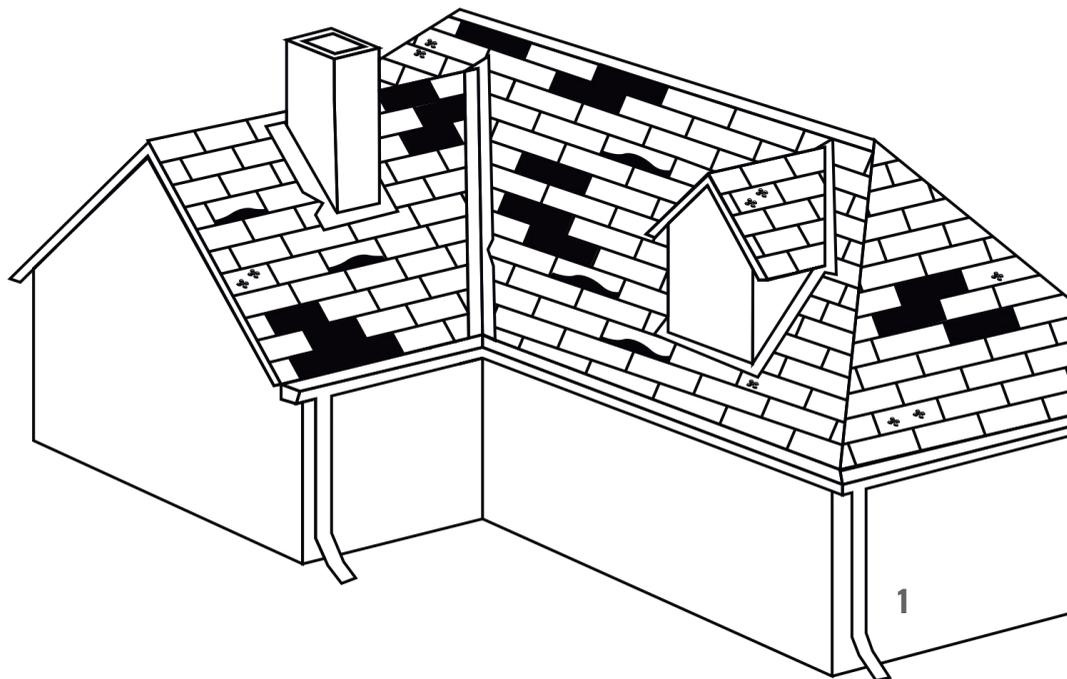


INSURANCE RESTORATION

INSURANCE RESTORATION

*EVERYTHING HOMEOWNERS
NEED TO KNOW*

HOMEOWNER EDUCATION GUIDE



What is Insurance Restoration

In order to deal with catastrophic loss, modern society developed a useful sharing model called property insurance. Homeowners pay for property insurance, yet may never file an insurance claim, while others less fortunate are able to tap into the collective pool of funds to help pay for their losses. In other words, insurance is a communal system which takes care of those affected by disaster, taking the worry of financial hardship out of the equation when it comes to catastrophic loss.

Insurance restoration is when an insurance company pays for the repairs by construction professionals on a home or business in the event of specific types of damage, often severe weather related, as opposed to damage from normal, expected wear- and -tear.



About 1 in 20 insured homes has a claim each year.



Cause of loss	2020
Wind and Hail	45.5
Water Damage and Freezing	19.9
Fire and Lightning	23.8
Theft	0.6
All Other Property Damage	7.9



Hurricanes, Tornadoes, or Strong Winds



Hail Damage



Heavy Snowfall & Ice Damage



Fallen Trees & Storm Debris



Water Damage



Fire Damage

Insurance Claims Glossary

Here are some of the main insurance claims terminology homeowners should be familiar with in the restoration process.



ACV Check

Insurance companies are expected to pay for the damaged items and cover costs to replace the roof. They will take the roof's age into factor and give the homeowner an initial check for the ACV (Actual Cash Value) to replace the damaged roof.

