

Thank you for agreeing to accept messages and documents electronically for the duration of this claim. Here are the [terms and conditions](#) for electronic communication with you.

USAA Reference Number: [REDACTED]

Dear Mr. Paxton,

Please see attached for additional information.

USAA, 9800 Fredericksburg Road, San Antonio, Texas, 78288

From: USAA[USAA.Web.Services@customermail.usaa.com]

Sent: Tuesday, April 07, 2020 02:49 PM

To: [REDACTED]@gmail.com

Subject: USAA Contractor Referral



CONTRACTOR REFERRAL

WARREN K PAXTON JR

MCKINNEY TX 75071-5562

➤ Review Contractor Referral Details

April 7, 2020

Dear Mr. Paxton,

We recently recommended a contractor to help you with the repairs related to your claim below:

USAA policyholder:	Warren K Paxton
Claim number:	[REDACTED]
Loss location:	Austin, Texas
Date of loss:	January 15, 2020

Please visit usaa.com (Keyword: Claims Center) to find the contractor's contact information. If this information isn't on usaa.com, please call us at 800-531-USAA (8722).

Benefits of Using USAA's Recommended Contractor

The contractor listed on usaa.com participates in our Property Direct Repair Program (PDRP). Although you're under no obligation to use this contractor and may select a contractor of your choice, please consider some of the benefits of selecting a PDRP contractor:

- A three-year limited warranty for the repair of covered damages
- Guaranteed workmanship
- Contractor is fully insured, licensed and bonded

For more information about PDRP and a complete list of benefits that you'll enjoy under this program, please read the enclosed summary.

If you hire the recommended contractor, you'll be asked to sign a Work Authorization permitting the repair of your property. (You may also be asked to pay your policy deductible directly to the contractor.)

The contractor will then e-mail the Work Authorization and completed repair estimate to USAA. After we review and approve the estimate, we'll:

- Mail a claims payment check to the contractor.
- Place the contractor's estimate on usaa.com (Keyword: Claims Center) for your review.

The check will include all named insureds listed on the policy and will require endorsement by each. *However, you aren't required to endorse the check until the work is completed to your full satisfaction.*

As always, we appreciate the opportunity to serve all your financial needs.

Thank you,
USAA Casualty Insurance Company

USAA Property Direct Repair Program

Program Information:

- The USAA Property Direct Repair Program (PDRP) provides contractors you can hire (based on location and availability) to perform the following services:
 - General dwelling reconstruction and repairs
 - Water mitigation (dry water-damaged property)
 - Structural and contents cleaning and restoration
 - Flooring, roofing and plumbing
 - Emergency board up and tree removal services
- Use of the program is optional. If you prefer, you can use a contractor of your choice.

PDRP process:

- USAA will send the referral electronically to the PDRP Contractor.
- The PDRP contractor will contact you to inspect your damaged property.
- PDRP will complete and submit an estimate electronically to the assigned USAA Adjuster for review. Once approved by USAA, we'll notify the PDRP contractor and post the approved estimate to USAA.COM for your review.
- If you plan to use the PDRP contractor to complete the repairs, you can expedite the repairs by signing the PDRP contractor's Work Authorization at time of inspection. If you plan to use a contractor of your choice, please contact USAA.

Additional information:

- If there is unsatisfactory work, you must allow the contractor an opportunity to make corrections and honor their warranty. If the contractor is unable to complete the corrections, contact your USAA adjuster for assistance.
- USAA ensures the PDRP Contractor offers a 3-year warranty. USAA will assist in warranty enforcement and dispute resolution if there's an issue that was unable to be resolved between you and the contractor.
- USAA Warranty enforcement and dispute resolution doesn't apply to upgrades, downgrades, change orders, or any repair unrelated to the original claim.
- If your claim is selected for re-inspection, a representative from USAA will contact you to schedule an appointment.