



CRU GROUP

member of **Context**[®]
International



CRU GROUP STORM GUIDELINES 2022

CANADA HEAD OFFICE
2011 SHEPPARD AVENUE EAST
SUITE 810
TORONTO, ON M2J 4Z8
416-492-4411

U.S. HEAD OFFICE
860 W. AIRPORT FREEWAY
SUITE 400
HURST, TX 76054
817-488-6359

www.cruadjusters.com
info@cruadjusters.com

SECTION ONE

CRU GROUP Independent Adjusters Contract

All Independent Contractors (File Reviewers, Inside Analysts, Field Leads, etc.) will need to complete a CRU GROUP Contract before starting any deployment. This will be sent to you via Adobe Sign. The contract and policy forms need to be e-signed, and a copy of your driver's license and your adjuster's license need to be uploaded via Adobe Sign. The contract is only valid for the one storm deployment.

The contract spells out the adjuster's work requirements, and compensation agreement. It is also a release from liability, and confirmation that you will abide by the CRU GROUP requirements regarding safety, communications, and Company policy.

Tool Requirements

The following tools are required for each deployment/site visit:

WIND/HAIL

1. Office supplies including printer/scanner, (a second monitor is recommended)
2. Backup XA software, Goggle Earth, (Dragon Naturally Speaking is recommended)
3. GPS mapping program (suggest MS Streets & Trips – best interface with XA)
4. Auto/truck with current GPS
5. Good working ladder (H/W only)
6. Appropriate climbing shoes (H/W only)
7. Measuring devices and backup
8. Colored chalk, pitch gauge, shingle gauge, and compass (H/W only)
9. Client handout information, content information, POL, tic sheets, business cards
10. Siding Snips (H/W only)
11. Cleaners and Cloth for siding evaluation (H/W only)

12. Plastic, Tape rolls and Sharpe for siding samples (H/W only)
13. Digital camera (nothing larger than 1 megapixel can be accepted), extra batteries

WATER LOSSES (additional tools only)

1. Moisture meter – hydrometer
2. Humidity meter – hygrometer (not mandated)
3. Colored marking dots
4. Emergency claim information

Basic CRU GROUP Adjuster Standards and Code

- Adjuster's dress code –the same one you have heard for 25 years.... No jeans, no shorts, no tees.
- Please wear a clean collared shirt. Offer to take your shoes off when entering any home in Canada.
- CRU GROUP has a zero tolerance for any actions that even 'appear' to be unethical based on your License, Ethics Code, our Company Harassment Policy, and standard business practices.
- We always expect a consistent 'message' to the Insured. Do not commit to anything unless the file has been reviewed and approved. Do not create unrealistic expectations with claim process timelines. Do not talk negatively about the carrier, CRU GROUP, any Vendors, or staff.
- In the event you sense client issues, or problems, escalate it in writing to the next level ASAP.
- Avoid shortcuts, incomplete inspections, sloppy work and supplements!
- Return all Insured's calls and emails within 24 hours - no exceptions.
- Acknowledge receipt of assignment within 24 hours and make first contact within 24 hours of acknowledgement. Appropriately note this and enter the data to trip the XA tracking trigger.

- First contact should include a “google” location confirmation, complete information about the loss, materials and adjusting factors (2 storey), emergency information, email addresses, content requirements and realistic timelines for the processes.
- Non mitigated Water Losses should be inspected within 48 hours of receipt of assignment.
- Mitigated Water Losses, Hail, and Wind claims should be expected within 7 days from first contact.
- Adjusters must explain all aspects of the claims process including policy limits, emergency costs, content coverage requirements and prescriptions, siding and roof protocol and scope of estimate with settlement options.
- Estimates should be prepared within five days of inspection.
- Files will be reviewed within 72 hours from adjuster uploads. The entire file will be reviewed with a detailed email of all necessary corrections.
- Field adjuster activity is to be documented daily. The activity note format is intended to serve as a chronological record of key activities for each claim. The individual log entries should be brief and summarize only the relevant facts as they pertain to the nature and scope of each activity.
- All claims must be written in the correct Vendor format and include the associated reports, First and Final, Photo Sheet – 2 per page, the inspection notes, ICC, and aerial reports related to the claim.

Safety Requirements

Neither our clients nor the CRU GROUP Management Team take safety lightly. Taking the “it will never happen to me” attitude is just plain stupid. We expect everyone to use common sense, do a walkaround and danger assessment before climbing a roof, check your equipment, and BE SAFE. A current CRU GROUP Safety Program will be distributed to everyone at the deployment meeting.

