January 1, 2022

Ms. Sample Adjustor, Accident Benefit Claims Advisor
Sample Home & Auto Insurance Company
Sample Parkway
Mississauga, ON L4J 2M4

INSURER'S EXAMINATION
HOME MODIFICATION ASSESSMENT REPORT – IN-HOME CONTRACTOR ASSESSMENT
OCF-18 Review

Claimant: Mr. Sample CLAIMANT
555 Sample Lane
Toronto, ON M2J 5E4

Claim No.:
555555

Case No.:
555

Date of Loss:
November 10, 2020

Date of Birth:
March 20, 1965

Date of Assessment:
November 10, 2021

Date of Report:
January 1, 2022

Completed by:
Ronny Wiskin, CEAC

Accessibility Consultant & Construction Specialist

Metro Lic No. T85-4657300

HOME MODIFICATION ASSESSMENT REPORT – CONTRACTOR ASSESSMENT
OCF-18 Review

REFERRAL & CONSENT PROCESS

Ms. Sample Adjuster of Sample Home & Auto Insurance Company requested that Sample Disability Management complete a Home Accessibility Modification Review, to determine if the proposed OCF-18 Treatment and Assessment Plan dated July 26, 2021, in the amount of $366,745.00, submitted by Sample Therapist, OT, is considered to be reasonable and necessary.

This review consists of examination of proposed recommendations made by Sample Therapist, OT, in their submission of July 26, 2021, and the accompanying Home Accessibility Report, authored by Mr. Sample Assessor, dated April 30, 2021, in the amount of $365,950.00, for modifications to Mr. Sample Claimant's (insured) pre-accident residence located at 555 Sample Crescent, Mississauga, Ontario. It is this assessor's understanding that his services have been retained for the purpose of presenting a functional housing proposal based on the client's needs directly as a result of his injuries sustained on November 10, 2020. This report has been prepared following a review of the information provided to our office. This assessor was able to determine the insured's functional status/needs in relation to his home environment, working with the occupational therapist / co-assessor, Mr. Co Assessor, during the home examination, and by utilizing this assessor's extensive experience in the field of barrier-free environmental accommodations.

It is the understanding of this writer that the reason for this report was to present proposals for possible designs, modifications and renovation recommendations that would be required in order to allow accommodation for Mr. Sample Claimant's long-term disabilities resulting from his injuries sustained on November 10, 2020. Accommodations included within this proposal have been developed to address the insured's needs and requirements, taking into consideration the needs and occupancy of other family members, without sacrifice of their needs.

In accordance with subsections 15.5(i), 15.7, and 15.8 of the Statutory Accident Benefits Schedule (SABS) of the Ontario Automobile Insurance legislation, this Home Accessibility Evaluation Paper Review Report includes a proposal for the home modifications / renovations that would have been required to fulfill Mr. Sample Claimant's housing requirements at his pre-accident / existing residence. For reference, the SABS infer that there is an obligation to assess an injured individual's pre-accident / existing

accommodation with respect to the home modifications / renovations that would be required to accommodate same, from which to derive said individual's extraordinary housing cost(s).

Consent

Mr. Sample Claimant provided written consent for the assessment to take place and to the release of the report to the Referring Party.

Instructions

The following set of instructions were provided by the insurer in preparation of this report:

- To perform an Independent Examination (IE) within the scope of my expertise.
- To review and list all documents provided within the body of the report in sufficient detail.
- To answer all questions posed by the referral source within the scope of my expertise.
- To prepare and submit a thorough report within the timelines set forth by the referral source.
- To remain impartial throughout the examination process, ensuring all opinions and determinations are unbiased and based upon acceptable practices within my scope of practice

CREDENTIALS

MED+ HHC, Accessibility Division Manager, Ronny Wiskin is a professional licensed building renovator and Certified Environmental Access Consultant with 25 years' experience. He has provided more than 3500 property assessments relating to accessibility which include; evaluation of functional needs of individuals and reports from their occupational therapists. This has resulted in more than 1200 residential construction projects completed using universal design principals. Including minor modifications, small to medium sized renovation projects in privately owned homes, rental apartments and residential independent living facilities by modifying living environments to ensure that individuals can remain independent in their homes for as long as possible.

The company through its team has become a leader in assisting people with disabilities and seniors, enjoying an international reputation as a problem solver. Their mandate is to

provide safe, comfortable environments that improve quality of life through independence. MED+ HHC measure of success is through its mission statement- “to enable people to live independent and rich lives, focusing on their abilities and allowing them to remain an integral part of their communities.”

MED+ HHC also offers a proactive service to evaluate the safety of current environments and recommend preventative measures to reduce safety risks, as well as HCAI registered for submission of treatment plans and insurance billing and is licensed by FSCO.

REPORT SUMMARY

Ronny Wiskin, CEAC, Accessibility Consultant & Barrier Free Construction Expert was requested by Certas Home & Auto Insurance Company to prepare a Home Modification Assessment Report, to determine if the proposed OCF-18 Treatment and Assessment Plans dated July 20, 2021, submitted by Sample Therapist, Occupational Therapist, are considered reasonable and necessary.

This review consists of examination of proposed recommendations made by Sample Therapist, OT, reflecting the report authored by Mr. Sample Assessor of Sample Accessible Design Group, dated April 20, 2021, for renovations to the home of Mr. Sample Claimant (insured) to reside with regards to the pre-accident residence located at 555 Sample Lane, Mississauga, Ontario. It is this assessor’s understanding that his services have been retained for the purpose of presenting a functional housing proposal based on the client’s needs directly as a result of his injuries sustained on November 10, 2020. This assessment has been prepared following a review of the information provided to our office and on-site visit of the claimant’s residence. This assessor was able to determine the insured’s functional status/needs in relation to his home environment, coordinated with the Occupational Therapy visit by Mr. Co Assessor, OT (co-assessor), who was also present during the evaluation and by utilizing this assessor’s extensive experience in the field of barrier free environmental accommodations.

