

## What To Expect

If you are like most of our customers, this is probably your first experience with re-roofing and you are wondering what to expect. The most important point to be aware of is that there will be some inconvenience on your part as we repair your roof. If you have any questions, please call your sales representative. If you are unable to contact him, please call our main office.

**Light Fixtures, Mirrors and Pictures:** These items can fall if not firmly attached to the wall or ceilings. We suggest that you check to make sure they are secured. If in doubt, take them down. Small cracks or crow's feet may sometimes appear in older plaster and sometimes small particles of the acoustical ceilings may fall. We cannot assume the responsibility of such items/conditions as a result of re-roofing.

**Materials:** Our supplier will be delivering your materials soon. Once they arrive, our crew is usually there to install them within a few days. It is impossible set an exact date due to weather, material availability, and work load. There are usually two types of shingles sent to the job. One is a three tab shingle that is used as the starter strip (color will not be seen) and ridge cap (visible). The other shingles are the brand and style that you requested to be installed. The main types are a 20 year 3 tab and the 30 year architectural.

**Satellite Dish, Antennas & Solar Panels:** We cannot guarantee that your satellite dish will not need to be re-tuned after installation. If it is out of line, your insurance company will reimburse you for the cost. Arrangements to remove and replace solar panels may be handled in a similar way. We remove and re-install normal height antennas. Unusually tall antennas will be bid separate from the roof installation. We are not responsible for the old lead wire breaking if it occurs.

**Tear Off:** When it is necessary to remove your existing roof or roofs, debris can fall through/between your lath/decking, especially in the case of wood shingles being replaced. We suggest covering or removing any items which require protection. There will be a thorough clean up of the exterior of your premises, however, we can only pick up approximately 98% of the nails that fall around the premises. A magnet will be used to pick up as many nails as possible.

**Wiring & Air Conditioning Lines:** Electrical, telephone, security and air conditioning lines should not be installed directly underneath the roof deck. If you are aware of any such lines, we must be notified immediately. We cannot be responsible for the puncture of improperly installed lines or lines within three inches of the roof deck.

**Access:** Your Contract prices are figured utilizing access to the driveways for our trucks, as well as electricity. If exterior plugs are not available, please run an extension cord through a window or door.

**Trees & Shrubs:** If you have low hanging branches over your roof, some trimming may be necessary. Our men will only cut those limbs which limit our ability to do an efficient job. In some cases, you may prefer to have the tree or trees trimmed by professionals before we begin our job.

**Vents:** At the end of each work day and upon completion of your job, please check the interior connections of your heater and hot water heater vent pipes.

**Left Over Material:** Our proposals are based on a complete job. Any leftover materials belong to us unless otherwise stated in your contract. Generally we send more material to the job site than is estimated to make sure the crews do not come up short. In addition, most crews carry some extra materials with them. Even though it may appear that you had some extra material left over, that's not the case.

**Final Appearance:** You may notice "lumpy" or un-even shingles; these will lay down flat once the sun has had time to heat them. Inspect your roof from the ground **before** we come to observe natural sags or high points in the decking. These are generally not a structural concern and they will look the same after we re-roof your home. Rafters, decking, and houses settle over time creating these imperfections. If we discover a bad or rotten sheet of decking, we will replace it as indicated on your contract.

**Payment:** Payment terms – a minimum of 50% is due upon delivery of material and final payment upon completion. Your sales representative should contact you within 72 hours. If they do not, please mail your payment in when you receive the invoice or call the main office. If you are dealing with an insurance company or mortgage company, it is to your benefit to allow a trained professional to assist you. We are experienced and can help you tremendously. We have handled thousands of claims just like yours and can prevent many problems.

**Depreciation:** If your insurance company is withholding depreciation, remind your salesman as soon as your job starts. Then we can notify them and get your money released. We will collect a partial payment (the amount of the insurance initial payment) and pick up the balance when you receive the depreciation check. Failure to properly manage a claim usually ends up with you receiving less depreciation than you hoped for. In working insurance for you, we require a letter of authorization/intent, committing the work to us. We must have a letter authorizing use to deal with your adjuster. Managing an insurance claim requires a deliberate and concerted effort.

**Mortgage Company:** Sometimes the insurance check you receive will have your mortgage company's name on it. Take a look at your check to see if that is the case. If so, **do not wait**. Let your salesmen know immediately. Call the mortgage company to see how they want to handle it. If they have a local office, it may be better to take it to them. If you must mail it, send it "overnight" and request that they return it to you "overnight". Hopefully they will endorse it and give it back to you, other times they will hold the money. Try to avoid allowing them to hold the money, it is difficult and time consuming to get the funds released. If they are holding the money, they will usually release it in small portions as the work is completed. Once again, your salesmen should be able to aid you tremendously through this process, but you must let him know your mortgage company is involved. There are several forms that must be filled out, most of them by the contractor and homeowner: Lien Release Waiver, Job Competition Affidavit, and others. It will save valuable time by filling these out ahead of time with your salesmen and giving to the mortgage company. Occasionally mortgage companies want to send out their own inspector to make sure the repairs were made before they will release any money. When they do release the funds, it will come to you and may have our name on it as well. Most Important – Start the process NOW; do not wait until the job is finished. Let your salesmen know so he can get the correct forms to the mortgage or insurance company.

**Supplements:** We want to help you and will do what we can to support you throughout the insurance and mortgage process. Some companies are difficult to deal with and may only converse through the homeowner. We will do whatever we can to make this entire process smooth and simple, but ultimately it is your responsibility to obtain the funds and pay your contract.

**Objections by Your Adjuster:** We will provide an estimate using Xactimate. Xactimate is a widely used and respected insurance adjusting program. It is the most widely used in the industry. If your adjuster objects to some part of our estimate, we will request that he put his objections in writing. This request is your right and your adjuster's responsibility. If your adjuster is unwilling to oblige, we recommend you contact your agent. We will defend our estimate and strive to reach a fair and reasonable compromise of your insurance claim, with your insurance adjuster. Sometimes an uncooperative insurance adjuster will suggest that we are violating the law by acting as a Public Adjuster. We cannot act as a Public Appraiser because we are The General Contractor doing your job. You cannot do both. While there may be other ways to resolve differences between our estimates, we will insist that your adjuster put his objections in writing before we entertain any other methods of dispute resolution.