Communication Requirements

CRU GROUP EMAIL COMMUNICATION

Some of our CRU GROUP staff receive and respond to more than 200 e-mails every day. It's necessary for all claim related correspondence to be formatted the same way. We can only respond to a claim e-mail with the subject line as follows:

Complete Claim Number – Insureds Last Name – ACTION

The Claim Number must include the info or digits to determine the carrier or company

- AS = Allstate
- LM= Liberty Mutual
- 5421 = TD

The Insured's Last Name should be case sensitive.

- Smith not SMITH, and the ACTION or REQUEST should be in all caps.

Examples of ACTION or REQUEST wording are:

- CLOSING REPORT
- SUPPLEMENT REQUEST
- CORRECTED CLOSING
- SETTLEMENT CHANGE
- INSURED ISSUE
- VENDOR ISSUE
- COVERAGE QUESTION
- DISCUSSION NEEDED
- CUSTOMER COMPLAINT
- ESTIMATE PROBLEM

Or anything that tells the recipient in 1-3 words what is in the email without them having to open it...The same subject line format needs to be used with any email communications with the Insureds or Vendors.

EXAMPLES:

- 5421013356789 – Smith – CLOSING REPORT
- AS 454 H 37790 – Jones – COVERAGE ISSUE
- LM R433256-09 – Billy Bob – RESERVE INCREASE

You may add TD CLAIM or TOWER HILL CLAIM in front of the claim number, so they recognize the communication in the event it goes to their junk or spam folder.

If you send an estimate, you need to make sure you do not create estoppel by adding a line about "recommended but requires pending approval."

Email

EMAIL SIGNATURES

CRU GROUP is a Vendor for different Carriers. All email signatures need to be formatted the same. We expect all email signatures to look like this:

Bob Smith, Field Adjuster
Catastrophe Response Unit Inc. (CRU GROUP)
for TD Insurance
CA Mobile – (403)555-1212
US Mobile – (504)555-1212
bsmith@gmail.com

NOTICE OF CONFIDENTIALITY. This communication, including any information transmitted with it, is intended only for the use of the addressee(s) and is confidential. If you are not an intended recipient or responsible for delivering the message to an intended recipient, any review, disclosure, conversion to hard copy, dissemination, reproduction or other use of any part of this communication is strictly prohibited, as is the taking or omitting of any action in reliance upon this communication

AVIS DE CONFIDENTIALITE. Ce courriel, ainsi que tout renseignement ci-inclus, destiné uniquement au(x) destinataire(s) susmentionné(s), est confidentiel. Si vous n'êtes pas le destinataire prévu ou un agent responsable de la livraison de ce courriel, tout examen, divulgation, copie, impression, reproduction, distribution ou autre utilisation de toute partie de ce courriel est strictement interdit de même que toute action ou manquement à l'égard de celui-ci.

**Make sure you include the confidentiality notice.

EMAIL BODY

Every e-mail sent needs to have both a greeting and a salutation, and YOU MUST USE SPELL CHECK. Your communication speaks volumes about your professionalism which in turn is how many people might gauge your competence. Also, you will now be cutting and pasting most of your emails into either File Trac or Xactanalysis, so they need to be reviewed for tonality, accuracy, and grammar as they will be reviewed by management from the carrier companies.

SECTION TWO

Canadian Business

CANADIAN ADJUSTER REQUIREMENTS

Alberta License Requirements

Alberta Insurance Council www.abccouncil.ab.ca

1. CE Requirements for Non-Resident Agents and Adjusters

Non-Resident Agents and Adjusters are not required to complete Alberta continuing education requirements if the Minister is satisfied that the non-residents home jurisdiction has a satisfactory continuing education requirement for each class of Alberta certificate of authority that the non-resident holds, and the agent/adjuster has taken the necessary course(s) to meet those requirements.

Non-Resident Agents and Adjusters must have completed the continuing education requirements of their home jurisdiction to be exempt from the Alberta requirement, completing continuing education requirements in another jurisdiction where the agent/adjuster holds a non-resident certificate does not exempt the holder from the Alberta requirements.

The following non-resident jurisdictions have been determined to have a satisfactory continuing education requirement: British Columbia, Saskatchewan, Manitoba, Ontario (RIBO, General), Ontario (FSCO, Life and A&S Only), Quebec, New York, Ohio, Nevada, Michigan, Colorado, Kansas, Missouri, Washington State and Illinois. This is to say that an agent who has satisfied the requirements for these classes of certificate(s) only would be accepted.

