



## Our Process & You

The road ahead of you may seem overwhelming; even though we are here to walk you through it, at times you may feel lost in all the details. To bring some clarity, we wanted to provide you with an overview of what to expect, what your next steps are and what your role is in making this process run as smoothly as possible.

### 1. Activate Login to BUILDERTREND

Once you sign an Insurance Claim Repair Agreement, we immediately begin processing the information you've given us. Once your file has been set up, these are your next steps:

- You will receive an email with an invitation to create an account in our online project management system, BUILDERTREND powered by BUILDERTREND.
  - By clicking the link in the email, you will be able to set up a personalized username and password.
  - BUILDERTREND and its usage is paramount to the success of your project as well as seamless communication and dissemination of information with our company.
  - This system will enable you to retrieve information about your project at any time as well as providing you a direct line of communication with our office.
  - You can access this system on a computer or you can also download the BUILDERTREND app for your tablet or smartphone via the App Store or Google Play store.
  - Through this system, you and your loved ones have 24-hour access keeping you informed on your project at all times.
  - What BUILDERTREND gives you access to:
    1. Documents – In the documents tab, you can view your contract documents, estimates from your insurance adjuster, GCC estimates, mortgage documents and more.
    2. Selections – Allows you to add and approve selections for the interior and exterior of your home or business.
    3. Photos – Gives you daily updates and the ability see what is happening at your property when you cannot be there. You also have the ability to upload your own photos of your home or business as well as ideas for your selection choices.
    4. Schedules – Once reconstruction begins, see the next steps of your project with our jobsite calendars.
    5. Change Orders – Acknowledge the current state of your project, [REDACTED] funds being released from your insurance carrier.
    6. Messages – By using the messaging feature to communicate directly with our GCC staff, [REDACTED]
    7. Warranty – In the months following your project's completion, the warranty tab [REDACTED]
    8. Payments – This tab enables you to make payments online for your deductible, rebuild or upgrade change orders, [REDACTED]

**2. Sign & Approve Change Order 1.0 Deductible**

- Approve electronically via BUILDERTREND and pay online or with another approved form of payment.
- Once paid, the deductible is applied to the deposit portion of your [REDACTED]
- Work cannot begin on site until the deductible has been paid, this work includes emergency services, documentation and estimating.
- [REDACTED]

**3. Information Needed**

- Within the Insurance Claim Repair Agreement you initially signed, there is a legal document contained therein called a 'third-party authorization' form. [REDACTED]  
[REDACTED]  
[REDACTED] have a quick, efficient, smooth and successful project.
- **Loss Drafts Packet**
  - In the days following your claim being filed, your mortgage company should send you a Loss Drafts Packet, by mail or email. [REDACTED]  
[REDACTED]
  - [REDACTED]
  - [REDACTED]
- Many of these documents can be confusing, we will ensure that the correct documents are filled out, signed and submitted.
- **Insurance Policy**
  - If you have a copy of your insurance policy and you have not provided it to us yet please do so at this time via BUILDERTREND.
  - [REDACTED]

**4. Advancement Check**

- Many times in large losses, your insurance adjuster will offer you advance funds to jumpstart your project by assisting you with funding for your contractor, GCC, in the emergency services portion. [REDACTED]
- Oftentimes, this check will include your mortgage company's name on it as well. [REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]

[REDACTED]



- AS SOON AS YOU RECEIVE these funds, [REDACTED]  
[REDACTED]  
[REDACTED]

**7. Sign & Approve Change Order 2.0 Emergency Services**

- Throughout this process you will be asked to sign and approve multiple change orders, via BUILDERTREND, in regards to the rebuild of your home or business. [REDACTED]  
[REDACTED]  
[REDACTED]
- Change Order 2.0 is for [REDACTED]  
[REDACTED]  
[REDACTED] have already been completed.
- This change order will be released to you through BUILDERTREND and will have a 72-hour window for approval.
- Any changes made by GCC or the insurance carrier that affect Change Order 2.0 will [REDACTED]  
[REDACTED] and so on...

**8. Sign & Approve Change Order 3.0 Structural Rebuild Draw #1 (Deposit)**

- Upon the finalization of estimates and an agreement on the final scope of work to be performed with your insurance carrier, [REDACTED]  
[REDACTED]
- [REDACTED] the rebuild portion; this includes your deductible and covers the first third of the rebuild. This draw [REDACTED]  
[REDACTED]
- This change order will be released to you through BUILDERTREND and will have a 72-hour window for approval.
- Any changes [REDACTED]  
[REDACTED]

**9. Finalize Selections**

- All interior and exterior selections [REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]

**10. Permits**

- Our internal office [REDACTED]  
[REDACTED]

**11. Construction Begins!!**

- Once we've reached this point, the rest is pretty simple. [REDACTED]  
[REDACTED]