RCV Check

Replacement Cost Value (RCV) is the amount it costs to replace your property with a new property without deducting for depreciation. If the homeowner has an RCV policy, they can get an additional check for the difference between the ACV and RCV check.

Deductible

This is the portion of the insurance claim that the homeowner is responsible for. It is considered insurance fraud for the contractor to cover or waive the deductible payment.

Insurance Claim

The insurance claim is a way for your insurance company to pay for the problems you've had and make sure everything's covered.

Scope of work

The scope of work tells a story. It includes the work to be done on a project, why the work needs to be done, how the workers should complete the job, and what its going to cost. The insurance company will review the contractor's submitted estimate and return a scope of work for everything they approve to be completed.

Depreciation

The term depreciation refers to an accounting method used to allocate the cost of a tangible or physical asset over its useful life or life expectancy. Depreciation value is often determined by the Property Loss Research Bureau, a third-party organization that performs all research related to insurance claims and loss.

Public Adjuster

The Public Adjusters main responsibility is to protect you and your interests in claims against a loss with the Insurance Company.

Insurance Adjuster

Adjusters inspect property damage or personal injury claims to determine how much the insurance company should pay for the loss.



Insurance Policy Types

Insurance Policy Basics

Homeowners insurance policies generally cover destruction and damage to a residence's interior and exterior, the loss or theft of possessions, and personal liability for harm to others. In this manual we will primarily cover destruction caused by hail and wind to the exterior.



Typical Coverage Levels



Actual Cash Value

ACV is the basic level of coverage. In simple terms, the insurance company pays out the value of what was damaged based on what it was currently worth, not how much the property owner paid for them. Claims under this policy have the depreciation deducted.



Replacement Cost Value

RCV is the most popular policy because it covers the ACV without deducting depreciation. This policy is recommended because it doesn't just cover the value of the home, it provides coverage to rebuild your home up to the original value.



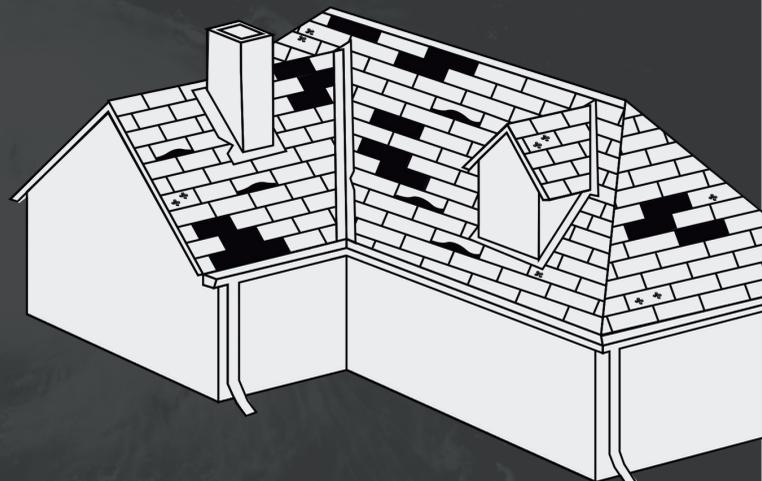
Guaranteed Replacement

Guaranteed (or extended) replacement cost/value is the most premium inflation-proof policy. It's similar in structure to the Replacement Cost coverage, however this policy pays out whatever it costs to rebuild the home, even if it's more than the policy limit.

Flood Damage



Depending on the area you live in, flood insurance *might* be included. Typically, standard homeowners insurance doesn't cover water damage caused by storm surge—that's where flood insurance comes in. If you live in an area prone to flooding, it is recommended to upgrade the policy to include flood-related water damage and loss.



Filing the Claim

Best Practices

We empower homeowner's by educating them on their responsibilities in the claims process. The first task for homeowners is to contact the insurance company to kick off the claims process.



1 Post-Storm

In general, after any event that affects their home, the homeowner should take photos immediately.

- If possible, try to find some photos of the property recently before the storm, this will be a huge aid in the process later.
- The contractor will perform an initial inspection to see if the damage qualifies for a claim.