ANSWERS TO SPECIFIC QUESTIONS

Please note: *Recommendations contained in this report are based on the claimant's current functional abilities as demonstrated during the in-home assessment, as well as on the subjective report of the co-assessor Mr. Co Assessor. Recommendations do not consider medical diagnosis or findings not made available to this assessor prior to the in-home assessment – paper review. If any new information should become available from any other source, this assessor reserves the option of reviewing and possibly modifying his opinion accordingly.*

The following question(s) were forwarded to this assessor by the referral source in a notice dated June 8, 2021:

1. **Are the goods and services submitted on the Treatment and Assessment Plan(s) (OCF-18) indicated below reasonable and necessary as a direct result of the injuries/impairments sustained in the subject accident? Is the cost, frequency, and duration of the proposed treatment or assessment reasonable and necessary as a direct result of the injuries/impairments sustained in the subject accident?**

   The Treatment and Assessment plan is considered partially reasonable and necessary as a direct result of the injuries sustained in the subject accident.

ASSESSMENT DETAILS

DOCUMENTATION REVIEWED

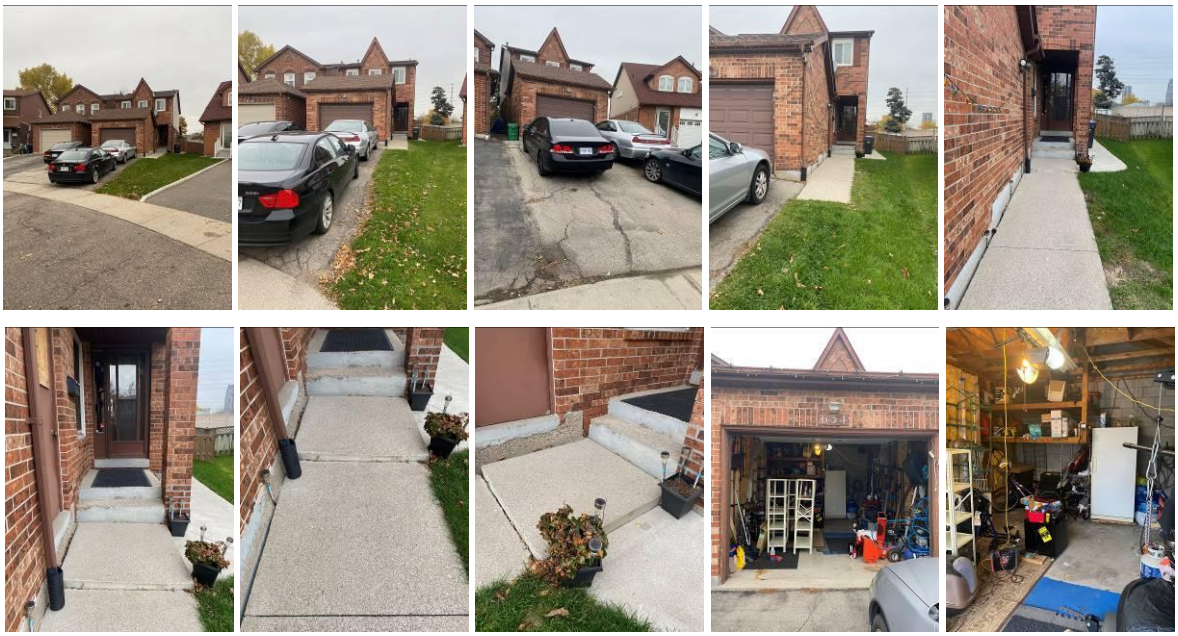
The following documents were reviewed prior to the completion of this assessment report:

- Treatment and Assessment Plan (OCF-18) dated July 20, 2021, submitted by Sample Therapist, OT, in the amount of $366,745.00
- Home Assessment Report dated April 30, 2021, submitted by Sample Assessor of Sample Accessible Design Group, in the amount of $365,950.00
- Insurer's Examination Occupational Therapy – In Home Assessment report dated **November 2, 2021** submitted by Co Assessor, Occupational Therapist (co-assessor)

PHISICAL ENVIRONMENT

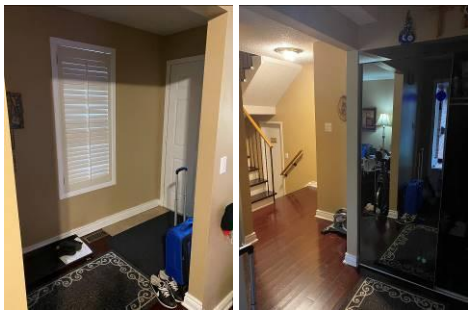
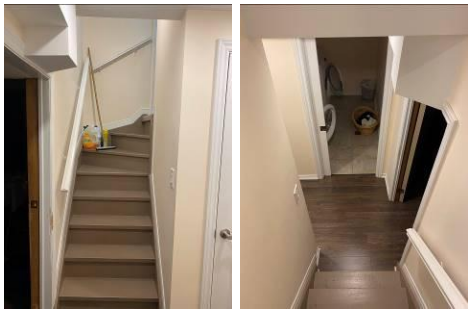
Type of Dwelling: Two-storey, detached, single family home

Room	Location/ Description
Front Entrance / Garage	● Front entrance is accessed by a 24'0" x 12'0" asphalt driveway, leading to a concrete walkway with an 8" step to the 21" landing; 32" wide door. ● Attached single car garage: 19'3" x 13'0" is solely used for storage purposes.



