

HomeEq Servicing

◆701 Corporate Center Drive, 3rd Floor, Mail Code NC 4794 · Raleigh, NC 27607 ·
www.homeq.com/reo◆

Corporate Procedure for Injury or Damage Incident

The Corporate procedure is for any injury or damage incident be called into our office. Please contact Brenda Morris at 919-858-3859. This should be done immediately for this incident.

Please note the attached procedures which should be incorporated in any website information:

Injury to customer or other third party:

- Assist the injured party to determine extent of injury and whether medical and/or ambulance assistance is needed. Call EMS if First Aid is required.
- Refrain from making any comment accepting liability for the incident.
- Refrain from making any promises of restitution or payment of medical bills.
- Obtain the full name, address, phone # and social security # of the injured party.
- Obtain the name, address and phone # of any identified witnesses.
- Take photos in accordance with the camera use described below.
- If an on-site surveillance camera was in operation retrieve the tape and forward to HomeEq Servicing-REO Department. Include your name, phone number, date of the incident and the name of the injured party.
- Notify HomeEq Servicing at 919-858-3859 immediately.
- Notify HomeEq Servicing /Brenda Morris at 919-858-3859 of any hazards, defects or maintenance issues (i.e. cracked sidewalk, pot holes in parking lot, area lights out, slippery floors, etc.) immediately.

THE INSURANCE COVERAGE FOR HOMEQ SERVICING DOES NOT CONTAIN MEDICAL PAYMENTS COVERAGE, THEREFORE, NO COMMITMENTS SHOULD BE MADE TO AN INJURED PARTY FOR PAYMENT OF THE MEDICAL

EXPENSES. ALL REQUESTS FOR PAYMENT OF MEDICAL EXPENSES WILL BE REFERRED TO THE INSURANCE COMPANY.

Damage to property of a customer or a third party:

- Assist as appropriate.
- Refrain from making any comment accepting liability for the incident or making promises of restitution.
- Obtain the full name, address and phone # of the owner of the damaged property.
- Obtain the name, address and phone # of any identified witnesses.
- Take photos in accordance with the camera use described below.
- If an on-site surveillance camera was in operation retrieve the tape and forward to Corporate Insurance, include your name, phone number, date of the incident and the name of the owner of the damaged property.
- Notify HomEq Servicing/Brenda Morris at 919-858-3859.

Photos should be taken in all instances involving alleged injuries or damages to property of customers or non-customers in which an incident report has been called in to HomEq Servicing, in accordance with the Claim Reporting Procedures. It is anticipated that photographic evidence of the conditions of the premises existing at the time of the incident will assist HomEq in defending itself against future litigation, or in the alternative, establish the need to make a timely and fair settlement with the customer or non-customer. If an incident goes into litigation the availability of negatives will allow for the reproduction of the photos.

The following guidelines are recommended for the taking of photographs:

- At least two (2) long-range shots showing the general area of the accident (parking lot, drive up, sidewalk, lobby, etc.).
- At least three (3) medium range shots showing any fixtures or features (curbs, furniture, landscaping, etc.) contiguous to the accident site.
- As many close-up shots as necessary to depict the alleged hazard (pot hole, handicap ramp, corral ropes, lobby floor, sidewalk, etc.), causing the accident. The photos should depict the injured party's point of view of the accident scene, as he/she approached the area.

You can also use the camera when photos need to be taken to document damages to your facility, especially when repairs need to be done immediately, before an insurance adjuster has had the opportunity to inspect damages.

You are encouraged to take as many photos as necessary as the entire camera (or role of film) should be returned to Corporate Insurance for developing after each incident. You are also encouraged to familiarize yourself with the camera so that you will be able to take the pictures immediately after an incident occurs.

After the photos have been taken, send the entire camera (or the role of film), identifying the name of the injured party, date of accident, date photos taken, the individual taking the pictures and contact phone number to HomEq Servicing, 701 Corporate Center Drive, 3rd Floor, Raleigh, NC 27607, Attn: Jeff Szymendera.

As a reminder, the photographs and any generated reports are considered to be privileged work product and the sole property of HomEq Servicing. Under no circumstances is the information to be shared with the injured party or their representatives.

Please make all your employees aware of this procedure so that photos will be taken following an incident, in your absence.

Thank you for your anticipated cooperation, and if you have any questions regarding this procedure or the use of the camera, feel free to call Brenda Morris at 919-858-3859.