2 Review Policy

Every policy can vary. Gather together all your home insurance documents.

- Verify the coverage. The declarations page of the policy should have this information. The contractor should craft the estimate around the policy type.
- The policy will have the deductible clearly outlined, it is the homeowners only financial responsibility when the claim is approved.

3 Contact Insurance

- In the initial call, the homeowner will have to verify information and report the incident. Notate the claim number given.
- Notify the insurance company that you will be working with your contractor of choice on the restoration. Urgent emergency repairs can be addressed at this time.

4 Claim Paperwork

The insurance company will have the homeowner fill out additional paperwork regarding the claim.

- Remember, the contractor will help you provide a detailed report to submit to the insurance company. Don't submit any documents to the insurance company without reviewing it with your contractor first.
- If you have suffered additional loss due to the same storm like personal belongings etc, you should document and report that as well.

5 Temporary Repairs

- The contractor will recommend temporary repairs or tarping be completed to decrease the likelihood of further damage while the roof is vulnerable.
- These initial repairs may need to be paid out of pocket while the claim is being reviewed, but they are very important to complete as soon as possible. The contractor will add these services to the claim and will fight to get it covered as well.



Insurance Claims Process

1 INSPECTION



When you notice that your roof has damage, don't wait. Hire a trusted, highly rated roofing contractor to come to your property to inspect and thoroughly document damage needed for repairs or replacement purposes. We can help build a case with your insurance company, if the damage qualifies for a claim.



2 FILE A CLAIM



Your home insurance should cover storm related damage depending on your policy. We have extensive experience with insurance companies in our area. We understand the insurance claims process and can help walk you through it.

4 CLAIM APPROVAL



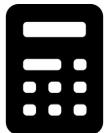
After the onsite inspection and reporting, your insurance company will issue a judgement on the claim. With our thorough insurance restoration assessment, your roof restoration costs should be effectively covered and approved. If not, we will take further next steps to qualify you.

3 ADJUSTER MEETING



After your claim is filed, your insurance company will usually send their own representative to verify the roof damage is related to a covered event. A representative from our company will be there to assist, if needed, to make certain that your property is properly inspected.

5 PAYMENT



When the claim is approved, we just need to collect your deductible, if you have one with your policy. This is a fee that cannot be covered by the insurance. It is illegal for contractors to cover that payment. The rest of the project is paid for by the insurance check. If you want to upgrade your roof with anything not covered by insurance, we will create a payment plan that works for you.

6 THE JOB BEGINS



Once funds are collected, we can begin work on the full restoration. We will keep you in the loop on your project and you will have a dedicated Project Manager every step of the way. Once the project is complete we pick up our tools and leave the property as good as new.



Roof Inspection

It's not always easy for homeowners to tell when they need a new roof or urgent roof repairs. It's important to note these key indications that suggest roof repairs are required.

If the roof has experienced heavy storm damage, you may need to question whether the roof needs to be totally replaced.

Visually inspect the roof for cracked, torn, bald, or missing shingles

1

Scan the roof for loose materials or wear around chimneys, vents, pipes, etc.

2



Look out for excessive shingle granules in gutters. This is an indicator of advanced wear

3

Examine drainage, ensure gutters and downspouts are secured. Ensure drains are open and allow water to flow and gutters and downspouts are free of obstructions.

4

Other Signs of Damage

- Tiles or shingles that are missing, loose, or worn
- Excessive rust or gaps in metal roof seams
- Worn coatings or membranes on commercial roofs
- Granules from shingles collecting in gutters
- Loose or missing flashing, especially around chimneys or vents
- Inadequate or blocked ventilation
- Discoloration of roofing shingles or panels
- Mold growth Punctures or tears
- Stains on exterior walls
- Stains on the underside of the roof decking
- Loose, gapped or leaking gutters
- Blocked downspouts

Signs of Damage



HAIL BRUISING



SHINGLE CURLING



MISSING SHINGLES



Adjuster Meeting

After the claim is submitted, the insurance company will usually send out their own representative to verify the damage.

