

Please follow the estimating guide below for tree removal in Xactimate.

DMO TREEHR One for the removal from a covered structure.

DMO TREEHR Second for the disposal of the tree debris limit is \$500.

- This line item is normally listed as (PWI) Paid when incurred.
- (Should the disposal cost more than \$500, please create an additional coverage with limit of \$500 to absorb deductible. Keep in mind the max
- If the tree was removed before inspection ask for photos from the insured with copy of the invoice. Separate the invoice using two line items use DMO BIDITM for both lines instead of DMO TREEHR. (See Below)

Dia	Normal Conditions			Some Obstructions			Highly Difficult		
	No fence, front, side, street access			Back, sufficient opening or no fence			No access, fence, Lg obstruction(s)		
	Hours		Hours	Hours		Hours	Hours		Hours
0 – 12"	1	2 Laborers	2	1.5	3 Laborers	4.5	2	3 Laborers	6
12-18"	1.5	2 Laborers	3	2.25	3 Laborers	6.75	3	3 Laborers	9
18-24"	2	2 Laborers	4	3	3 Laborers	9	4	3 Laborers	12
24-30"	2.25	2 Laborers	5	3.75	3 Laborers	11.25	5	3 Laborers	15

Use this formula to obtain the diameter in inches to correctly use the table above.

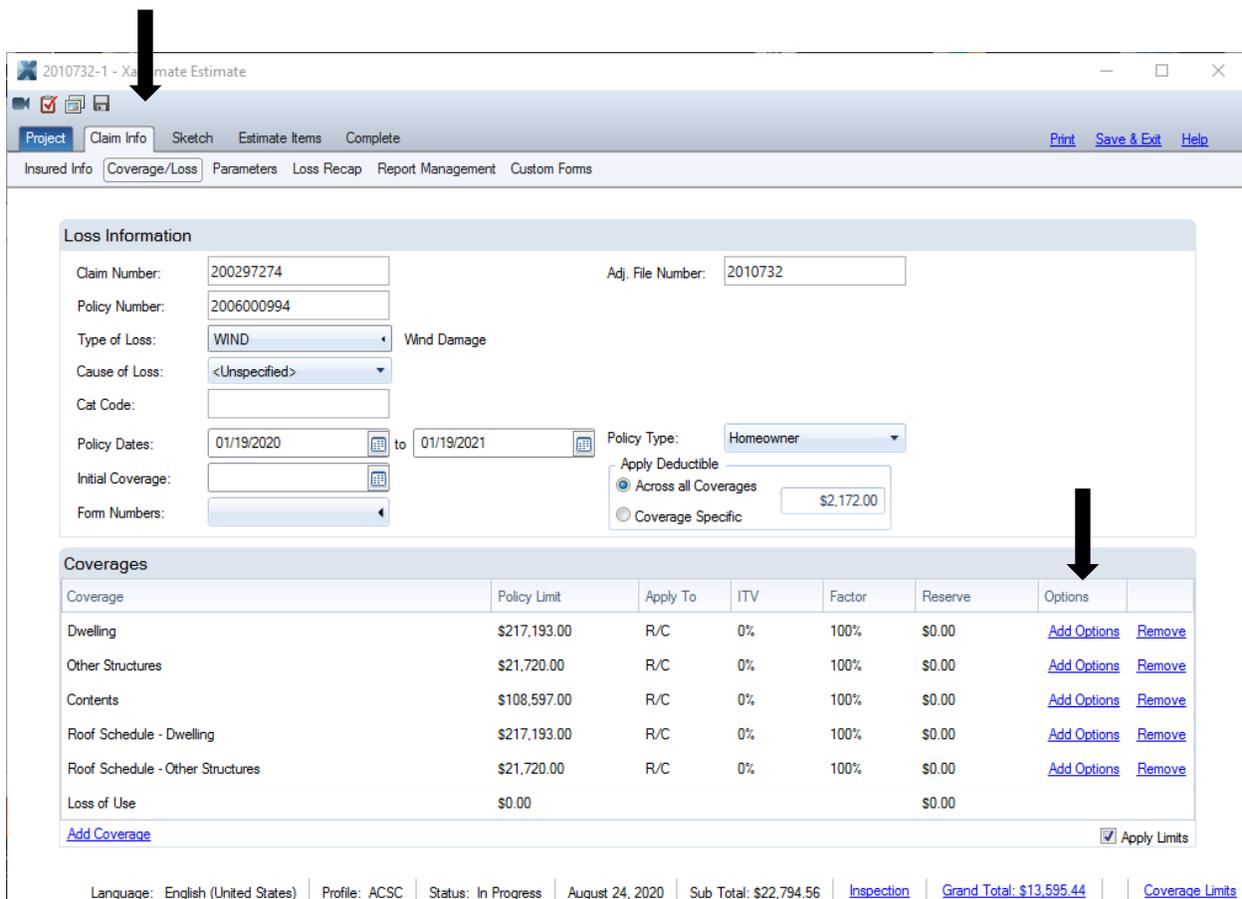
- Measure the circumference in inches or convert to inches.
- Calculation: Circumference (Inches) / 3.1415 (Pi) = Diameter in inches
- Example: 36"/3.1415 = 11.46" Diameter – Use Dia. 0 – 12" 1hr x 2 Laborers = 2 hours.

