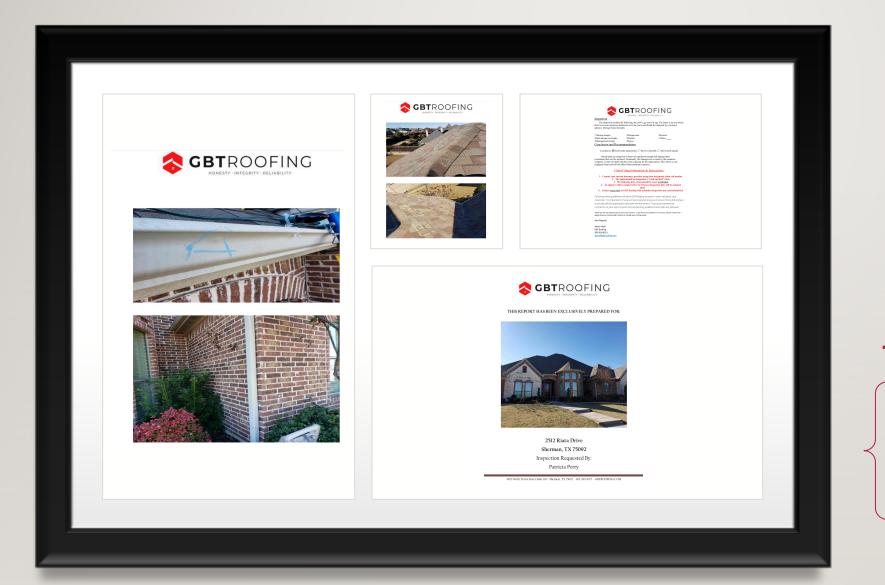


WHAT TO EXPECT WHEN FILING AN INSURANCE CLAIM

#### INITIAL INSPECTION

- Upon request, a roofing specialist will complete an initial "FREE" inspection on the home and assess all areas damaged by wind/hail/etc.
- A summary of the damages will be emailed (or mailed) to the customer via our "inspection report."
- Inspection reports include a "summary" of the damages found with directions on how to file a claim with your insurance carrier.
- Once the customer files a claim, an adjuster will contact them with a date/time of when they will inspect to arrive
- We ask that GBT be notified in a prompt manner of the scheduled date/time of the adjuster meeting so our specialist can help represent the customer and show their findings.



# INSPECTION REPORT EXAMPLE

Directions to file an insurance claim is highlighted in red

#### ADJUSTER MEETING

- Once the customer has filed a claim with their insurance carrier, the adjuster will schedule a time to complete his/her inspection and create an estimate for damages found.
- The adjuster will then explain their decision and give a copy of an estimate of their findings to the customer.
- Once the customer receives the estimate, we ask that a copy is forwarded to GBT as well so we can review and supplement any missing line items.
- Once reviewed, GBT will schedule all work to be completed in a prompt manner as approved by customer.

# EXAMPLE OF INSURANCE ESTIMATE/PAPERWORK

Source - Eagle View Source - Eagle View



#### Main Roof

6248.79 Surface Area 290.26 Total Perimeter Length 300.19 Total Hip Length 62.49 Number of Squares 48.73 Total Ridge Length

QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
Tear off composition s	shingles (no ha	ul off)							
62.52 SQ	27.29	0.00	341.24	2,047.41	6/NA	Avg.	20% [%	[ (409.47)	1,637.94
<ol><li>Roofing felt - 15 lb.</li></ol>									
62.52 SQ	25.08	28.63	319.32	1,915.95	6/20 yrs	Avg.	30%	(574.79)	1,341.16
3. Laminated - comp. shi	ngle rfg w/c	out felt							
68.34 SQ	189.99	547.12	2,706.20	16,237.24	6/30 yrs	Avg.	20%	(3,247.44)	12,989.80
Auto calculated waste									
<ol><li>Ridge cap - composition</li></ol>	on shingles								
350.00 LF	3.33	28.01	238.70	1,432.21	6/25 yrs	Avg.	24%	(343.72)	1,088.49
<ol><li>Drip edge *Rakes**</li></ol>									
41.00 LF	1.97	2.50	16.66	99.93	6/35 yrs	Avg.	17.14%	(17.14)	82.79
Allowed for rake drip edg	ge. Eave drip e	dge is not wa	irranted unles	s covered dar	nage as felt is i	nstalled over	drip on eaves	i.	
<ol><li>Valley metal</li></ol>									
107.15 LF	4.76	17.94	105.58	633.55	6/35 yrs	Avg.	17.14%	(108.61)	524.94
<ol><li>Flashing - pipe jack</li></ol>									
5.00 EA	36.25	4.82	37.22	223.29	6/35 yrs	Avg.	17.14%	(38.28)	185.01
<ol><li>R&amp;R Exhaust cap - the</li></ol>									
3.00 EA	70.82	6.19	43.74	262.39	6/35 yrs	Avg.	17.14%	(44.98)	217.41
2 exhaust plus dryer									
<ol><li>R&amp;R Gutter - aluminu</li></ol>									
289.00 LF	6.12	64.37	366.62	2,199.67	6/25 yrs	Avg.	24%	(527.93)	1,671.74
<ol><li>Digital satellite system</li></ol>									
1.00 EA	27.24	0.00	5.44	32.68	6/NA	Avg.	0%	(0.00)	32.68
<ol> <li>Remove Additional c</li> </ol>									
0.08 SQ	10.17	0.00	0.16	0.97	6/NA	Avg.	20% [%	] (0.20)	0.77
<ol><li>Additional charge for</li></ol>									
0.08 SQ	34.38	0.00	0.56	3.31	6/NA	Avg.	20% [%	] (0.67)	2.64
<ol><li>Remove Additional c</li></ol>									
61.72 SQ	15.98	0.00	197.26	1,183.55	6/NA	Avg.	20% [%	[ (236.72)	946.83
PATRICIA_PERRY21							12/	16/2020	Page: 3

Summary for Building	
Line Item Total	28,177.82
Material Sales Tax	779.84
Subtotal	28,957.66
Overhead	2,895.76
Profit	2,895.76
Replacement Cost Value (Total due) ————————————————————————————————————	\$34,749.18
Less Depreciation	(7,005.95
Actual Cash Value	\$27,743.23
Less Deductible (Policy holder expense)	(4,800.00
Net Claim ( I st check amount)	\$22,943.23
Total Recoverable Depreciation (2 <sup>nd</sup> check amount)	7,005.95
Net Claim if Depreciation is Recovered	\$29,949.18

#### **DENIAL**

- Policy Holders have the option to file a Re-inspection with all denied claims. If a claim is denied, please contact GBT for guidance as we have a team of experts to assist.
- \*\*During a denial, it is very important to maintain communication with GBT. Any updates or requests by the insurance carrier must be reported as soon as possible so we can properly assist with the claim and avoid any disruptions of the process. We ask all customers to NOT submit or report any information without consulting with us first as it could effect the outcome of the claim.

#### DENIAL CONTINUED

- If the customer opts to file a Re-inspection following a denial, the adjuster will contact them to either; (1) schedule another roofing inspection with a supervisor, or (2) Ask the contractor/GBT for an estimate to be submitted.
- GBT will create a complete estimate on all damages found and submit directly to the insurance adjuster for review.
- Denials can be a lengthy process, however we are specialized in handling denied claims and will make the process as hassle-free as possible for the customer.