This representative will perform their own inspection of the roof. It's important to be present for this meeting to answer any questions and for the contractor to attend as well to make sure the inspection is done thoroughly.



1

Before the Meeting

It is recommended that the contractor attend the field adjuster meeting. The contractor will review the following for you before the meeting:

- Review the inspection report, photos, measurements and the estimate. You should be an expert on the case.
- Review local code, those items are supposed to be automatically covered for upgrade.

2

Adjuster Inspection

The goal of the meeting is to observe the inspection and be there to answer any questions that may come up. We want to have a positive and respectful experience with the adjuster.

- Introduce yourself to the adjuster and make sure to get their contact information.
- Remember to update the adjuster with some of the case information, like date and type of loss.
- The contractor will get on the roof with the adjuster but give them space to review and do their inspection. Take notes of their comments and any approvals.

Claim Decision

CLAIM APPROVAL



If the process is followed through correctly and the claim is filed in good faith, you should get a full approval.

- Distribution: If you have a mortgage on the home, the funds need to be distributed through the mortgage company.
- It's time to pay the deductible and start the job. The insurance company will send a check to cover the rest of the approved project.

CLAIM DENIAL



Even when accurate evidence is provided, there is a chance of denial or just partial approval.

- It is not the end! Homeowners have the right to call their insurance company and ask for a 2nd adjuster inspection.
- It is important to mitigate the damage as soon as possible. While the claim is getting negotiated, you may want to finance the project to get repairs done sooner.

Choose the Right Contractor

Homeowner Tips



- Watch out for unsolicited offers or contractors claiming they can perform repairs at a discount with leftover supplies from another job
- Verify a contractor has a license with local and state licensing boards (if your state requires it)
- Check for proof of insurance and verify with the insurer that their policy is current
- Never pay the full amount of a repair upfront and hesitate before providing large deposits
- Read the entire contract, including the fine print, before signing to ensure it includes the required buyer's right to cancel language. Understand cancellation rights and penalties you may experience for canceling.
- Do not sign a certificate of completion or make final payment until you are satisfied with the work performed



LFG CONTRACTING has **23+** years of construction experience.

The Job Begins

When the work is approved and the deductible is paid, the contractor will begin work. Here are some things to keep in mind to prepare your property for the roofing job.

- Please walk around the exterior of your home and take any valuables inside and store them somewhere safe.
- Clear or remove anything that may be in your driveway so we have a clear work area. Remember to also move deck table/chairs, solar lights.
- Warning! It may get messy when we are installing your roof but before we leave the entire job site will be clean.
- If you have any pets please keep them indoors or somewhere safe for the days that we are working.
- After underlayment is installed typically there will be a couple inspections. Then the roof is installed followed by a final inspection.

- Do not drive into driveway when work is in progress (there may be stray nails).
- Remove ALL valuables and pictures from walls that may fall during the heavier parts of installation.
- If possible, mow lawn a few days before we arrive (makes finding debris easier with shorter grass).



Homeowner FAQ's

Educated Homeowners have an Advantage

When a roofing professional conveys a strong knowledge of the insurance claims process he/she can instill confidence in the homeowner by ensuring a more complete payout and proper restoration. Here are some popular homeowner questions during the claim process.

Q What should my first steps be?

If your home has been damaged or destroyed, you are likely to feel overwhelmed by the loss and by the repair, replace and recovery process that lies ahead. If your property was insured, that insurance policy is the best vehicle to get you back home. If this is your first experience with a large insurance claim, recognize that it's basically a business negotiation.

When it comes to insurance lingo, laws and construction estimating... you're not on a level playing field with the experienced insurance company. But although you may be unfamiliar with your policy and the process in general, there are laws and rules that give you rights. Use them to negotiate and recover the full benefits you're entitled to under the policy you paid for.

Q Will you cover my deductible?

No, we will not cover your deductible. Roofing contractors who say they will cover the deductible are committing insurance fraud. We pride ourselves in being honest and fair with all of our customers and therefore we do not compromise on our ethics.

Q Do I need bids from other contractors?

