

### **How long will it take to do my roof?**

Most roofs that are under 400 square feet take one day unless it is late fall/winter and the days or shorter. That can also change due to steepness, complexity, if we have to change out decking; a whole host of issues. But, for the most part, your standard roof takes one day to complete.

### **How long is your warranty?**

Our workmanship warranty is five years and our materials carry a lifetime warranty which is a nice way of saying that the warranty pro rates in about 20 years. Pretty much all shingle manufacturers have the same warranty these days.

### **What should I expect on build day?**

The roofers generally get there around 7 in the morning as long as they don't have another job to finish up. They will pull a trailer in your driveway where they will throw the debris. Your project manager will be there early-mid morning to make sure that the materials are correct and that the crew has a correct understanding of the scope of work. Your PM will be in and out all day. At the end of the project, your PM will do a full walkthrough to check the workmanship, cleanup, and to get the excess materials.

### **Do I need to be home during the build?**

No you don't. It is very messy and loud and we totally understand if you do not want to be there. Your project manager will be texting you pictures of the build and the progress we are making. It is up to you though, and I would say it is about 50/50 with people who want to be there and people who don't.

### **What temperature do you like to roof in?**

The early summer and fall are the best times to roof, but you can roof most months on the front range as long as it is 40 degrees and rising. This is the minimum temperature needed for the warranty to take effect. We like it to be around 43-45 and going up.

### **Will I have to pay more than my insurance deductible?**

No, unless you choose to add upgrades, there is rotted decking found, or you don't have a Replacement Cost Value policy. RCV policies make up about 98% of insurance policies.

### **Who are your crews?**

Our main crew has been working with us since the owner was a sales rep at another company which was 6 years ago. We know exactly what is expected of each other, and this has created a great, productive, long term working relationship. If we ever have to use other crews because of demand due to storms, we use heavily vetted crews who's work we are already familiar with.

### **What are class 4 shingles?**

Roofs are put into classes by a non profit organization named Underwriters Laboratories to quantify a shingle's hail resistance. Class 4 shingles have a 2' steel ball dropped on them to simulate a hailstone and if the shingle does not rupture it is considered class 4.

### **Will they actually stand up to hail?**

The ones that we use do. There are two basic types of class 4 shingle. One has a white webbing on the back of it that prevents the hail from piercing the shingle. These are not very impact resistant, and while they will get you a discount with your insurance company, they will not stand up to hail. The class 4 shingles we use utilize SBS technology. SBS is a rubberized material that is engrained in the asphalt mix which allows hail to bounce off of the shingle as opposed to penetrate it.

**Who is the black lab running around?**

That is the owner's dog Ellie. She likes to walk around the job sites and is completely friendly.

**Do you carry insurance?**

Absolutely. We can provide this upon request.

**What parts of the Front Range do you serve?**

We serve Loveland down to Northern Colorado Springs.

**What is the Replacement Cost Value?**

The RCV is the total figure that your adjuster estimated that it is going to take to do the repairs to your property.

**What is the Actual Cash Value?**

The ACV is the amount of the claim or item when age is taken into account, similar to if you wrecked your car and they gave you the vehicle's worth pre-wreck.

**What about the rest of the funds?**

The difference between the Replacement Cost Value and the Actual Cash Value is called the depreciation. You can recover the depreciation as soon as your insurance company receives an invoice for the RCV and the work is complete.

**Can I find someone to do it cheaper than the insurance and not pay my deductible?**

No. The reason is because they will release that much less depreciation when they receive an invoice for less than the RCV. If a contractor were to bill the insurance company a different amount than the customer, you are getting into insurance fraud. Good contractors who have integrity and are proud of their work do not cover deductibles.

**What if I don't do some of the work?**

You are allowed to keep the ACV money from the first check for work that you do not complete as long as you understand that the item will not be insured anymore for the next storm and your mortgage company doesn't withhold the funds until the work is complete.

**What does my mortgage company have to do with this?**

Their name is most likely going to be on the check as well as you. Most of the time it is not a hard process getting the check endorsed. Very rarely though certain mortgage companies will withhold the funds until the work is complete.

**Who deals with the permit, the inspection, and the insurance company?**

We deal with all of this for you.

**What if my insurance company misses something?**

This happens on most claims. It is okay, and you can always supplement for items that they left off. The permit is a good example of something that is almost always supplemented for. It is important to note that your out of pocket remains your deductible no matter what items they do or do not pay for with a full roof replacement. If there are items that need to be addressed, we handle that for you.