Should you be uncertain if this requirement applies to you, please contact your CRU GROUP Team Lead.

2. FBI Background Check

An ORIGINAL of the background check must be provided and be less than 90 days old.
<http://www.fbi.gov/about-us/cjis/background-checks/list-of-fbi-approved-channelers>

Channelers:

- 3M Cogent Systems www.cogentsystems.com (614) 718-9 691
- Biometrics www.cogentsystems.com (773) 685-5699
- Daon Trusted Identity Services, Inc. www.DaonTIS.com (703) 797-2550

- Eid Passport, Inc. www.eidpassport.com (855) 531-5827
 - Fieldprint, Inc. www.fieldprint.com/FBI (877) 614-4364
 - Inquiries, Inc www.inquiriesinc.com (866) 987-3767
 - Identogo by MorphoTrust www.Identogo.com/FBICheck (877) 783-4187
 - National Background Check, Inc. www.nationalbackgroundcheck.com (877) 932-2435
 - National Credit Reporting www.myFBIreport.com (800) 441-1661
 - TRP Associates, LLC dba ID Solutions www.trp
3. Adjuster's NAFTA letters (depending on CAT, can be 3 different letters)
 Issued from both CRU GROUP, the specific carrier and the CA Insurance Institute
4. Alberta or Provincial Work Permit (Work Visa)
 Purchased at the CA border crossing (cost \$150)

Culture, Country and Insurance Practices

For many of you, you will be working in a different country most years. Don't make assumptions based on the language. Canada may be a neighbor but there are many things that will be foreign to you. Buildings are measured in feet and inches, gas and food by liters and grams, and the whole Celsius weather gauge is a constant struggle. On the flip side, recycling is a natural third generation thing, they had no housing or bank meltdown, they have more than two crippled political parties, and they make much better beer than we do.

You will find many things that are not normal to a US upbringing. We ask that you remember one important fact... WE ARE GUEST IN THIS COUNTRY! The cost of living, lack of food seasoning, and slow drivers may test your patience.... Relax, these are wonderful, smart, accepting people.

The country of Canada is the second largest land mass on earth and is divided into 13 provinces and territories. There are as many people in California as there are in all of Canada. The provinces are also fiercely proud of their heritage, their life, and their resources.

CRU GROUP's north of the border business is focused on the major population centers in Canada.

1. **Ontario** – Wind and Water
 - Toronto – population 5.1 million
2. **Alberta** – Hail, Wind, and Sewer Backup
 - Calgary – 1.1 million, Edmonton – 1 million

3. **Quebec** – Some Water Work
 - Montreal – 3.4 million
4. **Manitoba** – Flooding
 - Winnipeg – 670,000
5. **Nova Scotia** – Hurricane
 - Halifax – 200,000

Each province has different insurance laws! Our Auto Group works some provinces with “no fault” laws and others that are tort laws.

Never assume or mispeak policy or process information with a client. Just because you can recite an HO3 by heart, doesn’t mean that you are qualified to discuss Canadian policy language and coverage. A few things that are a bit different:

1. Most carriers increase premiums with each reported claim (no “act of God” exemptions)
2. Most carriers do not do an Underwriting Inspection
3. Most carriers have restoration agreements with their contracted Vendor network
4. Carriers warrant their preferred Vendor’s craftsmanship for up to 3 years
5. There is no law that mandates separate checks for Coverage A, B, or C.
6. The Statement of Loss is not the legal settlement and in fact most settlement language is designed around check payment direction
7. Only premium level policies cover Ordinance and Law upgrades (called by-laws)
8. Public Adjusters are like the Cubs World Series wins... pretty rare
9. Very few people have their own lawyer (called Solicitors or Barristers) to help them with their claim
10. In doing almost 50,000 Canadian claims, we know of 4 that had a lawsuit filed
11. The carriers estimate trumps the independent contractors estimate!
12. Our clients write a direct damage policy, there is no language about matching or “pairs, sets & panels”. Doing entire elevations or slopes is a gift (and needs to be explained as such)!

Laws and Governance

You'll quickly notice how all cars stop when someone crosses the street, it's the law. Crossing in the middle of the street can cost you about \$200 (no worries, the bills are plastic), you will get fined if any Canadian sees you spitting anywhere in public, and anything .05 or over will get you a free ride to a concrete hotel room. Any violation of Canadian law will either get you deported immediately or make your return difficult.