No, you do not need to get more than one estimate. As the homeowner you can choose the contractor you want to do the repairs. Your insurance company may suggest to get more than one estimate, however, if you get multiple estimates your insurance company will most likely go with the cheapest estimate and not the best quality option.



Q How can I get a fair settlement?

If you're like most people, your home is your biggest asset. Insurance companies often read their policies with a bias that is too much in their own favor. Don't accept an insurance company's calculation of what they owe on your claim without getting other opinions.

Q Do you follow price guidelines?

The insurance company will only pay according to its "pricing guidelines" but they don't match what local contractors are charging —what can I do? Computers don't repair and build homes... licensed contractors do. Your insurance company owes you for what an experienced and reputable contractor would charge you to do the required work to put your home back to its pre-loss condition. Insurance companies use guideline pricing and "Xactimate" (computerized home replacement cost estimating software) to predict how much materials and labor should cost. But an estimate prepared by a qualified local, licensed and bonded contractor who has visited the loss site and reviewed information about the pre-loss structure is generally the most reliable basis for a claim settlement.

Product Spotlight

When it comes to protecting your home, not all shingles are created equal. We install CertainTeed roofing systems because they consistently outperform standard roofing products in durability, appearance, and long-term value.

WHAT MAKES CERTAINTEED DIFFERENT?



SAINT-GOBAIN



UPGRADED WIND RATINGS

Standard wind-resistance ratings are 110 mph, and that upgrades to 130 mph when the right combination of starter shingles and hip & ridge accessories are used.



SURESTART WARRANTY

SureStart™ warranty protection covers replacement costs for early life defects (typically 10 years). Lifetime limited transferable warranties accompany most residential applications.



IMPACT RESISTANT

All shingles have either a UL Class 3 or Class 4 (highest level) rating for impact-resistance—ideal for hail-prone areas.



ALGAE PROTECTION

StreakFighter® technology protects against black streaks caused by airborne algae, with warranty coverage ranging from 25 to 30 years.



HIGHEST FIRE RATING AVAILABLE

The UL Class A fire rating, the highest for residential roofing, offers excellent protection against fire spread.

Top Tier Weight



SAINT-GOBAIN



HEAVIEST ARCHITECTURAL SHINGLE ON THE MARKET

Up to 25–30% heavier than competitors

MORE WEIGHT=
MORE ASPHALT=
MORE PROTECTION



SHINGLE WEIGHT BY BUNDLE

CERTAINTEED LANDMARK PRO		270–300 lbs
CERTAINTEED LANDMARK		240–250 lbs
GAF TIMBERLINE HDZ		220–240 lbs
OWENS CORNING DURATION		200–220 lbs



LFG Contracting is a **CertainTeed Certified Installer**.

We install to manufacturer's specs to ensure you have a transferrable warranty.

LFG CONTRACTING LLC offers a LIFETIME workmanship warranty.

Product Spotlight

Duration® Series Shingles are unrivaled by any other architectural shingles because they feature our patented SureNail® Technology - a technological breakthrough in shingle design. SureNail® provides a wide, reinforced nailing zone for fast, accurate installation.

OWENS CORNING – MORE THAN JUST A ROOF®



SURENAIL TECHNOLOGY

1. Helps keep the shingle layers laminated.
2. Outstanding Grip
 - The SureNail® strip enhances the already amazing grip of our proprietary Tru-Bond®† sealant for exceptional wind resistance of up to a 130-MPH wind warranty††.
3. Breakthrough Design
 - Patented SureNail® Technology+ is the first and only reinforced nailing zone on the face of the shingle.
 - "No Guess" Wide Nailing Zone
 - This tough, engineered woven-fabric strip is embedded in the shingle to create an easy-to-see strong, durable fastener zone.
4. Triple Layer Protection®++
 - A unique "triple layer" of reinforcement occurs when the fabric overlays the two shingle layers, called the common bond area. This area provides increased protection against "nail pull" from the wind.
 - Double the Common Bond
 - SureNail® features up to a 200% wider common bond area in the nailing zone over standard shingles.



