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17 Research Park Drive, Suite 300
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News Release – July 2020

Letter to Our Members Regarding New Guidelines for Tree and Debris Removal From the President/CEO, FJ Runyon

New guidelines have been established for tree and debris removal in order to meet regulations between Timber Warriors, LLC and their insurance-company partners. All guidelines must be adhered to by all Timber Warriors Members and Members' staff. The guidelines outlined within are effective immediately, and will not be changed until Member(s) are notified by Timber Warriors, LLC.

Insurance companies have various types of homeowner policies, and each policy has various coverage limits; no tree care professional has the entire, vast understanding of coverage limits unless they are a trained and certified adjuster for that particular insurance company, and additionally, are given access to the customer's coverage limit information. Neither Timber Warriors Members nor Timber Warriors HQ Staff is authorized to discuss coverage limits with a homeowner or policyholder.

With that being said, Timber Warriors takes direction from adjusters and can bring up concerns to adjusters only. For example, if a tree limb fell in the yard – not on a structure – Timber Warriors HQ Staff is to inform the adjuster of this, and notify the homeowner that we are, and shall, contacting their adjuster to explain the parameters of the fallen tree limb. Our staff receives instruction from adjusters, then passes that direction onto Members by way of Scope of Work (SOW) inside the Timber Warriors Member App.

Every time a policy limit is exceeded for tree service, the claims process becomes disrupted. From past projections, it is estimated that exceeding policy limits for tree service increased the average property claim by nearly two percent (2%). On the surface, that may not seem like much, but compared to Hurricane Sandy, whose insurance property claims were at \$18 billion – (two percent (2%) would be \$360 million) – that shines a different light. This disruption results in frustration with everyone involved, including the tree service provider.

That is how in 2015 we came to this question: how can trees be removed off of homes where neither the tree company, homeowner, nor adjuster is frustrated? We believed, and found through our success as the largest tree, tarp and board-up company on the globe, that the answer is networks or program vendors. Today, by way of Timber Warriors' Artificial Intelligence (AI), exclusive database, and mobile applications, we can provide the link between the three parties and unlike any other known vendor in the field.



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Timber Warriors' new tree and debris guidelines:

1. **Every Member must use the Timber Warriors App.** This is one of many ways we are able to connect with and update the homeowner and adjuster. In most cases, the insurance company gives Timber Warriors the policy limits before a field adjuster is even assigned to the claim. These policy limits are then provided to you by way of Scope of Work (SOW) inside the Timber Warriors Member app, and then shared with the adjuster for verification.
2. **Enter your Estimated Time of Arrival (ETA) moments after receiving the assignment.** This is also shared with the adjuster and homeowner, via AI. All ETAs are strictly enforced.
3. **Provide a minimum of 10 before photos, 10 during (if applicable), and 10 after photos; also photos of all equipment at the job location.** The minimum required photos should not include workers, if possible. However, if you have extra photos that do show your workers, we would be happy to see them – don't forget your PPE and Z133 Safety Requirements.
4. **Perform initial Scope of Work (SOW) that is provided to you.**
5. **Provide the Estimated Time of Completion (ETC).** This is also shared, in real time, with the adjuster and homeowner, via AI.
6. **Refrain from abusive and offensive language, as well as inappropriate actions and misconduct.**
7. **Be respectful and courteous to the homeowner as well as the insurance adjuster** – both are our customers.
8. **When in doubt, you can ask the adjuster or our office staff questions at any time through the Timber Warriors Member App.** Don't forget, the homeowner is usually unaware of policy limits; additionally, Members are not authorized to discuss policy information with the homeowner.
9. **Using a measuring tape, measure the diameter of the fallen limb or tree if its diameter is greater than 24 inches.** A photo will be required.
10. **Use the Timber Warriors Member App's quick Talk-To-Text feature as an alternative to calling or emailing.**
11. **If you make contact with the insurance company's Field Adjuster, please use the Talk-To-Text feature to quickly let the Desk Adjuster know.**



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We have been blessed with an abundance of new customers, and with an increase in customer base comes and increase in customer service. In the past we were expected to provide up to two hundred (200) claims – tree removal jobs – per day, however, because of our increased customer base, we will raise the number by 33%. Now, we will be expected to provide up to two hundred and sixty-six (266) jobs per day.

In order to meet this goal, we are asking all Timber Warriors Members to adhere to the policies explained within, put in place by our customers. Adhering to the policies will have a positive impact on many aspects of our operations – payment process times is one example, and one that will benefit everyone involved.

As an ISA Certified Arborist, and in the tree care business since 1978, I have performed – and witnessed – a lot of tree jobs and worked with a lot of tree crews. I am greatly proud of our Members and their accomplishments with Timber Warriors. This hurricane season could be unlike anything I have ever experienced in my lifetime. I want to personally thank each and every one of you for all that you do, and please continue to do it safely.

Sincerely,

FJ Runyon

For more information contact:

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About Timber Warriors

Timber Warriors, headquartered in St. Charles, Missouri, is *the* storm recovery crew; performing emergency tree removal, debris disposal, tarp and board up services in 49 states for municipalities, government agencies, and more than 60 insurance companies. Timber Warriors currently manages the most successful and streamlined tree-service-contractor network in the nation and is continuously seeking additional Members to join its network as the company continues to partner with additional insurances and service new areas.