Secondary Egress / Back Entrance	● Back entrance is accessed by a concrete walkway, leading through a gated fence with a 45" wide gate to the back yard; glass sliding doors: 26" opening, on the concrete patio, that is 19" above grade with three (3) concrete steps and no handrail. ● There is an additional side entrance that is accessed by the concrete walkway, with 10 concrete steps leading down, without a handrail. The concrete landing and door provide access to the kitchen on the basement level, through a 32" wide doorway.



Room	Location/ Description
	
Front Foyer / Hallway	● Accessed through the 32” wide front entrance; measures 4’7” x 8’0” with a 48” wide opening into the home; hardwood flooring
	
Stairs	● The second-floor staircase is accessed from the foyer and 14 straight and angled wood risers measure between 34” and 37” wide, with a mid-level landing a single handrail. ● The basement staircase is accessed from the dining area and 13 straight and angled wood risers measure 34” wide with a mid-level landing and a single handrail.
	 
Bathrooms	● Main floor two-piece powder room with sink and toilet: 5’1” x 4’11”; four (4) stairs down to

Room	Location/ Description
	entrance; 24” doorway; ceramic tile flooring ● Ensuite 2-piece Bathroom: 7’7” x 2’11”; 24” doorway; ceramic tile flooring ● Main Second-Level Bathroom: 5’5” x 7’3”; 28” doorway; ceramic tile flooring; 19” H to tub rim
	
Kitchen / Eating Area	● Kitchen is accessed from the dining area: 10’0” x 7’6” with a 32” doorway and 51” with ceramic tile flooring; provides access to eating area ● Eating area measures approximately 7’6” x 8’5” with ceramic tile flooring; accesses family room
	

Living Room / Dining Room	● Sunken Living Room: 12'11" x 12'7" with a 7 ¾" step down and is accessed from the foyer through a 59" wide opening; hardwood flooring ● Dining Room: 9'7" x 11'0"; with openings / doorways measuring 52", 36" and 32", providing access to the kitchen, family room and basement staircase; hardwood flooring

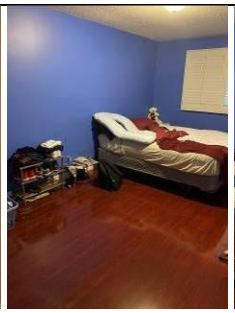


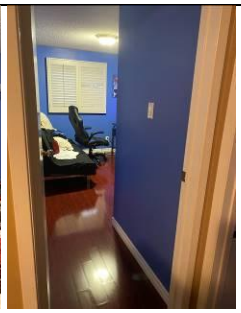
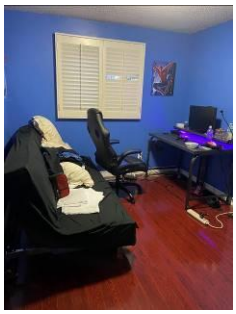
Family Room	● Family room measures 9'10" x 16'3" with a 36" and 51" opening, accessed by the eating area and provides access to the secondary back entrance.



Bedrooms	● There are three (3) bedrooms located on second level with claimant, spouse and two (2) daughters sleeping on this level ● Master Bedroom: 10'6" x 12'7"; 30" doorway; hardwood floor ● Bedroom #2: 9'3" x 14'4"; 30" doorway; hardwood floor ● Bedroom #3: 14'4" x 8'11"; 30" doorway; hardwood floor ● Sitting Area: 7'1" x 8'0"; 36" doorway; hardwood floor ● Closet / Hall: 3'6" x 5'6"; 36" doorway; hardwood floor ● Corridor: 8'11" x 6'6"; Stairs 180 degrees flat / spiral curve; hardwood floor




Basement / Laundry Room	● Basement currently is occupied by Mr. Ghafari's mother-in-law and was unable to enter all rooms in the basement, as she was sleeping at the time. ● Recreation Area: 12'3" x 16'10"; 32" doorway; laminate flooring ● Laundry Room: 7'1" x 5'10"; 30" pocket door; ceramic tile flooring ● Utility / Mechanical Room: Unable to enter ● Bathroom: Unable to enter ● Kitchen: Unable to enter ● Bedroom: Unable to enter










Mr. Sample Claimant is a 65-year-old male, presently residing in his three-bedroom, two-storey home in Mississauga, Ontario with his spouse and two (2) daughters, and his mother-in-law residing in the basement level of the home. The claimant was residing in this house at the time of the subject MVA.

The home was described thoroughly within the Occupational Therapy Assessment Report dated November 2, 2021, by Co Assessor and therefore will not be described fully within the report.

The home was reported to have restrictions and limitations within the living space for the claimant on all levels of the home, based on the existing layout of the property and the need for a walker-accessible living environment. Entering the home through the main entrance, the foyer leads to a closet, the main hallway and main floor powder room, as well as access to the sunken living room, dining room, kitchen & eating area, and staircase.

Stairs lead to the second level, where there is the master bedroom with ensuite 2-piece bathroom plus two additional bedrooms and full bathroom. Stairs provide access to the basement that currently houses a recreation room, laundry room, utility / mechanical room, bathroom, kitchen and bedroom.

Exterior ground level main entrance is located at the front of the home and is accessed by a covered and raised, poured concrete porch. The asphalt driveway is double car width, but attached garage is single car width and is used only for storage.