BUILT FOR DURABILITY

- Engineered with advanced asphalt + fiberglass construction
- Resists tearing, cracking, and long-term wear
- Available impact-resistant options (Class 3 / Class 4) for hail-prone areas
- Limited Lifetime material warranty



LFG CONTRACTING LLC offers a LIFETIME workmanship warranty.

Bold Dimension to Last

Owens Corning TruDefinition® Duration® Shingles are premium shingles recognized for superior wind resistance (130 MPH limited warranty). Featuring vibrant TruDefinition® colors and StreakGuard™ algae resistance, they offer a Limited **Lifetime Warranty** for as long as you own your home.

BOLD CONTRAST. DEEP DIMENSION. OUTSTANDING PERFORMANCE.®



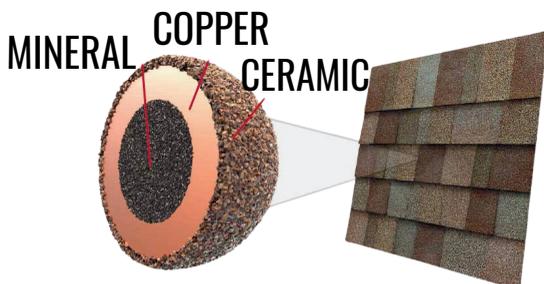
TRUDEFINITION® COLOR PLATFORM

- High-contrast color blends for deep dimension + shadow lines
- Designed to elevate the look of the entire home
- Wide range of modern, architectural colors



INDUSTRY-LEADING WIND PERFORMANCE

- Rated up to 130 MPH wind resistance
- Reinforced common bond area is up to 200% wider than standard shingles
- Designed to resist nail pull-through and shingle uplift



STREAKGUARD ALGAE PROTECTION

- Helps prevent black streaking and discoloration
- Blends copper-lined granules into the shingle surface, releasing trace copper ions when water comes in contact.
- Copper naturally inhibits algae growth on contact

GOOGLE REVIEWS



5.0 
OVERALL REVIEW SCORE


DEVIN BLAY-STAHL



I've had the opportunity to see how this company operates, and they are incredibly professional and detail-oriented. They genuinely care about the quality of their work and the people they serve. If you're looking for a roofing company that values integrity and craftsmanship, this is a great choice.

ANTHONY BALICE



I can't recommend LFG Roofing enough! After the recent storms, I was overwhelmed dealing with my insurance company. The team at LFG stepped in, handled the inspection, and walked me through the entire claims process. They made what should have been a headache feel incredibly easy. The new roof looks fantastic and was finished in just one day. If you want a company that actually fights for you, this is the one.

TIM KOTNOUR



Would highly recommend LFG Contracting. From inspection through installation, the whole process of replacing the roof on my parent's house was transparent & seamless.

JOHN MAYFIELD



We had an excellent experience with LFG Contracting. The crew was professional, efficient, and detail-oriented. They finished the job on time, kept the work area clean, and the quality of the roof looks fantastic. Communication was clear from start to finish, and they went above and beyond to make sure everything was done right. Highly recommend!

JASON RAMIREZ



Very impressed with LFG Contracting. They did a thorough inspection of the roof, took precise measurements, and provided a detailed estimate. Very smooth and professional outfit.

BECKETT SCHULTE



We hired LFG to replace the siding on our fixer upper and they did an awesome job! The process was extremely easy



State of Illinois

**Department of Financial and Professional Regulation
Division of Professional Regulation**

LICENSE NO.
104.020615
105.011449

The person, firm, or corporation whose name appears on this certificate has complied with the provisions of the Illinois Statutes and/or rules and regulations and is hereby authorized to engage in the activity as indicated below:

