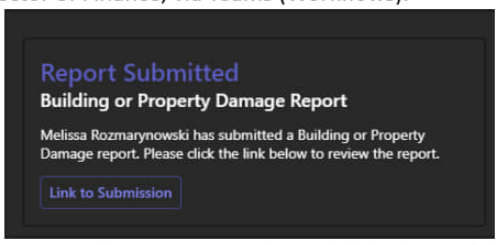
Tenant Damage Protocol

Tenant Damage Protocol

1. Damage occurs due to a tenant (does not include third party visitors or tenant hired services) only named lease occupants.
    a. If the damage is caused by a guest, someone invited to the property by the tenant, or a third party hired service by the tenant, the **TENANT will be liable for damages**. *This is why the coverage for their personal belongings and third party are highly recommended.*
        i. Tenant damages for third party liability should be charged to the tenant directly via AppFolio and **NOT** SCS working directly with the liable parties.
        ii. Before charging the tenant, please ensure that all materials and time & labor are accounted for before processing. Partial request for payment should be avoided at all costs.
    b. Types of Tenant-Caused Losses (Examples)
        i. Fire
        ii. Smoke
        iii. Explosion
        iv. Water Damage
        v. Backup or overflow of sewer, drain or sump
        vi. Sprinkler leakage
        vii. Freezing of plumbing, heating, or air conditioning
        viii. Discharge or overflow from appliances
        ix. Weight of Tenant contents
        x. Riot or civil commotion
        xi. Collapse of the building (if caused by something above)
    - Tenant displacement due to damage is not covered by Building Protection Fee.
2. Order repair services and work with Maintenance as needed.
3. Please complete the Property/Building Damage Report. *(available link here or on the SCS Safety Portal > Incident Forms)* https://forms.office.com/r/391AaDM5qk
4. This form will automatically notify the submitters supervisor, Human Resources, Safety & Compliance Manager, and Director of Finance, via Teams (Workflows).
    a. 

5. HR & the Safety & Compliance Manager will submit the claim to River Oaks. (claims@riveroakrisk.com)
6. River Oak will supply a Notice of Loss form and begin collecting all the information necessary to determine whether the claim is covered.
7. Supplemental information and pictures may be required – take down as much on the initial report form first (attach pictures!).
8. Sedgwick, a licensed third-party claims administrator will make determinations as to whether the submitted claims are reimbursable under the policy.
9. HR & the Safety & Compliance Manager will handle communication with our Business Commercial Policy as needed in correlation to River Oaks.
10. River Oak Risk will be working along with Sedgwick and SCS during the claims process.
11. This is a reimbursement program. SCS will initially pay to repair the damage and the captive will reimburse SCS.
12. All invoices for repairs should be sent to Accounting@scswiderski.com, CC' Nicole Blum & Dale Bergman with proper coding. Please note a COI and W9 will be needed and regardless of service (do not sign contracts that conflicts) we pay all vendors NET 30.

All questions during a claim or this process in general should be directed to the Director of HR & Administration and the Safety & Compliance Manager.

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