Secondary ground level entrance is located at the back of the house. It is accessed by a concrete patio and steps and grass yard via the walkway at side of the home.

HOME ACCESSIBILITY EVALUATION

Client's Name: Mr. Sample Claimant
Address: 555 Sample Lane, Mississauga, Ontario L4J 9A3
Diagnosis: Injuries resulting from motor vehicle accident (Outlined in OT report by Co Assessor)
Date of Review: November 10, 2021
Evaluated By: Ronny Wiskin, CEAC
Type of House: Two-storey, detached, single family home

Accident History:

The events of the subject motor vehicle accident and subsequent medical treatment are well documented in the medical brief and as such will not be repeated.

Recommendations:

The claimant should have a safe and accessible living environment, with the elimination of physical obstacles and needed consistency with routines post-date of loss. The home environment should support the use of a walker in all transition areas of the home.

Front Entrance / Egress & Garage

Sample Accessible Design Group Recommendations:
To provide the claimant with a safe, walker-accessible entrance with cover during inclement weather, it is proposed that a residential elevator be installed at the rear of the garage, providing access to the proposed mudroom.
Garage would be lengthened with new walls built and extended by approximately 6'3" to allow a vehicle to be parked completely in the garage, measuring approximately 13'5" x 20'0", to accommodate maneuvering in and out of vehicle. The garage would then provide direct access to and from the proposed primary entrance via a residential elevator.

OT Recommendations:
Home modifications to ensure Mr. Claimant's safety while he continues to recover are considered reasonable and necessary, however, the garage modifications and residential elevator recommendations are not considered reasonable or necessary.

Assessor Recommendations:
This assessor agrees with OT, in that the residential elevator and garage modifications are not considered reasonable and necessary.

Secondary Egress / Back Entrance

Sample Accessible Design Group Recommendations:
The existing rear entrance sliding glass door would be replaced with a 32" wide door system, providing walker access to and from the newly constructed wood deck in the backyard. The deck would lead to a newly installed vertical platform lift, providing walker access to and from the proposed concrete patio at grade level. There would be a staircase built, adjacent to the lift, to be used by family and the patio would lead to the concrete pathway, providing access to the front of the house.

Assessor Recommendations:
The installation of a newly constructed deck with vertical platform lift is not considered reasonable or necessary.

OT Recommendations:
OT supports the co-assessor opinion that the deck and vertical platform lift are not considered reasonable and necessary.

Addition

Sample Accessible Design Group Recommendations:
Fundamental to the proposed home modifications, is an addition to the front of the house, to provide additional space to accommodate the claimant's housing requirements, including a suitable foundation, framing new walls complete with window and door openings in the locations noted with corresponding roof.

Assessor Recommendations:
The existing layout of the home will support all changes required to accommodate the claimant's long-term disabilities sustained from the motor vehicle accident. An addition is not required.

OT Recommendations**:**
OT agrees with the above recommendations made by the co-assessor.

Stairs

Sample Accessible Design Group Recommendations:
A residential elevator is being proposed, installed at the rear of the garage, to provide Mr. Claimant with walker accessible ingress / egress, as well as access to all levels of the home. Proposed elevator would be a four-stop residential unit with 36" wide doors, providing access to the sitting area on the second level, the mudroom on the main level and the recreation area in the basement level.

Assessor Recommendations:
Recommending the installation of bilateral railings to all staircases, both indoors and outdoors, to provide support and safety while using stairs.

OT Recommendations**:**
OT agrees with the above recommendations made by the co-assessor.

Walker-Accessible Mudroom

Sample Accessible Design Group Recommendations:
The proposed mudroom addition would be created within the existing garage and would be accessed via the new residential elevator. Mudroom would measure approximately 8' x 6' and would include a bench for Mr. Claimant to be seated as needed. A 32" doorway would be installed to provide walker access to and from the mudroom.

Assessor Recommendations:
The proposed mudroom addition is not considered reasonable or necessary, as it is part of the proposal to support the installation of a residential elevator.

OT Recommendations**:**
OT agrees with the above recommendations made by the co-assessor.

Walker-Accessible Sitting Area

Sample Accessible Design Group Recommendations:
With the expansion of the ensuite bathroom and rebuilt closet in the master bedroom, the existing sitting area would be eliminated. The proposed new sitting area would be rebuilt with the second-floor addition and would be accessed from the master bedroom and the elevator. The new sitting area would measure approximately 8'0" x 6'2" with two windows.

Assessor Recommendations:
None of the above recommendations are necessary or reasonable.

OT Recommendations**:**
OT agrees with the above recommendations made by the co-assessor.

Walker-Accessible Ensuite Bathroom

Sample Accessible Design Group Recommendations:
The ensuite bathroom would be expanded within the existing sitting area to accommodate walker accessibility. The two single clothes closets would be eliminated and a new walk-in closet would be built. The bathroom would be accessed through a 32" wide pocket door and would increase in size to approximately 7'8" x 8'7".
Install a higher than standard height toilet, single vanity with sit-under space and appropriately positioned mirror. A walk-in shower would be created with integrated bench to allow for sitting throughout shower routine. The bathroom would include slip-resistant

ceramic tile throughout. Walls would be reinforced to facilitate grab bar installation. Shower would contain a temperature-controlled, anti-scald valve and height-adjustable hand-held shower head.

Assessor Recommendations:
The footprint of the existing ensuite bathroom will accommodate the changes needed for the claimant. It is my recommendation to install comfort height toilets in the ensuite bathroom and main floor powder room. Additionally, replace the temporary grab bars on the walls of the tubs (2) with permanent grab bar fixtures, for better reliability for support.