EXPIRES:
12/31/2025

**LICENSED ROOFING CONTRACTOR
UNLIMITED**

LFG ROOFING LLC.
2520 COURT RIDGE RD
BELVIDERE, IL 61008-9532



Mario Treto Jr.
MARIO TRETO, JR.
SECRETARY

Camille Lindsay
CAMILLE LINDSAY
DIRECTOR

The official status of this license can be verified at IDFPR.illinois.gov

20404038

State of Wisconsin

DEPARTMENT OF SAFETY AND PROFESSIONAL SERVICES
COMMITTED TO EQUAL OPPORTUNITY IN EMPLOYMENT
AND LICENSING

DWELLING CONTRACTOR

NO. 3100 - DCFR Expires: 07/10/2026

LFG ROOFING, LLC.
2520 COURT RIDGE ROAD,
BELVIDERE, ILLINOIS 61008
UNITED STATES

The person whose name appears on this document has complied with the provisions of the Wisconsin Statutes and holds the credential specified on the front of this card. To verify the current status of this credential, use "Lookup a License" at dps.wi.gov.

The named person has complied with Wisconsin Statutes and holds the credential specified. Signature: LFG Roofing, LLC.

Ch 440.11, Wis Statutes, requires you to notify the Department of a name or address change within 30 days. Please submit corrected information via the web at dps.wi.gov or by mail to DPCS at PO Box 8935, Madison WI 53708-8935.

Effective Date June 18, 2025
 Expiration Date December 31, 2025

IMPORTANT NOTICE: Completion of this form is necessary for consideration for licensure under 225 ILCS 335/1 et. seq. (Illinois Compiled Statutes). Disclosure of this information is VOLUNTARY. However, failure to comply may result in this form not being processed.	DEPARTMENT OF FINANCIAL AND PROFESSIONAL REGULATION		SUPPORTING DOCUMENT
	BOND ROOFING CONTRACTOR		BD-RF Unlimited
FEIN NUMBER OR, IF SOLE PROPRIETORSHIP, SOCIAL SECURITY NUMBER	ILLINOIS ROOFING CONTRACTOR LICENSE NUMBER (If applicable) 104-	BOND NUMBER 7901270894	TYPE OF TRANSACTION <input type="checkbox"/> NEW APPLICATION <input type="checkbox"/> RENEWAL

KNOW ALL PERSONS BY THESE PRESENTS, that LFG Roofing LLC
 Roofing Contractor (must be exactly as it appears on application or renewal)
2520 Court Ridge Rd, Belvidere, IL 61008 of Boone County, Illinois,
 (Actual Business Address) (must be exactly as it appears on application or renewal)
 as Principal, and Nationwide Mutual Insurance Company
 Name of Ins. Co. (must be authorized to transact fidelity and surety business in the State of Illinois)
1100 Locust Street, Department 2006, Des Moines, IA 50391
 (Address)

as Surety, are held and firmly bound unto the State of Illinois and to the People of the State of Illinois, in accordance with Section 3(2)(d) of the Illinois Roofing Industry Licensing Act in the aggregate amount of **Twenty-five Thousand Dollars (\$25,000.00)**, (regardless of the number of years the bond is in force or the number of claims against the bond the total amount of the bond shall be for **\$25,000.00**), for the payment whereof will and truly to be made, we bind ourselves, our heirs, executors, administrators, successors and assigns jointly and severally, firmly by these presents.

The condition of the foregoing obligation is such, however, that:

Whereas, the said Principal is licensed with the Department of Financial and Professional Regulation to engage in the business of roofing contracting in the State of Illinois, now if the said Principal shall faithfully observe all ordinances and laws of the State of Illinois and of any municipal corporation and county of this State, within which the Principal shall engage in any work, pertaining to said business or businesses, whether now or hereafter enacted, together with all rules, regulations and building codes established under the authority of said laws or ordinances; and pay damages as any person, firm or corporation may sustain by reason of violation of said laws, ordinances, rules, regulations or building codes by said Principal, its servants or agents, or by reason of their negligence of said Principal, its servants or agents, in the prosecution of said business or businesses, then this bond to be void, otherwise to remain in full force and effect.

This bond is continuous and shall remain in full force and effect until the license is terminated or not renewed by the Department of Financial and Professional Regulation, or is canceled by the Surety as provided below. Except as to liability accruing prior to the effective date of cancellation, the Surety's liability of this bond shall be terminated sixty (60) days after receipt in writing by the Department of Financial and Professional Regulation, Attn: Division of Professional Regulation, 320 West Washington Street, Springfield, Illinois 62786.