#### **GBT Construction Services**

2020-08-25-0931

Front Elevation

Front Elevation

Front Elevation							
DESCRIPTION	QTY	RESET	REMOVE	REPLACE	TAX	O&P	TOTAL
R&R Gutter / downspout - aluminum - up to 5"	42.33 LF		0.37	5.61	8.94	52.42	314.49
R&R Gutter guard/screen	42.33 LF		0.27	2.94	4.05	28.00	167.93
Framing - Labor Minimum	160.00 EA		0.00	151.08	0.00	4,834.56	29,007.36
Labor is for 4 guys removing the sheat jacking up and supporting "racked" r							d, broken
R&R Window screen, 1 - 9 SF	3.00 EA		2.72	34.45	7.76	23.88	143.15
R&R Fascia - fiber cement - 6"	68.00 LF		0.25	6.25	11.61	90.72	544.33
Facia was 6" not 4". Due to joints bein	g opened during	a torrential do	wnpour fascia	swelled.			
Soffit - wood	28.00 SF		0.00	5.01	3.86	28.84	172.98
Prime & paint exterior fascia - wood, 4"- 6" wide	379.00 LF		0.00	2.94	4.69	223.80	1,342.75
Prime & paint exterior soffit - wood	379.00 SF		0.00	1.99	11.26	153.10	918.57
R&R Stone veneer - natural stone	2.00 SF		5.74	22.50	1.54	11.60	69.62
For damaged stone on house							
Mason - Brick / Stone - per hour	2.00 HR		0.00	53.85	0.00	21.54	129.24
For grinding and re grouting stone du	e to cracks.						
R&R Landscaping stone	12.00 LF		5.74	22.50	9.26	69.64	417.78
For damaged landscaping stone							
R&R Light fixture - High grade	1.00 EA		6.01	92.80	4.21	20.60	123.62

Client: Bilderback, Col Carl Home: (903) 271-8355

Property: 101 Jaron Dr.

Pottsboro, TX 75076

Operator: RYAN

Estimator: GBT Construction Services Business: (972) 474-7344

Business: 4615 N Travis St. Ste # 160 E-mail: gbtconser@gmail.com

Sherman, TX 75092

Type of Estimate: Wind Damage

Date Entered: 8/25/2020 Date Assigned:

Price List: TXSH8X AUG20

Labor Efficiency: Restoration/Service/Remodel

Estimate: 2020-08-25-0931 File Number: 000867149

## EXAMPLE OF GBT CONSTRUCTION ESTIMATE

#### SCHEDULING ROOF REPLACEMENTS/ADDITIONAL STRUCTURES

- Once a contract is signed and roof color is chosen, GBT will schedule a day to begin roof replacement.
- A letter with instructions will be emailed to the customer as well on what to expect during construction.
- After roof replacement, the remaining scope of work will be coordinated and completed in a timely manner.
- We ask our customers to please notify us if there is any deadlines so we can arrange repairs to be completed appropriately.



#### Dear Duperry family,

Our crew will be arriving Tuesday 12/1 between 07:00-08:00 to begin your roof replacement. We ask that you please clear any drive closest to the home so the crew may park a trailer to begin discarding the previous shingles. If you have a satellite/dish there is a chance that the connection will be interrupted and may not reconnect. In this event, you will need to contact your TV provider to come out and re-service. GBT will write you a check for any fees that may occur for reconnection.

\*The remaining scope of work that was approved by your insurance carrier will be scheduled as soon as openings arrive. Usually we expect to finish all aspects of the job within 2 weeks of roof replacement unless otherwise specified.

You will receive an invoice to collect the 1<sup>st</sup> payment issued by your insurance company. You can either mail in our pre-stamped envelope provided or drop off at our main office located at 4615 N Travis Street, Sherman, TX 75092. \*GBT will file the depreciation for you as any missing supplements or estimates will be sent from our team directly to your insurance adjuster. Once all the work is complete and you are satisfied we will collect the second/final payment.

Thank you once again for allowing us the opportunity to work with you and your insurance company in replacing the roofing system on your home and construction needs. If you have any questions or concerns please don't hesitate to ask.

# ROOFING DAY LETTER NOTICE EXAMPLE

If the customer has a satellite/dish there is a chance the connection will be interrupted and may not re-connect during construction. In this event, we ask that GBT be notified so we can quickly address.