Codes, Building Styles and Materials

There are very few building codes that affect the claims we work. For exterior repairs, only a roof pitched less than 4/12 requires additional materials. Interior work has some asbestos triggers, but mold is not covered. Also, the policies do not cover upgrades to meet a manufacturer's warranty for repairs.

You're going to see some different building techniques... 20-year-old roofs without felt (that don't leak), shakes on solid decking, little to no drip edge, and fences that are designed to last 25 years (and they're stained and urethaned). Most of the windows are truly weatherproof, there are some unique finishes like rock dash, and no one has gutters (here they're called "Eaves Troughs"). Most of the building materials are the same as what is used in the States. Some materials are no longer available, warranting replacement, like t-locks and colored 3 tabs (which are 13" per tab).

Cell Phone Requirements

Do check your US phone plans before coming to Canada. The Canadian plans are very expensive, and the data rates are even higher. Skype is the best alternative for calling home.

When deployed in Canada, you must have a local phone number (you can use an Edmonton number in Calgary and a Toronto number anywhere in Ontario). The cheapest phone to use is a "pay as you go" Chatr phone. They run about \$65 for the low-end phone and you then pay about \$40 a month (no contract) for unlimited use across all of Canada provided you are "in range". Store locations, plan rates, etc. www.chatrwireless.com

** IMPORTANT NOTICE**

Because of several problems with every event, you will have to leave your phone service on and answer any calls for 30 days after you leave the site. If you don't, you will be charged \$10 for every call handled by someone else if your phone is off or if you don't respond to calls (or e-mails).

History, Storms and Processes

By far, the most active catastrophe area is Calgary, Alberta. Situated next to the Rockies, there are minor hail events every year. The big ones are rare but did come twice in the past 3 years generating more than 20 thousand residential claims each time and at least that in auto work. In the past, the vast majority of normal CAT claims, usually less than 1,000 exterior or less than a couple hundred water claims, have been handled in-house by the carriers' staff adjusters.

This has become increasing more difficult the past few years throughout Canada, and our clients see great value in our accuracy, professionalism, timeliness, indemnity control and customer service. There is a different attitude that drives customer service in Canada. Between marketing superior services and to stay competitive, almost all carriers assist in getting the repair work done. As a 'checks and balance' for correct indemnity payouts, CRU GROUP has had a challenging and somewhat adversarial relationship with these contractors. Those days are over! It's imperative that we communicate and work with these partners in every step of a Vendor assigned file. In most CATS, the Vendor assignment closings run between 40% and 45% of total claims.

By working together, it makes our processes faster and easier, the Vendor's job happens sooner, and most importantly, the Insured is happy. With accurate estimates, our first event has more than 30% of claims reopened for supplements. With better communications, consistent protocol, and an understanding of each other's systems, last year's supplements are running less than 13%. Our target for this year is to keep supplements to less than 5% of all claims while cutting the closing time by 25%.

Carrier Expectations

Our Canadian carriers are generally much easier to work with than the State side companies. Correct, accurate estimates and consistent, clean reports are mandated. If you struggle with estimating accuracy, your days in this business are limited. Our responsibility is to always get the indemnity payout correct.

A driving gauge for our effectiveness is Customer Service. Canadians don't yell and scream much, but they do complain often, and go way up the ladder fast when things don't go right. You will see that all our processes are designed around the customer experience. Unlike the States, Canadian companies succeed through exceptional customer service. There are no shortcuts.

The second driving factor with all our Canadian clients is effective timelines. We are now tracking every step of the claim life and are committed to running the shortest possible start to stop cycle. Those that perform will be rewarded with the longest deployment.

Day Rate Fee Schedule

Per Claim Compensation

1. Day Rate will still be used in some deployments and/or with some positions (inside processor, call center/queue call assignments, etc.) Most Day Rate work will include a per diem for out of area staff. All Day Rates will now include a “hold back” that may be used to cover adjuster created issues or failure to meet minimum standards.
2. For our new clients that will be paying based on a Gross Loss sliding Fee Schedule, CRU GROUP will execute an adjuster’s contract with the % of the bill amount clearly documented. A “hold back” will apply to all Fee Schedule assignments.
3. Per Claim Compensation will be the new model that we expect every carrier to adopt in the coming years. PCC will be final, there will not be per diem paid on top of the claim rate. Most steps of the claim will be paid on the completed and carrier processed closing. Most clerical work will also be paid on this “piece” rate.

