

Virtual Assist® Refresher

Damage Evaluation

- Wind and hail damage should be identified with a slash mark, not circled
- **Do not** write the number of hail hits or wind damaged shingles on the roof (ex. "H=10")
- Tree rub, blisters and nail pops can be identified with an abbreviation (ex. "TR")
- Inspectors **should not** use the Photo Labels titled, "Wind or Hail Damage"
- Damage should be documented as "potential" or "possible" vs "damage" or "no damage"

Brittleness Test

The brittleness test is used to help determine the repairability of shingles during the repair process. As a result, the test should **only** be completed, once covered damages are confirmed by the adjuster.

- The 1,2,3's of the Brittleness Test:
 - Break the seals on a damaged shingle and the shingle directly above
 - Lift the shingle approximately 4-6", if it does not crack, the slope should be recorded as passing
 - A tight seal at the adhesive strip is a good thing and is not failing the brittleness test
 - If the shingle splits, cracks, crumbles or shows other damages as a result of the lifting, the slope should be recorded as failing the test
- When & Where to Test
 - Never test if the air temp is less than 45 degrees (cold weather increases brittleness)
 - Test in sunlight, avoid shade or overhanging tree limbs
 - The test should be completed on a shingle that has already sustained covered damages
 - Never lift the butt end of the shingle more than 6"
 - Condition can vary from one slope to the next
- Reminders:
 - A failed brittleness test **should not** lead directly to the replacement of a slope or roof
 - Never attempt to break the seal with your fingers
 - Use a putty knife, masons' trowel, pry bar, etc. to break the seal

Talk Paths

- If you are running late or early, contact the customer to advise
- There should be **no** discussions about coverage, repair/replace or what was found during the inspection. Instead, refer the customer back to the Allstate adjuster.
- Do not rush the inspection, take the time to verify there isn't any additional damage with the customer
- If you are unable to connect with an adjuster virtually, do not advise, "Allstate did not answer"
 - **Instead, let the customer know:** "I was unable to connect with the Allstate adjuster; however, I will send in the photos and an Allstate adjuster will contact you within 48 hours to discuss and review further."
- Advise as to why you are onsite - Ex.
 - "Mr./Ms. [customer], I will be collaborating with your Allstate adjuster to conduct a virtual inspection of your home. For this inspection, I will be walking around the home to take a look at your roof, gutters and windows. I will be using chalk to mark the roof, but

it will wash away. If you have any questions regarding coverage for the claim, feel free to reach out to your adjuster.”