One copy of the appraisal will be provided to the insured/claimant or repair facility. The craft owner will be informed that the appraisal is subject to approval of the claims adjuster.

12. **Condition Report:** An Automated Condition Report will be provided on all repairable vessels. This report will include; (1) approximate ACV and approximate salvage value when the repair costs are 50% or greater of the ACV, (2) approximate time to repair; (3) existing towing/storage charges; (4) condition of paint and interior; (5) unrelated damage, excessive wear and tear, rust or other reconditioning necessary and (6) any other remarks/comments the client needs to be aware of.

13. **Total Losses:** On all total losses, a detailed Total Loss Evaluation including: (1) mileage or hours; (2) all equipment, standard or optional; (3) condition of paint and interior; (4) unrelated damage, excessive wear and tear, rust or other reconditioning necessary will be made to substantiate the actual cash value of the craft. Full appraisals are required on all total losses to the point of ACV.

The client will be immediately notified upon determination that the craft is a total loss and will be provided the following information: 1) claim number 2) craft description 3) tow invoice amount 4) daily storage rate and total bill to date. Additionally, if the craft's cost of repairs renders it a constructive/borderline total loss, same will be notated in the comments section of the Condition Report and the client will notified ASAP.

14. **Salvage Location:** On all total losses, the exact location of the salvage, including telephone numbers, towing charges and daily storage rates, will be included. PDA appraisers are not licensed or authorized to move salvage.

15. **Special Instructions:** Call client about any unusual circumstances and/or for clarification of instructions.

16. **Government Regulations:** All local and state regulations will be adhered to. Some states require separate titles/registrations for the motor/engine drives and the craft itself. In those states, a separate estimate and condition report will be completed for the motor/engine drives and the craft when both are damaged.