0 – 12"	1	2 Laborers	2
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DO NOT Use this estimating method for trees or branches:

- Over 30" DBH
- Chop & Drop portion of a tree removal (refer to using adequate labor hours to remove the tree debris from a covered structure.)

To create a coverage for tree debris disposal. Start at the **Claim Info & Coverage Loss Tabs** and move to the **add options** to add the coverage.



2010732-1 - X Estimate Estimate

Project Claim Info Sketch Estimate Items Complete

Insured Info Coverage/Loss Parameters Loss Recap Report Management Custom Forms

Loss Information

Claim Number: 200297274 Adj. File Number: 2010732

Policy Number: 2006000994

Type of Loss: WIND Wind Damage

Cause of Loss: <Unspecified>

Cat Code:

Policy Dates: 01/19/2020 to 01/19/2021 Policy Type: Homeowner

Initial Coverage:

Form Numbers:

Apply Deductible

Across all Coverages \$2,172.00

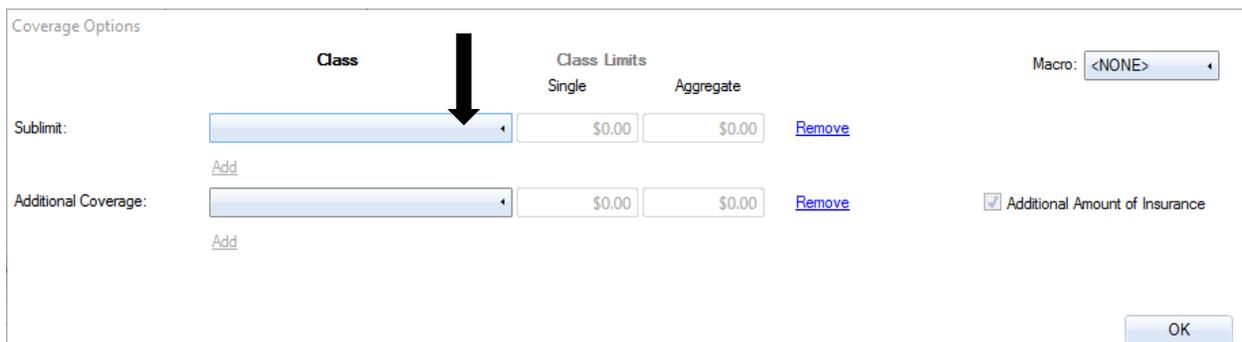
Coverage Specific

Coverage	Policy Limit	Apply To	ITV	Factor	Reserve	Options
Dwelling	\$217,193.00	R/C	0%	100%	\$0.00	Add Options Remove
Other Structures	\$21,720.00	R/C	0%	100%	\$0.00	Add Options Remove
Contents	\$108,597.00	R/C	0%	100%	\$0.00	Add Options Remove
Roof Schedule - Dwelling	\$217,193.00	R/C	0%	100%	\$0.00	Add Options Remove
Roof Schedule - Other Structures	\$21,720.00	R/C	0%	100%	\$0.00	Add Options Remove
Loss of Use	\$0.00				\$0.00	

[Add Coverage](#) Apply Limits

Language: English (United States) Profile: ACSC Status: In Progress August 24, 2020 Sub Total: \$22,794.56 Inspection Grand Total: \$13,595.44 Coverage Limits

Next create the **Sublimit** by selecting the drop-down menu and **Smartlist**.