- The BD-RF is required for the renewal to be processed.

IN WITNESS WHEREOF, the said Principal and the said Surety have hereunto set their hands and seals at

Loves Park, IL, ~~XXXXXX~~, on this 18th day of June, 2025.

ECKBURG INSURANCE GROUP INC
 Surety's Agent

PO BOX 15490
 Street Address

LOVES PARK, IL 61132-5490
 City, State, ZIP Code

(815) 877-4100
 Telephone Number

LFG Roofing LLC

Principal of Roofing Contractor
 Nationwide Mutual Insurance Company

Elizabeth Moore
 Elizabeth Moore, Attorney-in-Fact



Surety Entity Seal



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

6/24/2025

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER Eckburg Insurance Group, Inc. P.O. Box 15490 Loves Park IL 61132	CONTACT NAME: PHONE (A/C, No., Ext): 815-877-4100 FAX (A/C, No): 815-877-6393 E-MAIL ADDRESS: info@eckburg.com														
INSURED LFG Roofing LLC 2520 COURT RIDGE RD Belvidere IL 61008	License#: 100298774 LFGROOF-01 <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <th style="text-align: center;">INSURER(S) AFFORDING COVERAGE</th> <th style="text-align: center;">NAIC #</th> </tr> <tr> <td>INSURER A : Auto-Owners Insurance Company</td> <td style="text-align: center;">18988</td> </tr> <tr> <td>INSURER B :</td> <td></td> </tr> <tr> <td>INSURER C :</td> <td></td> </tr> <tr> <td>INSURER D :</td> <td></td> </tr> <tr> <td>INSURER E :</td> <td></td> </tr> <tr> <td>INSURER F :</td> <td></td> </tr> </table>	INSURER(S) AFFORDING COVERAGE	NAIC #	INSURER A : Auto-Owners Insurance Company	18988	INSURER B :		INSURER C :		INSURER D :		INSURER E :		INSURER F :	
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COVERAGES CERTIFICATE NUMBER: 1623056116 REVISION NUMBER:

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
A	<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input type="checkbox"/> OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: <input checked="" type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC OTHER:			07329529	6/23/2025	6/23/2026	EACH OCCURRENCE \$ 1,000,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 100,000 MED EXP (Any one person) \$ 5,000 PERSONAL & ADV INJURY \$ 1,000,000 GENERAL AGGREGATE \$ 2,000,000 PRODUCTS - COMP/OP AGG \$ 2,000,000 \$
	AUTOMOBILE LIABILITY <input type="checkbox"/> ANY AUTO <input type="checkbox"/> OWNED AUTOS ONLY <input type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> HIRED AUTOS ONLY <input type="checkbox"/> NON-OWNED AUTOS ONLY <input type="checkbox"/> AUTOS ONLY						COMBINED SINGLE LIMIT (Ea accident) \$ BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$ \$
	<input type="checkbox"/> UMBRELLA LIAB <input type="checkbox"/> OCCUR <input type="checkbox"/> EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE DED RETENTION \$						EACH OCCURRENCE \$ AGGREGATE \$ \$
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below	Y / N	N / A				<input type="checkbox"/> PER STATUTE <input type="checkbox"/> OTH-ER E.L. EACH ACCIDENT \$ E.L. DISEASE - EA EMPLOYEE \$ E.L. DISEASE - POLICY LIMIT \$

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

CERTIFICATE HOLDER Illinois Department of Financial and Professional Regulation Attn: Division of Professional Regulation PO Box 7007 Springfield IL 62791	CANCELLATION SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS. AUTHORIZED REPRESENTATIVE
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INSURANCE RESTORATION

EVERYTHING HOMEOWNERS NEED TO KNOW

HOMEOWNER EDUCATION GUIDE

Thank You

Thankyou for taking the time to better understand the insurance claims process for your roofing system.

If you have any questions about the process or want to get started on the claim, give us a call!



(833) 879-7759



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