**12. Sign & Approve Change Order 4.0 Structural Rebuild Draw #2**

- Change Order 4.0 [REDACTED]  
[REDACTED]  
[REDACTED]
- [REDACTED] affect Change Order 4.0 will be released in a supplement [REDACTED]  
[REDACTED]

[REDACTED]  
[REDACTED]

**13. Sign & Approve Change Order 5.0 Structural Rebuild Draw #3**

- Change Order 5.0 is to cover [REDACTED]  
[REDACTED]
- This change order will be released to you through BUILDERTREND and will have a 72-hour window for approval.
- Any changes made by GCC or the insurance carrier that affect Change Order 5.0 [REDACTED]  
[REDACTED]

**14. Submit Mortgage Company Completion Paperwork**

- During this time, we will send you the remaining paperwork that needs to be signed to close out your claim with the mortgage company (these forms were included in your loss drafts packet). This often includes a certificate of completion and a conditional waiver of lien.
- A conditional waiver of lien is a document that states GCC's agreement to release lien rights on a property upon receipt of final and full payment for the work completed by our company.

**15. Sign & Approve Change Order 6.0 (Depreciation / Retainage)**

- Change Order 6.0 consists of the remaining funds held by your insurance carrier to ensure completion of your project. This draw must be fully funded before the final QC walk and before GCC signs off on final inspections and occupancy permits. Once 90% of the project is complete, the insurance carrier will verify and release the remaining recoverable depreciation to pay GCC upon completion. These funds may possibly have to be processed through your mortgage company, which we will facilitate.
- This change order will be released to you through BUILDERTREND and will have a 72-hour window for approval.

**16. Confirm completion of project with Insurance Carrier**

- To approve the release of the remaining depreciation funds, you will be required to confirm 90% completion of the project with your insurance carrier which is sufficient for them to understand that the project was started and money is needed to finalize the project. In most cases, this is done via a phone conference with the contractor, client and insurance carrier.

**17. GCC Final Presentation**

- In order to ensure you are 100% satisfied and we have completed our job, GCC will present your home or business to you cleaned, quality control checked, punched out and ready in the form of a final walkthrough.
- At the point of your final walkthrough presentation, your home or business should not require any adjustments to be made. Our company will have already made any necessary fine tunings before your final presentation.

**18. Certificate of Completion / Survey**

- At the end of your final walk, you will have the opportunity to sign a certificate of completion verifying all repairs have been made and you are 100% satisfied.
- You will receive a simple customer satisfaction survey via BUILDERTREND to let us know how we did and how you think we can improve. Once we receive your completed customer satisfaction survey, as a token of our appreciation, we will send you a Home Depot gift card to assist with all the little things like, appliances, rugs and accessories you may need.

**19. WELCOME BACK HOME! ☺**

## FAQ's

How is my mortgage company going to release funds to you?

- Depending on your mortgage company and the size of your claim, the mortgage company will either release the entirety of the funds for repairs to commence or will release them in two to three draws based on inspections they will conduct at 50% and 90-95% completion.

Why do I need to give you my insurance check, why can't I just send to the mortgage company myself?

- There is a lot of red tape that comes with dealing with your mortgage company. In our years of experience we have learned how and when to navigate through their systems and expedite their protocols when necessary. This is why you partnered with us. Let us work for you!! Here is what we do with your check when we receive it:
  - Overnight all checks to the mortgage company with all necessary paperwork they need to expedite its return to us. We double check that all the i's are dotted and the t's are crossed.
  - Monitor the status of the check while it is at the mortgage company.
  - Work with your mortgage company to have the necessary funds released and overnighted back to our company. We will pay the additional cost to have them overnighted.
  - Directly receive the check from the mortgage company applying it to the appropriate draw.
  - A paid invoice will be sent to your mortgage company and uploaded to BUILDERTREND for any and all funds released and received by GCC.
  - Request and coordinate inspections from the mortgage company when your project reaches their company established milestones. This will help speed up this process, getting you back into your home or business quicker.

Why do I have to give you the advance check my adjuster released to me even though you haven't given me an estimate for the work GCC has done so far?

- At the time of releasing advance funds to you, your insurance carrier still hasn't determined what it will cost to fully repair your home or business because it is a large, complex task with many details. However, your insurance carrier realizes that contractors need funds to get the project started and keep the project moving forward. They issue these funds because they understand in this industry and especially during catastrophic events and natural disasters, the timeline of a project can be very sensitive to the safety and structure of your home or business. In these situations, it is important to keep money flowing so that repairs are still actively being performed until the structure has been stabilized or cleared.

Why do I have to sign off on change orders in BUILDERTREND?

- These change orders are legal a way for us document and inform you of the work needed to be performed, cost and the funds being released from the insurance company as well as the current state of your project and where it is headed. This is for your protection and ours to ensure we all stay on the same page and each part knows their responsibilities in the process.

Thank you so much for trusting us to partner with you on your project!!