Coverage Options

Class Class Limits Macro: <NONE>

Single Aggregate

Sublimit: \$0.00 \$0.00 [Remove](#)

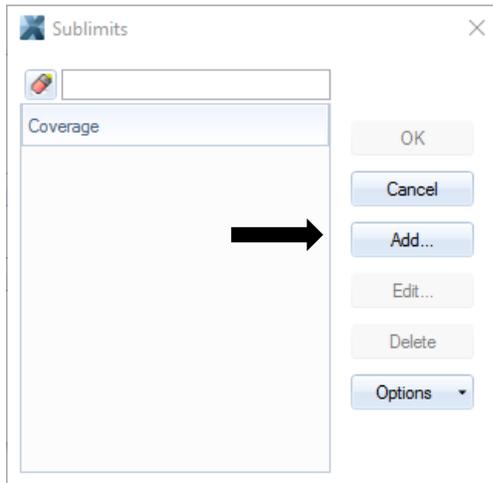
[Add](#)

Additional Coverage: \$0.00 \$0.00 [Remove](#) Additional Amount of Insurance

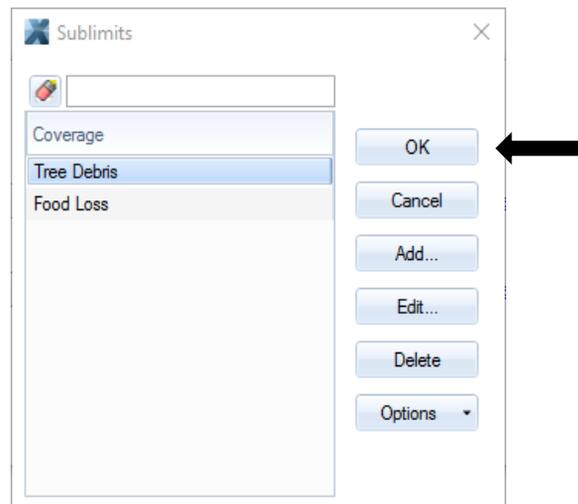
[Add](#)

OK

The **Smartlist** menu may be blank at first. Next click **Add** and name it **Tree Debris** and click **Ok**.



Highlight the Sublimit Name **Tree Debris** that was created and click **ok**.



Adding the Tree Removal line items one for Removal and one for Disposal. Use DMO TREEHR

Quick Entry

Misc. Item Attachments Salvage/Restored OK Cancel

Cat: DMO Sel: TREEHR Act: -

Desc: Tree - removal and disposal - per hour including equipment

Calc: 3 = 3.00 HR @ 82.31 = \$246.93

Cov: Other Structure: Paid When Incurred

Depr: Percent 0.00% Age: 0.00 Condition Average Recovera



[Click for Detail](#)

#	Cat	Sel	Act	Notes	Description	Coverage	Calc	Quantity	Unit	Unit Price	Sales Tax	RCV	Depreciation	ACV
35	DMO	TREEHR	-		Tree - removal and disposal - per hour including equ	Other Structures	6	6	HR	\$82.31	\$0.00	\$493.86	<\$0.00>	\$493.86
36	DMO	TREEHR	-		Tree - removal and disposal - per hour including equ	Other Structures	3	3	HR	\$82.31	\$0.00	\$246.93	<\$0.00>	\$246.93

Check **Client Guidelines** to determine if the **Disposal** should be listed as **Paid When Incurred (PWI)**
Some profiles may NOT have the option for **(PWI)** and you will apply depreciation.