OT Recommendations**:**
OT agrees with the above recommendations made by the co-assessor.

Walker-Accessible Raised Powder Room

Sample Accessible Design Group Recommendations:
The current powder room would be raised and accessed from the main level. (Currently accessed from the mid-level landing of the basement staircase.) The powder room would be rebuilt and accessed from the dining area via a 32" wide door, and would contain a higher than standard height toilet with grab-bars and single basin vanity.

Assessor Recommendations:
Leave powder room in its current location. This modification is not considered reasonable and necessary.

OT Recommendations**:**
OT agrees with the above recommendations made by the co-assessor.

Master Bedroom

Sample Accessible Design Group Recommendations:
With the proposed modifications to the ensuite bathroom and sitting area, the master bedroom would increase in size to approximately 10'7" x 13'5'.

Assessor Recommendations:
No modifications necessary to the master bedroom.

OT Recommendations**:**
OT agrees with the above recommendations made by the co-assessor.

Walker-Accessible Kitchen

Sample Accessible Design Group Recommendations:
To increase Mr. Claimant's participation in meal preparation and independent use of the kitchen, the kitchen appliances would include a side-by-side refrigerator/freezer, a side-opening wall oven mounted at an appropriate height with a heat-resistant shelf directly underneath. A sit-under counter, as well as knee space under the sink would be provided, a drawer-style dishwasher and lower cabinets with a pantry with pull-out features would also be included.
With the construction of the wood deck and installation of a 32" wide door system at the rear entrance, a wheeled trolley cart would be provided to allow the claimant to safely transport to and from the barbeque.

Assessor Recommendations:
Mr. Claimant was not involved in meal preparation prior to his motor vehicle accident and there is no indication that he will have a need or purpose for the proposed modifications that Sample Accessible Design Group recommended for the kitchen.

OT Recommendations**:**
No modifications recommended for the kitchen, supporting co-assessor that they are not reasonable or necessary.

Laundry Room

Sample Accessible Design Group Recommendations:
The laundry room would remain in the basement with the newly installed residential elevator allowing Mr. Claimant to safely access the room with his walker. A 32" pocket door would be installed. The existing machines would remain, however, they would be placed on pedestals and raised to an appropriate height for comfortable access. A wheeled trolley would be provided to allow Mr. Claimant to safely transport the laundry throughout the home.

Assessor Recommendations:
Mr. Claimant did not participate in laundry tasks prior to the accident and there is no indication that he will have a need to participate in these activities in the future.

OT Recommendations**:**
OT agrees with the above recommendations made by the co-assessor.

Walker-Accessible Multi-Purpose Room

Sample Accessible Design Group Recommendations:
The bedroom area of the basement apartment would be converted to a multi-purpose area, which would result in the tenant needing to move out. The room would be expanded within the utility room and a new wall would be built, measuring approximately 9'4" x 11'0".

Assessor Recommendations:
The above recommendation is not necessary. Because the electrical panel and furnace / water tank are located in the basement, it is considered reasonable and necessary for Mr. Claimant to have access to this space, which he would still have with support of bilateral railings on the staircase going to the basement.

OT Recommendations**:**
OT agrees with the above recommendations made by the co-assessor.

Other

Intercom System

Sample Accessible Design Group Recommendations:
An intercom system with call stations located at the front door and throughout the dwelling would be installed, allowing Mr. Claimant to screen visitors at the front door and communicate to family throughout the home.

OT Recommendations:
The intercom system is not considered reasonable or necessary.

Assessor Recommendations:
This assessor agrees with the OT recommendation.

Monitored Security System

Sample Accessible Design Group Recommendations:
A hardwired smoke and CO alarm system that can be connected to a monitoring system to permit for faster emergency response, if needed.

OT Recommendations:
The monitored security system is not considered reasonable or necessary.

Assessor Recommendations:
This assessor agrees with the OT recommendation.

Interior Closets
Sample Accessible Design Group Recommendations:
Closet organizers would be provided in the master bedroom for accessing with minimal amount of reaching. Any closet that would reasonably need to be accessed would feature organizers for storage, dual height clothes rods and adjustable height shelving.

OT Recommendations:
The interior closet organizers are not considered necessary.

Assessor Recommendations:
This assessor agrees with the OT recommendation.

Doorways and Openings
Sample Accessible Design Group Recommendations:
Widen doorways and openings to 32” for walker accessibility, install door systems to match existing, repair, patch and finish.

Assessor Recommendations:
No modifications required to the doorways and openings.

OT Recommendations:
OT supports the above recommendation made by co-assessor.

Kickplates, Wall Protection and Cornerguards
Sample Accessible Design Group Recommendations:
Installation of kickplates, wall protection and cornerguards to protect against walker inflicted damage.

Assessor Recommendations:
The above modifications are not necessary for use with a walker.

OT Recommendations:
OT supports the above recommendation made by co-assessor.

Grab Bar (At step to sunken living room)
Assessor Recommendations:
This assessor is recommending the installation of a grab bar, to assist in stepping down into the sunken living room.

OT Recommendations:
OT supports the above recommendation made by co-assessor.