#### **PAYMENTS**

- Once the adjuster has assessed the home, they will issue an estimate which will explain "replacement cost value" of claim and "Deductible".
- The deductible is the amount owed out of pocket by the customer for the services approved by their insurance carrier..
- *Net Claim* is the amount of the 1<sup>st</sup> check issued by the insurance carrier
- **Depreciation** is the amount of the 2<sup>nd</sup> check issued by the insurance carrier (\*\*amount subject to change depending on approval of additional supplements)
- Deductible + Net Claim + Depreciation = Total replacement cost value
- 1<sup>st</sup> check & Deductible is collected prior to start of construction or day of,
- 2<sup>nd</sup> check is collected when all scope of work is complete and quality is approved by the customer.
- All payments can be made directly at our office location in Sherman or mailed via the pre stamped envelope provided by GBT



Dear Family:

Thank you once again for trusting in GBT ROOFING to take care of your home!

Please find enclosed a pre-stamped envelope for easy return of the 1<sup>st</sup> check issued by your insurance company. You will receive another check from the insurance once all the work is completed. GBT will then invoice you for the remaining amount.

All payments can be issued to us via mail, office, or in person. Our office location is 4615 N Travis Street, Unit 160, Sherman Tx, 75092 (hours 9-2pm)

Thank you and please let me know if you have any questions or concerns.



Roofing Consultant

Direct: 903-818-6513

Sherman: 903-289-9077

Durant: 580-366-0506

Dallas: 972-474-7344

Fax: 866-482-9261

Alyssa@GBTroofing.com

Insurance Claims Specialist

Licensed & Insured

# GBT COLLECTIONS

- A letter will be sent to the home by GBT to collect payments once the roof is scheduled
- Included is a pre stamped envelope to place in a mailbox or they can drop off at our Sherman location

# DEDUCTIBLE PAYMENT ARRANGEMENTS

- GBT offers in house financing to assist customers with deductible payment arrangements.
- For any and all questions relating to deductible services, please contact GBT ROOFING

#### COMBINED PRINCIPAL AND INTEREST INSTALLMENT NOTE

State: Texas

ffective Date:
ame of Borrower:oan#
mount Borrowed: \$  Iterest Rate: Five percent (5%) per annum  Iterative date: 24 Months from the Effective Date
Installment Note
1. For value received, the undersigned
2. The Borrower promises to pay that principal sum and interest in installments as follows: \$100.00 in the date 30 calendar days from the Effective Date of this Note. Thereafter, Borrower shall make successive installments of \$100.00 on the first day of each succeeding calendar month until the sooner of the repayment of all outstanding principal and interest or 23 successive installment payments have been made at which time the emaining unpaid balance of principal and interest, if any, will be due and payable.
Allocation of Payments  3. Each installment, when paid, will be credited first to the interest then due, and the remainder will be redited to principal. Interest will cease to accrue on the principal so credited.
Acceleration
4. In the event Borrower fails to make payment of any part or installment of principal or interest when ue, the whole sum of the principal then unpaid, together with accrued interest, will become immediately due and ayable at the option of the holder of this Note. Borrower expressly waives demand for payment, notice of itention to accelerate, and notice of acceleration.
Waiver of Trial by Jury  5. The Borrower waives and will waive all rights to trial by jury in any action or proceeding instituted ith respect to this Note.
No Extension of Time  6. No extension of time for payment of all or any part of the amount owing on this Note ill affect the liability of the Maker or any surety, guarantor, or endorser of this Note. The Maker and all sureties, uarantors, endorsers, severally waive presentment for payment, notice of nonpayment, and notice of dishonor of its Note.
ODDOWED

### TRANSFERABLE WARRANTIES

- A warranty letter will be issued as well with a "paid in full" receipt once final payment has been made.
- All 25 year shingles come with a 5 year workmanship warranty.
- 30 year shingles and above come with a Limited Lifetime workmanship warranty.
- Both warranties are transferable to new home buyers.

25 year 3 tab shingles receive a 5 year warranty





30 year and up composition shingles receive a lifetime warranty

GBT warranties to the homeowner that the roof installation will be free of defects in the workmanship provided from the date of installment.

### REVIEWS

- At the end of any work completed by GBT, we ask that our customers leave us a review of the services provided to them.
- GBT takes pride in Honesty, Integrity, and Reliability. Customer feedback helps us assure we are meeting community standards.
- Reviews can be left via Google or Facebook. A questionnaire will be mailed to the home as well.

WWW.GBTROOFING.COM Facebook@gbtroofing