

## Homeowners/Commercial Property Damage/ PDA Package

- All professional service fees are due upon receipt unless requested by the client or PDA.
- PDA's goal is for all files to meet a **24-hour contact**, **48-hour inspection**, and **120-hour turn-around time**. If the 120-hour turn-around time is not met, an explanation (**Status Report**) will be provided to the client.
- **Initial Contact/24 Hours:** Contact with insured/claimant within 24 hours of assignment. If PDA experiences difficulty in contacting the insured/claimant, the client adjuster will be notified.
- **Turn-Around Time/120 Hours:** PDA's complete, final, closed file, including PDA's service invoice, will be sent to the client within 120 hours of assignment date. If this does not occur, a status explaining the facts and circumstances will be forwarded to the client **every 72 hours until the assignment is completed**.

### PDA PROPERTY APPRAISAL PRODUCT

#### 1. Time & Expense Sheet

#### 2. Appraisers/Adjusters Report

- Coverage
- Cause of Loss
- Subrogation/Salvage Information
- RCV/ACV
- Other pertinent comments and recommendations
- Diagram of damage

#### 3. M&S/B Property Appraisal: Provided on every assignment.

4. **Digital Photos:** Will be provided on all assignments and will clearly depict damage indicated on appraisal. A brief description for each photo will be made on the photo mount sheet. Where damage is not clearly shown in photos, notation in the file summary will be made.