Claimant: Mr. Sample CLAIMANT
Claim No.: 555555
Date of Loss: November 10, 2020

PROJECT COST ANALYSIS

DETAIL	BUDGET COST	TOTALS
Construction Summary:		
Home Access		
Bathroom Comfort Height Toilets & Grab Bar	$2,643.00	
Living Room Grab Bar	$ 106.00	
Bilateral Railings – Front Main Entrance	$ 830.06	
Bilateral Railings – Back Entrance	$ 518.68	
Bilateral Railings – Side Basement Entrance	$1,044.18	
Bilateral Railings – Main to Second Level Staircase	$2,021.97	
Bilateral Railings – Main to Basement Level Staircase	$ 674.53	
Sub Total		**$7,838.42**
Overhead & Project Management 10%		$ 783.84
Contingency 8%		$ 627.07
Total Price		**$9,249.33**
13% HST		$1,202.41
Grand Total		**$10,451.74**

Exclusions:
The following costs have not been calculated into the above figures and may or may not be applicable to this project as indicated:

- Relocation costs prior to, during and following construction, moving costs and storage fees
- Engineering Fees (Structural, Mechanical, Electrical etc)

Costs to be determined following submission of architectural drawings - not limited to:

- Additional HVAC, electrical and plumbing services, and costs therein
- Additional exterior lighting fixtures
- Backup generator in case of power outage

CONCLUSIONS

Following a request from Sample Home & Auto Insurance Company, a Home Modification Assessment Report was completed to provide an opinion if the goods and services outlined in the OCF-18, dated July 20, 2021, submitted by Sample Therapist, Occupational Therapist, in the amount of **$366,745.00** are considered to be reasonable and necessary to accommodate Mr. Claimant's disabilities which are a result from a motor vehicle accident on November 10, 2020, as well as to identify the renovations and modifications required to Mr. Sample Claimant's pre-accident residence at 555 Sample Lane, Mississauga, Ontario. These recommendations are required in order to allow Mr. Claimant's safe access to all areas of his home independently.

Following the assessment that occurred on November 10, 2021, a number of conclusions were made by the occupational therapist, Co Assessor and this accessibility specialist.

Recommendations outlined in this report are being made in order to renovate/modify the existing home. These recommendations are contained in the body of the report.

This accessibility consultant is of the opinion that the goods and services as outlined in the OCF-18, dated July 20, 2021, submitted by Sample Therapist, Occupational Therapist, are considered partially reasonable and necessary at an altered scope of work with a total cost of **$10,451.74** given Mr. Claimant's current and future functional status.

Sincerely,

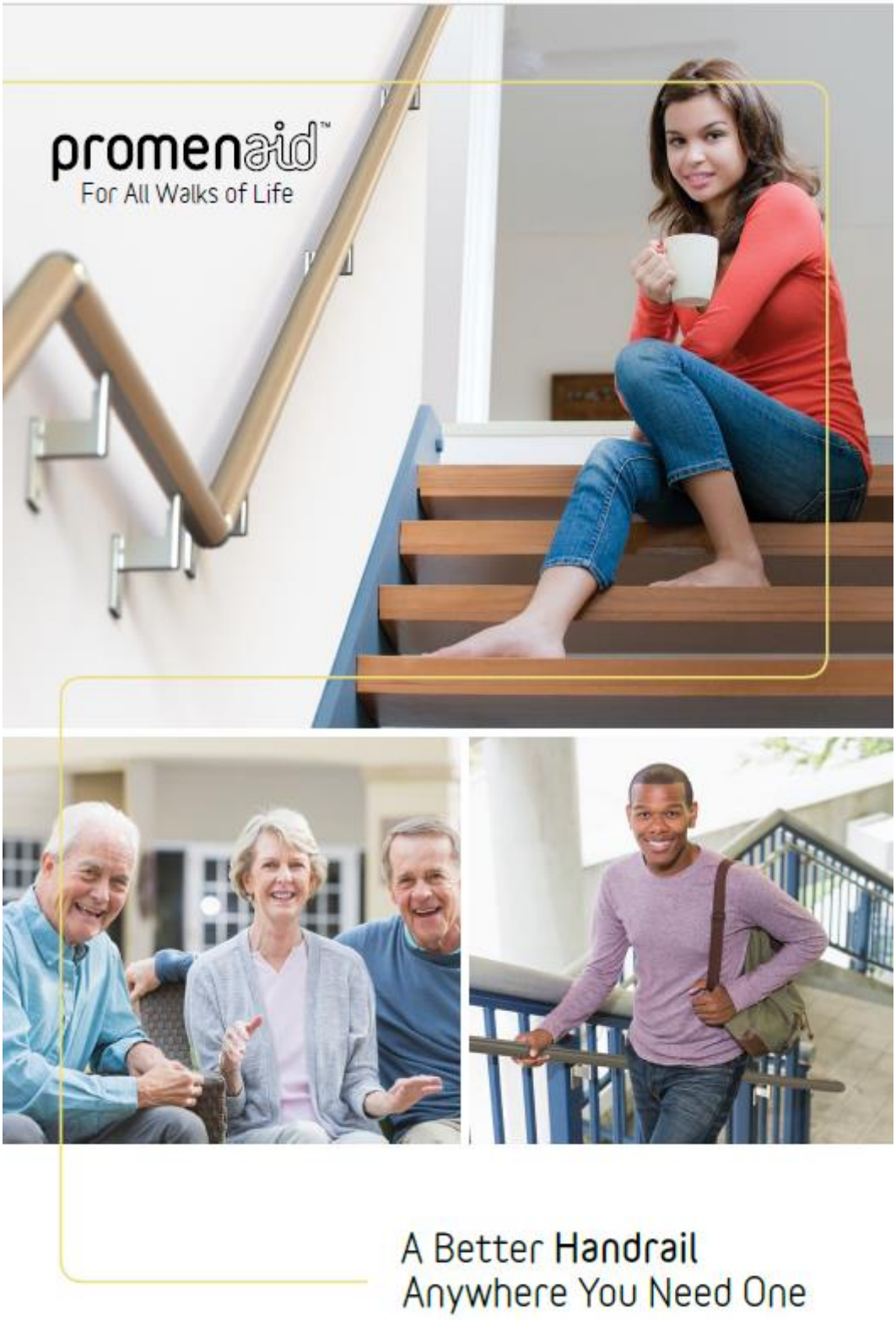
Ronny Wiskin, CEAC

Should you have any further questions or require clarification of this report, please do not hesitate to contact this therapist through Sample Disability Management.

