



STRATEGY

ROOF SYSTEMS

—AND GENERAL CONTRACTING—

YOUR PROPERTY NEEDS REPAIRS

NOW WHAT?!

NAVIGATING INSURANCE CLAIMS AND PROPERTY REPAIRS

UNDERSTANDING THE ROLES OF THE

CONTRACTOR AND

PROPERTY OWNER

One of the things that make
a company great is the
who they associate with!

OUR PARTNERS

It is our privilege to connect you with professionals who care about you as
much as we do at Strategy Roof Systems! Quality and Integrity rule the day!

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STRATEGY ROOF SYSTEMS WANTS YOU TO “BE IN THE KNOW” ON ALL THINGS ROOFING!

THINGS TO KNOW

CHAPTER

1

HOW TO IDENTIFY DAMAGE

TAKE A LOOK AT YOUR ENTIRE PROPERTY

CHAPTER

2

LEARN ABOUT ROOF SYSTEMS

COMPONENTS AND ROOFING TERMS

CHAPTER

3

WHEN MOTHER NATURE STRIKES

GOT DAMAGE? KNOW WHEN TO FILE A CLAIM

CHAPTER

4

THE INSURANCE CLAIM PROCESS

WHO'S PAYING? CASH VS CLAIM

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THE REPLACEMENT PROCESS

SIGNING THE CONTRACT - CLAIM YOUR COLOR

CHAPTER

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UPGRADING YOUR ROOF

WAYS TO INCREASE ROOF SYSTEM LONGEVITY

CHAPTER

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50-YEAR ROOF HEALTH CHECKS

OUR GUARANTEE - GETTING AHEAD OF THE ISSUES

CHAPTER

8

THE TWO TYPES OF WARRANTIES

WORKMANSHIP AND MANUFACTURER WARRANTY



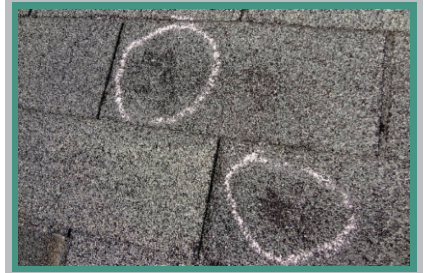
CODY WILCOX
OWNER OF STRATEGY

Let me start by saying.. thank you for the opportunity to serve your family! Our sincere hope is to bring greater understanding to navigating insurance claims and the restoration process.

Don't add insult to injury by making uninformed decisions about how to proceed. This booklet will answer most of your questions about what to expect going forward.

Whether the restoration process is handled thru an insurance claim or paid by cash, we hope this will be just one of many ways we get to serve your family for generations to come.

We will proudly help you pick the best estimate, negotiate the restoration process and provide long-term roof health checks.



WIND DAMAGED SHINGLES

HAIL DAMAGED SHINGLES



AGED CHIMNEY FLASHING

FASCIA ROTTING

SOFFIT ROTTING



HAIL DAMAGED SIDING

HAIL DAMAGED HVAC

HAIL DAMAGED SKYLIGHTS

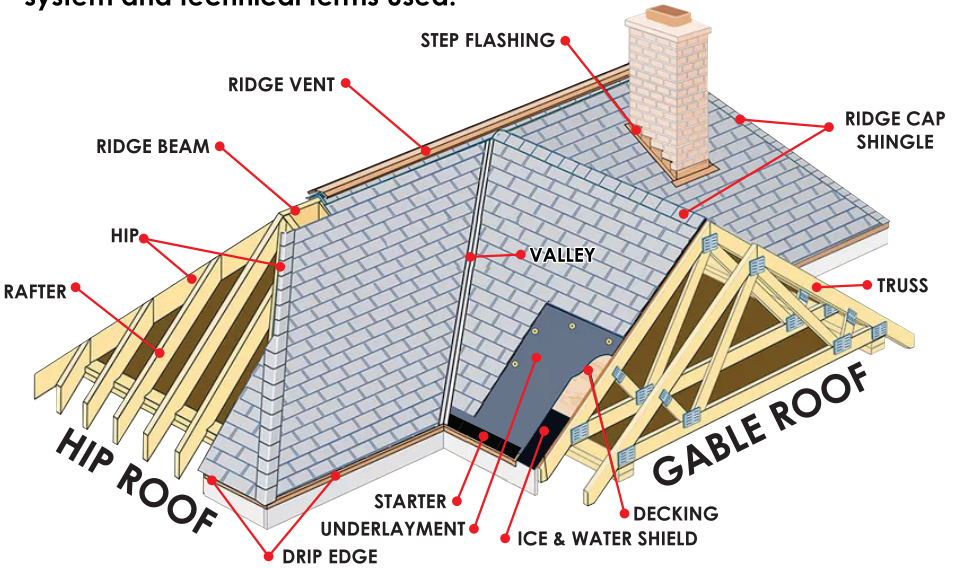


HAIL DAMAGED VENTS

HAIL DAMAGED FENCES

HAIL DAMAGED GUTTERS

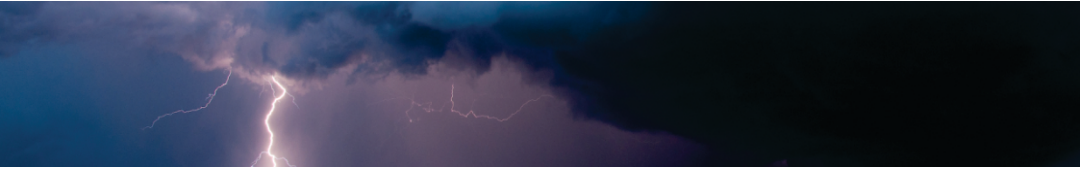
You know something? The Process is much easier if you know what we are talking about. Allow us to highlight some key features of the roof system and technical terms used.