Jobs include:

1. Creating the claim in Xactanalysis
2. Pre-assignment phone contact (not by field adjuster) if required
3. The completed adjusting process (may include ‘cafeteria’ options for out buildings, ladder assist, excessive milage, etc.)
4. File review (to be done at home from a queue) with review call/email to client
5. File quality check
6. File processing for Vendor assignment or payment

Per Claim Compensation will include a “hold back” for adjusters and file reviewers. This hold back will be used to offset the cost for corrections/supplements due to adjuster error and file reviewer errors with protocol and accuracy.

Vinyl Siding Guidelines

Determining the correct repair and scope of vinyl siding can be difficult and requires a complete evaluation of the dwelling and an independent determination of whether there is an exact or 'reasonable match' available (ICC report). Confusing factors that must be understood in siding matches are, the coverage afforded by the policy, faded or sun oxidized materials, and what is a "reasonable match".

Policy Coverage:

The TD policy pays for direct physical damage to dwelling materials in the event of a covered loss. There are no language or policy provisions that address matching materials to either the original product or, matching the existing age affected materials.

Because a policy does "indemnify" a loss, it is the spirit of the contract to return damaged property to "pre-loss" conditions. This could be determined to mean "pre-loss" aesthetic value or "pre-loss" actual value based on age and conditions of the materials used to repair or replace.

Understanding these facts, does the insurance company owe to replace all siding on a house if the exact original siding is available but does not match the faded siding on the house? Legally, this type of issue was addressed in Alberta when the courts ruled that "betterment" was the not the responsibility of the insurance policy. BUT, in keeping with our policy to offer exceptional service, where necessary, we will replace an entire plane, section or elevation of vinyl siding so that a patch or repair is not detracting from the appearance of the house.

Faded or Sun Oxidized Siding:

Vinyl siding is normally not replaced on a dwelling until it is either very brittle and old or damaged. Because of the makeup of the material, all siding will fade with age and sun exposed siding will develop a dull powder oxidation. Careful chemical pressure washing can remove some oxidation but like roofing shingles, even the exact original material will not look the same as the siding that has been on a house for two years or more. Does an auto policy repaint your entire car for rear quarter panel damage because your car's paint job is old and worn? Does a policy replace your entire roof because the replacement shingles have more granulation or an unbleached color compared to what is on the roof?

Reasonable Match:

Nowhere in a policy are the words “acceptable match”. Acceptable to who: the Insured, the siding company, the adjuster, or the carrier? It is important to get away from this term and use the correct language of “reasonable match to the insurance policy utilizing LKQ (like kind and quality)”.

A vinyl siding “reasonable match” to the carrier is: a match to the original product (regardless of the faded appearance of the siding on the home); a match in size and profile that is close in color to either the original or current faded color with embossing or texture close to the original material.

The ICC Siding Match Program:

Because most siding companies use a limited number of suppliers, and because there is 15-year-old siding that is still manufactured and 2-year-old siding that is discontinued – all vinyl siding claims require an ICC evaluation to determine if the product is still manufactured or if there is a reasonable LKQ match. This needs to be completed by the first adjuster prior to the estimate being written or any determination of the scope made.

Product Still Manufactured:

If the ICC Reports states the original product is still manufactured, the adjuster must determine the best repair method. If there is minimal damage on two elevations, can one elevation be replaced, and the non-damaged siding be used to affect repairs on the second elevation? There may be no need to replace entire elevations if one elevation replacement can provide the material to repair other sides.

Possible Match with LKQ:

The same protocol will apply as harvested undamaged siding may be used to only warrant replacement of one elevation.

Canadian Scoping Requirements:

Because the evaluation is necessary to determine the scope of repairs, the adjuster is required to do the following:

1. Photo document all elevations of the dwelling from both angles
2. Measure (and dimension in the estimate) all elevations regardless of damage or no damage
3. Document window cladding, wrap and trim to determine complexity factors
4. Count number of damaged sections on each damaged side
5. Discuss with the Insured the matching process
6. Discuss other options such as substituting a damaged section with another material to harvest materials to make repairs in other areas
7. Test clean a section of chalked or oxidized siding to determine if cleaning is warranted
8. Obtain a sample from the most damaged elevation and submit to ICC per guidelines
9. Photo document and identify the siding profile, size and color