Prepared By:
Ronny Wiskin
[insert electronic signature]

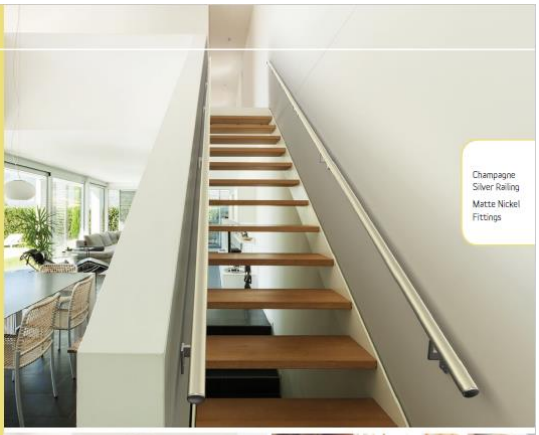
Accessibility Consultant & Barrier Free Construction Specialist

NB: An electronic signature was used in order to assist with a timely report. The assessor is in agreement with the content of the report and has provided authorization to utilize the electronic signature.


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Innovation in Step With the Way You Live

Welcome to a new era in freedom of movement. A breakthrough in personal mobility — with Promenaid™, people of all ages have a helping hand to move freely about the house. The world's first **code-compliant continuous handrail** combining elegance, versatility, and easy installation, Promenaid™ handrails can climb stairs and navigate any corner or change in slope so you can safely go where you want to go.







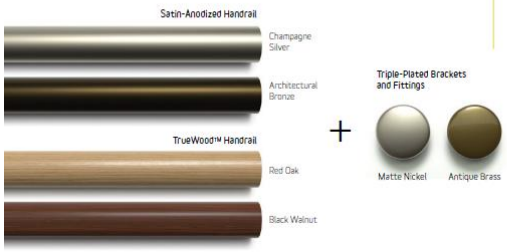
Promenaid handrails don't just exceed all safety standards, they fit in with your lifestyle.

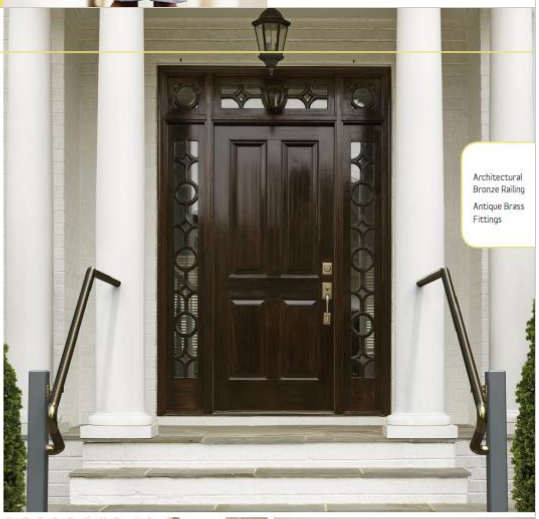
Smart Styling to Complement Any Home

Classic, contemporary, and chic, Promenaid handrails are a stylish addition to any home or business. They handsomely balance smart sophistication with everyday functionality and add refinement that extends throughout the house, from walkways to stairways to baths and showers. Promenaid satin-anodized aluminum handrails are available in Champagne Silver or Architectural Bronze to complement both modern and traditional décor.

Our new Promenaid TrueWood™ wrapped aluminum handrail, in unfinished Red Oak and pre-finished Red Oak or Black Walnut, is the world's first and only fully functional handrail with the warmth and natural beauty of real wood.

Combine any handrail with your choice of solid metal brackets and fittings, triple-plated for enduring beauty in fashionable Matte Nickel or timeless Antique Brass.





