

Roof It Right Claim Agreement Disclosure

Thank you for considering Roof It Right for your insurance claim process. Before moving forward, please review this disclosure carefully to ensure you understand the steps and commitments involved.

Step 1: Policy and Financing Review

- **Review Your Policy:** Have you and our project manager reviewed your policy to confirm that your deductible is affordable and that you have recoverable depreciation, or that you are able to cover any non-recoverable depreciation?
- **Financing Options:** If the amount of your deductible and depreciation is beyond your current budget, has our project manager explained our financing plans to help you cover your deductible and any unrecoverable depreciation costs?

Step 2: Trust in Roof It Right

- **Your Trust in Us:** Do you trust Roof It Right to manage your roofing project from start to finish, ensuring quality and thoroughness at every step?

Step 3: Signing the Claim Agreement

- **Commitment to Work with Us:** By signing our Claim Agreement, you commit to working with us on our terms. This agreement signifies our initial investment in your claim, which includes:
 - Multiple site visits for inspection
 - Maintenance and temporary repairs
 - Ordering aerial measurements
 - Developing an itemized Scope of Work using insurance-standard software and pricing
 - Communicating with your insurance adjusters and justifying each line item in our scope, which can be a time-intensive process
- **Initial Investment and Commitment:** Our investment in preparing your claim goes well beyond the \$250 fee you'll pay for the Claim Agreement. Our only return on this investment is if we successfully settle with your insurance company for a full roof replacement. This is a legally binding commitment between us, with no option for a change of mind. Otherwise, it would be too risky for us to invest in your claim.
- **Contingency Agreement:** At this point, neither you nor we know what the insurance company will ultimately agree to cover. Two things we can assure you: First, our Scope of Work will include only items relevant to your project, supported by manufacturer specifications, local codes, and OSHA requirements—no illegitimate items will be added. Second, we will not dictate the price for these line items; instead, we will use the monthly updated insurance price list. In other words, if a legal professional reviews our Scope of Work, there should be no disputes about the legitimacy of these items or their pricing. This Claim Agreement is based on our mutual good faith that your insurance company will cover everything necessary for a quality, code-compliant roofing system. If your policy includes

upgrades, our contingency agreement assumes that the insurance company's regionally adjusted price list will result in a fair settlement.

Step 4: Signing the Construction Agreement

- **Good Faith Agreement:** We will sign the Construction Agreement based on the understanding that your insurance company will cover the necessary items for a reliable roof.
- **Negotiation Buffer:** Although our Scope of Work and its pricing are completely justified, the reality is that insurance companies rarely pay the full amount on initial demand. While our Scope of Work can hold up in court, insurance adjusters typically require negotiation. Our initial estimate includes approximately 30% additional room for negotiation. This allows insurance adjusters to negotiate downward with us, rather than us negotiating upward from their initial estimate. If the adjuster seeks a reasonable settlement within this buffer, we'll reach an agreement quickly.
- **In Case of Disputes:** If the adjuster claims our estimate is unreasonable or accuses us of overcharging, we want to be clear on how disputes are handled. If such statements put our investment at risk, we don't have the authority to demand third-party judgment against your insurance company; only you, as the policyholder, can initiate this demand. Therefore, by signing our Claim Agreement, you are committing to hire an attorney (or potentially a public adjuster or appraiser) chosen by us who can represent both your and our interests, as our financial interests are also involved. While some may think that suing their insurance company is too aggressive, please understand that seeking a fair settlement through the legal system is simply a civil approach to dispute resolution. Insurance companies do not handle roofing, and roofing companies do not sell insurance; since your policy has legal parameters, achieving a fair outcome requires the expertise of legal professionals. In modern society, this is the only civil way to resolve such issues.

To show our confidence that this process is the fairest way for all three parties (you, your carrier, and us) to reach a fair settlement:

- We will cover the initial attorney fees for you to bring in legal support.
- If the attorney settles within our 30% buffer through initial correspondence, we will proceed with that settlement.
- If a settlement cannot be reached within this buffer and a lawsuit is required, the attorney will represent both you and us in court on a contingency basis, retaining 30% of the settlement amount.
- **What if the Final Settlement Falls Short?** If a court ruling results in a final settlement that's less than 70% of our initial estimate, we'll discuss how to proceed to ensure both sides are satisfied.

Are you committing to this step?

Step 5: Your Options in Case of a Shortfall

If the final settlement does not cover the full scope of our work, you have these options:

1. **Pay for Items Not Covered by Insurance:** You may choose to cover any line items that insurance does not include in the final settlement.

2. **Adjust the Construction Agreement:** You may also request a change order to remove non-covered items from the Scope of Work.
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Are you ready to move forward with Roof It Right's process for managing your insurance claim? If so, please confirm your understanding and agreement with these terms.