Vinyl Siding Estimating Guidelines:

- Estimate Format - The exterior of the dwelling should be estimated by trade and not elevation
 - Soffit, Fascia and Gutter
 - Siding
 - Doors & Windows
 - Painting, and
 - Miscellaneous Trim
- Siding replaced by elevation should not include openings unless they exceed 50 SF (windows bigger than 7' x 7', garage doors, etc.)
- The additional material not subtracted for openings is considered compensation for j-trim, corner moulding, etc.
- If any trim is included in the estimate, it needs to be photo documented and a justification note put in the estimate

Wrap: INS HWRAP should be included whenever an elevation or plane is replaced

Window Wrap: Should be estimated by Small (3-11 SF), Medium (12-23), Large (24-32) or X Large (33-40) size –doors and garage doors are estimated by LF

Scaffolding: Rarely used, but Ladder Jacks may be added where appropriate (no more than one per day/ per side)

Debris Removal: Either DMO PU, DMO DT, or DMO DUMP should be added

Repairs: When a section is to be replaced, the estimate should reflect (R) detach and reset the size of the section by SF and one siding labor hour (SDG LAB) for each section or piece to be replaced

Restoration: CLN PWASH++ should be used as the correct restoration of vinyl siding requires two step cleaning (keep in mind the PWASHMIN is currently \$200

Threshold: If the replaced siding is more than 66% of the total measurements, complete house wrap is warranted – This cannot be determined simply by replacing elevations without considering and documenting why all possible repair options are not appropriate.

File Review Process and Expectations

1. Uploaded files will be pulled from queue one at a time – oldest to newest
2. Must be reviewed within 72 hours of upload
3. QA Rejected with basic note (i.e. corrections requested) or QA Approved with formatted review note and payment information to be e-mailed to adjuster with note included.
4. Requested corrections must include all items and changes needed to approve the file

REVIEW PROCESS

1. Check that all required documents are uploaded
2. Open and review the TIC Sheet – required on every file
3. Review Photos
 - Must match all the damages on the TIC Sheet
 - All photos must be labeled properly
 - Test squares and supporting pics included
 - If it's on the TIC sheet, there must be a photo that supports the damages
4. Open Report Rough Draft version of the estimate – review calculations and Activity (+, -, &, R)
5. Open Final Draft version of the estimate – review the following:
 - Correct Company Header
 - Opening Statement
 - items numbered in sequence
 - clarity of F9 notes
 - deductible applied or noted if waived
 - organization of split Cov A payments
 - Coverages labeled correctly on Summary Page
 - NOTE THE PAYMENT AMOUNTS
6. Open the First and Final Report
 - Must follow the format – template given
 - Description matches the estimate
 - Damages noted on the TIC sheet summarized in this report
 - Settlement direction – matches estimate splits (with Line #s) and matching numbers
 - For Rejected files, a detailed email (not through XA) is to be sent to both the adjuster and the field lead that list every correction needed to Approve the claim.
 - For Approved files, the Insured must be contacted by the reviewer via phone or by e-mail. The scope and settlement direction must be reconfirmed. An XA note must be entered including who you contacted, their phone # and/or their email used to send estimate. Estimates are sent to every Insured. After everything is completed, all docs must be Approved or Rejected. A formatted email is then sent to the Processing/Closing Team, this will trigger payments and CRU GROUP payroll information.

CONSISTENT ADJUSTER ERRORS FOUND BY FILE REVIEWERS NEED TO BE COMMUNICATED TO FIELD LEADS AND STORM DIRECTOR

Living Expenses

One of the biggest challenges for Independent Adjusters is keeping enough cash flow to finance your work until your claims close and you are paid. This is compounded when working in Canada.

Things to consider:

- Air fare can be \$600 (if you don't drive)
- Car rental average \$32/day
- Fuel \$100/week
- Lodging \$100/day, (if you're lucky), it pays to share a short term, furnished rental, even at \$ 3K, it's half of what a hotel costs (but usually takes an additional \$ 3K deposit)
- Xactimate \$130/month
- Food \$40/day minimum
- For tobacco users, smokes are \$12 and Skoal is \$23 a can (offsets healthcare costs)
- Phone, ladder, printer and ink, office supplies \$250
- Entertainment, incidentals (\$100/week)

It's safe to say that you'll probably spend a minimum of \$6,500 for your first month in Canada. With semi-monthly payroll deposits on a two-week delay, you need a comfortable starting bank to get you out the gate comfortably.