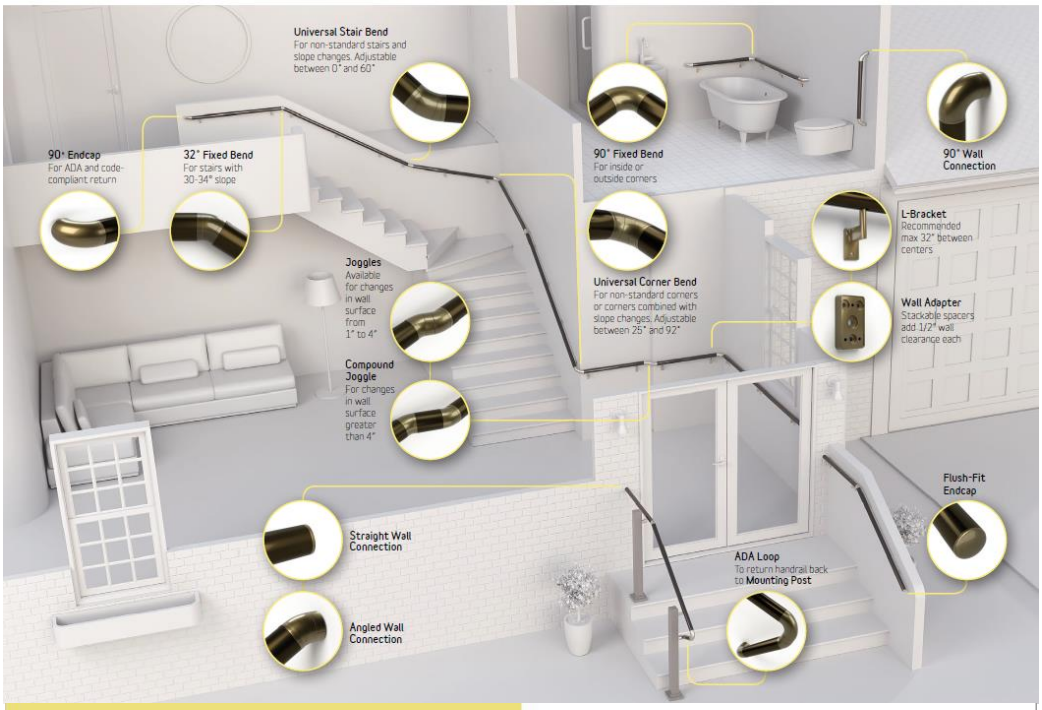




Indoors or out, Promenaid's real wood and rich metallic finishes enhance your home.

Versatility for All Walks of Life

Promenaid Goes Wherever You Need to Go



Simple...

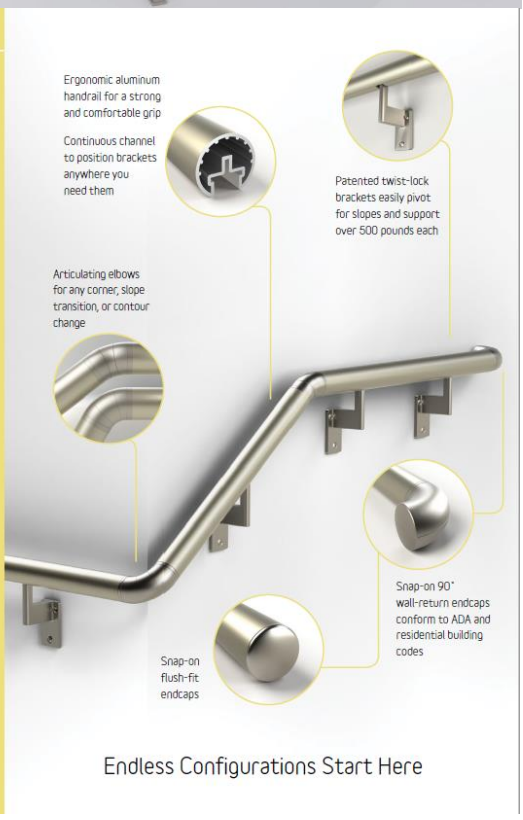
Our modular components and simple mounting technology allow Promenaid to be installed quickly and easily — just like building blocks — so disruptions are minimized like never before.

Promenaid handrails cut cleanly with a standard miter saw, or order them pre-cut from our factory. The patented brackets instantly align with wall studs, can be repositioned at any time, lock in place with a simple twist, and adjust to any slope. Then there are our amazing articulating elbows that magically adjust to make any corner or slope transition smooth, simple and precise.

The installed cost of Promenaid is lower than any comparable option. No special tools, gluing or sanding required. Clip it together, screw it to the wall, and go!

... and Speedy

With Promenaid, the waiting is over. While other handrails with equivalent performance require weeks or months just to manufacture, Promenaid can be installed in one day.



Endless Configurations Start Here

Go Anywhere Versatility

Our innovative handrails adapt to the geometries of any staircase or room, giving homeowners and business owners optimal versatility. Offering uninterrupted support, Promenaid easily changes direction to accommodate every slope or corner without a break. And, with a design theme that is consistent and elegant, the flow of your handrail will integrate seamlessly with your architectural creativity.



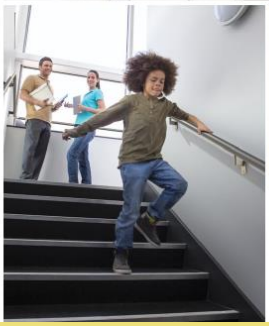
Exceeding Performance Expectations

Inside or outside, Promenaid handrails deliver reliable performance. Adjustable elbows and ADA endcaps easily comply with the new Residential Code requiring continuous bends and wall returns.

Promenaid handrails are designed to exceed commercial safety standards and to bring peace of mind to every home. How strong and dependable are Promenaid handrails? Each bracket supports over 500 pounds.

Smart and Sustainable

Welcome to handrails with a social conscience. Promenaid is manufactured in North America from 100% sustainable materials including aluminum, the worlds most recycled product. Our revolutionary TrueWood™ handrails, featuring durable aluminum railing wrapped in real oak or walnut, require 50 times less hardwood to produce than solid wood.





No more need to sacrifice style for security. With Promenaid you can have it all.

What Makes Promenaid Different Makes it Better

Stylish – Elegant design to match your décor
Versatile – A continuous handrail anywhere you need it
Reliable – Exceeds safety codes for your peace-of-mind
Fast – Get the job done in as little as one day
No comparable handrail comes close

Promenaid – A Better Handrail Anywhere You Need One

For more information or custom orders
contact us at: **1 (888) 992 4943**

customerservice@promenaid.com **www.promenaid.com**





United States Patent 8356802
International Patents Pending

promenaid™
For All Walks of Life

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