Quick Entry

Misc. Item Attachments Salvage/Restored OK Cancel

Cat: DMO Sel: TREEHR Act: - Variations: -

Desc: Tree - removal and disposal - per hour including equipment

Calc: 3 = 3.00 HR @ 82.31 = \$246.93

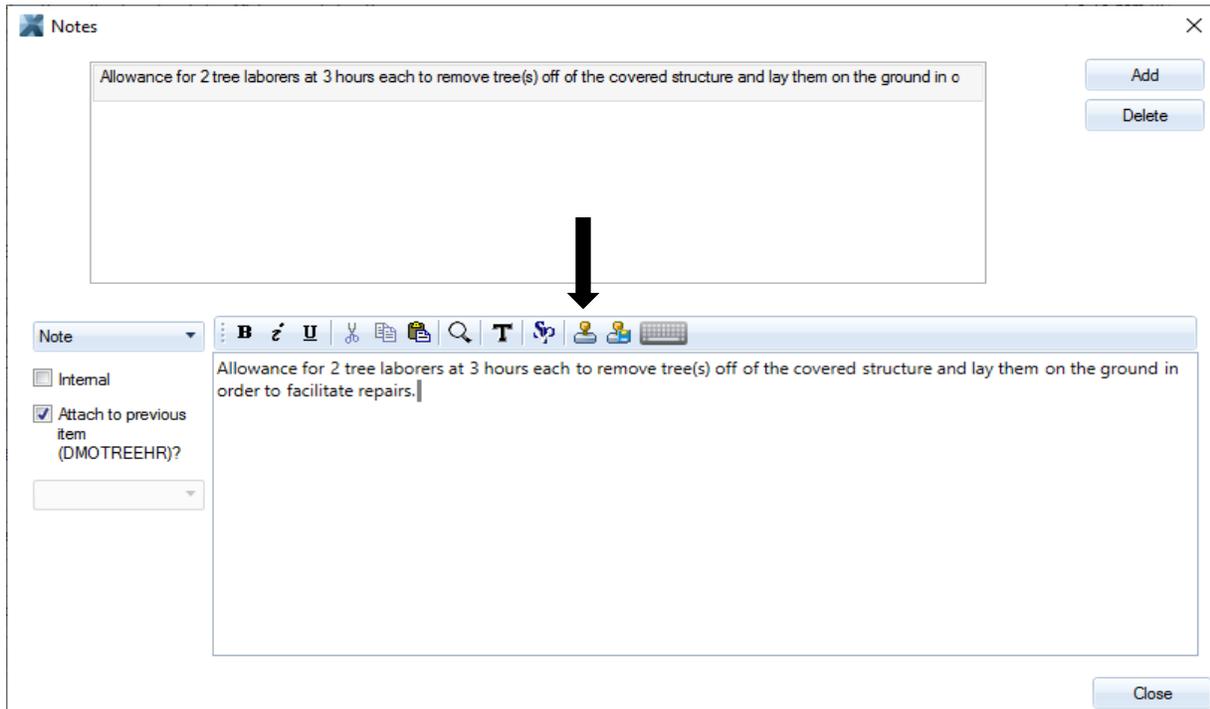
Cov: Other Structure: Paid When Incurred ←



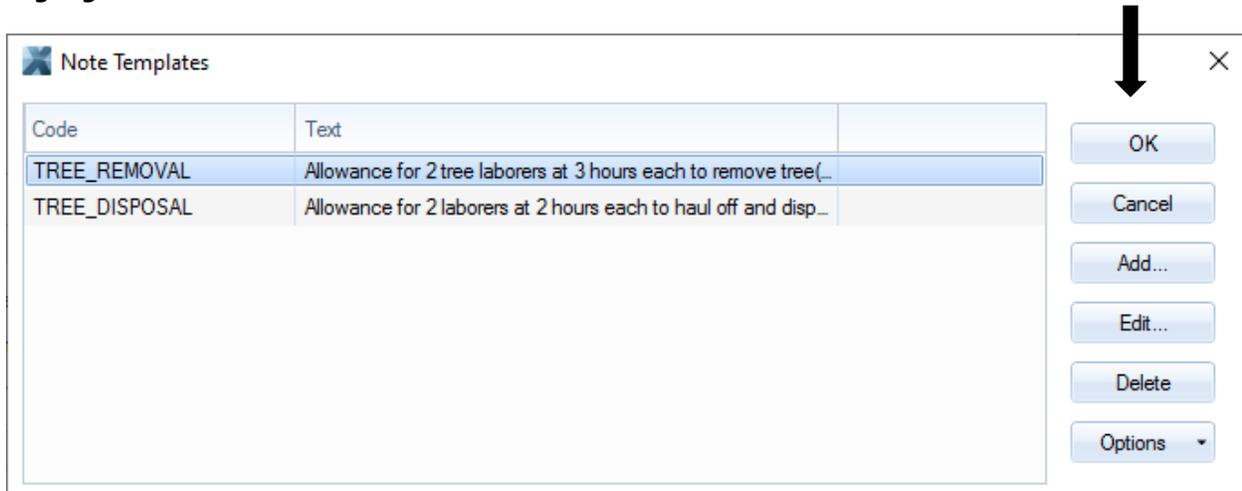
[Click for Detail](#)

#	Cat	Sel	Act	Notes	Description	Coverage	Calc	Quantity	Unit	Unit Price	Sales Tax	RCV	Depreciation	ACV
35	DMO	TREEHR	-	1	Tree - removal and disposal - per hour including equ	Other Structures	6	6	HR	\$82.31	\$0.00	\$493.86	<\$0.00>	\$493.86
36	DMO	TREEHR	-	2	Tree - removal and disposal - per hour including equ	Other Structures	3	3	HR	\$82.31	\$0.00	\$246.93	(\$0.00)	\$246.93

Include **F9 notes** per line items. Use the stamp to use imported the **note templates**.



Highlight the note and **click ok** to the line item.



Additional job aid for tree removal per invoice provided by the insured.
Separate the invoice using two line items use **DMO BIDITM (NO O&P NO TAX)**
for both lines instead of **DMO TREEHR. (See Below)**



National Tree Removal LLC.
 973 Forest Ln
 Storm, TX 65432
 555-234-6753
 treeking@Gmail.com

INVOICE
 INV0002

DATE
 08/23/2020

DUE
 On Receipt

BALANCE DUE
 USD \$2,500.00

BILL TO
Mr Insured.
 555-555-5555
 mrinsured@Gmail.com

DESCRIPTION	RATE	QTY	AMOUNT
Remove Tree Debris; includes haul away Labor includes clearing tree debris from the home, cleared driveway access, and from the fenced back yard.	\$2,500.00	1	\$2,500.00
TOTAL			\$2,500.00
BALANCE DUE			USD \$2,500.00

Invoices similar to the example above should be separated as \$2000 for removal and \$500.

Utilize the **F9 Note** to explain how you calculated the number of hours (**x men at x hours for tree removal with no obstructions**), and the same for debris removal.

Removal from a covered structure F9 Note: Tree removal per invoice attached.

Disposal from the insured location F9 Note: Tree debris haul off per invoice attached.

#	Cat	Sel	Act	Notes	Description	Coverage	Calc	Quantity	Unit	Unit Price	Sales Tax	RCV	Depreciation	ACV
17	DMO	BIDITM	-	1	National Tree Removal LLC Per Invoice	Dwelling	1	1	EA	\$2,000.00	\$0.00	\$2,000.00	(\$0.00)	\$2,000.00
18	DMO	BIDITM	-	1	National Tree Removal LLC Per Invoice	Tree Debris	1	1	EA	\$500.00	\$0.00	\$500.00	(\$0.00)	\$500.00

Also, using **sub-limit of the coverage**. You have to add it in XM8 under the **ADD OPTIONS** link beside either Dwelling or Other Structures on the coverage tab. Make sure to set the single and aggregate sub-limits (usually \$500/\$500, uncommon sometimes \$500/\$1,000. (See Above)