ROOF TALK!

WHAT DOES IT ALL MEAN?

INSURANCE CARRIER	The financial institution used for disaster coverages to owned properties.
INSURANCE POLICY	The monthly coverage plan provided by the Insurance Carrier.
POLICY COVERAGE	The period that falls between Policy Start Date and the Last Date of Coverage.
INSURANCE ADJUSTER	The licensed person who assess property damage and approves claim filings.
TOTAL LOSS	Roof System materials are damaged beyond functional use.
HAIL DAMAGE	Total Loss cause by pieces of ice, typically 1" or larger.
PRE-LOSS CONDITION	The quality of roof system prior to physical damage or age, a new roof.
PRE-EXISTING DAMAGE	Damage that was cause from weather events before Policy Coverage.
DATE-OF-LOSS	Verifiable date of severe weather at or near the property that caused Total Loss.
DEDUCTIBLE	The legal Minimum Monetary Contribution required to satisfy your Policy Contract.
ACV AMOUNT	Roof System value after depreciate by age and physical damage are calculated.
RCV AMOUNT	Total cost associated with returning the property to its 'Pre-Loss Condition.'
DEPRECIATION AMOUNT	Total calculated Roof System value lost due to age and physical damage.
CERTIFICATE OF COMPLETION	Legal document required by the Insurance Carrier to signify completion.
CONSISTENT REPORTING	The practice of routinely inspecting the property for claimable damages.



That day you have dreaded has finally arrived.. Your property has been struck by gale force winds and piercing hail! A tree was blown down across your fence and child's bedroom, letting an ocean of water inside. Now what?

Home Owners Insurance Policy Coverage is meant to insure against the total loss of value, sustained by natural disaster or outside force. Financial compensations will be made to return the property to its "Pre-Loss Condition" as outlined in your policy.



THEN: If you recently inherited or purchased your property that has pre-existing damage, you may have to **pay cash to restore** the condition of your roof and other areas of the property.

SHOULD YOU FILE A CLAIM? IF YOU SAY YES TO...



DO YOU HAVE AN ACTIVE HOME OWNER'S INSURANCE POLICY?

If you don't have a current policy, your Field Service Representative can suggest a few Insurance Carriers that take great care of their policy holders. **They know!**

✘ If you do not have current coverage but have damage, please skip below.



DID YOU HAVE CURRENT COVERAGE ON THE DATE OF LOSS?

If you did not have coverage at the time of loss, your carrier will deny your claim. The best course of action would be to wait until the next verifiable date of loss for your roof system. While making necessary repairs needed to fix any leaks that may be present.



YOU HAVE EVERYTHING.. BUT WAIT, BEFORE YOU FILE A CLAIM

If your property was damaged (by a verified weather event) to "total loss" **during the term of coverage**, you need a professional to verify your roof's health before filing a claim. Our representatives will ensure no damage is excluded from other areas of the property when the Insurance Adjuster is conducting the inspection of areas indicated in your claim.

! Don't leave anything out, they are liable to return the property to its "Pre-Loss Condition" and pay your Full Deductible to legally file your claim and restore your property.



YOU HAD COVERAGE AND DOCUMENTED DAMAGE WITH A PRO

ELIGIBLE CLAIM

CONTACT US WHEN THE ADJUSTER MEETING IS SCHEDULED

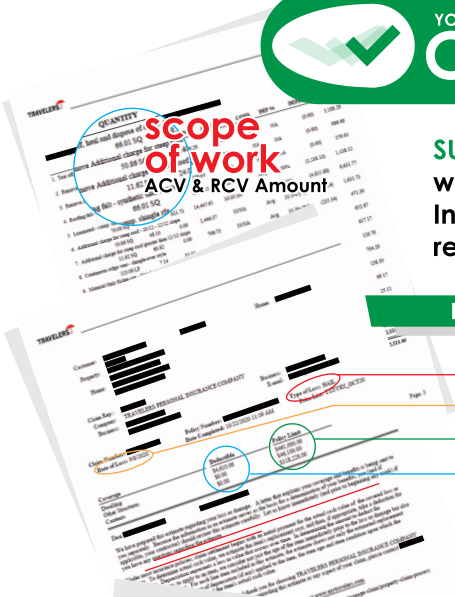


WHO'S PAYING? CASH OR CLAIM

Our homes are often the biggest investments that we will make as adults. We can quickly find ourselves on the hook for repairs we didn't expect.

DON'T HAVE INSURANCE? If this is you, don't worry, we can still help if you don't have coverage. We would love to give you a **Cash Estimate**.

YOU HAD COVERAGE - DOCUMENTED DAMAGE - FILED YOUR CLAIM
CLAIM APPROVED

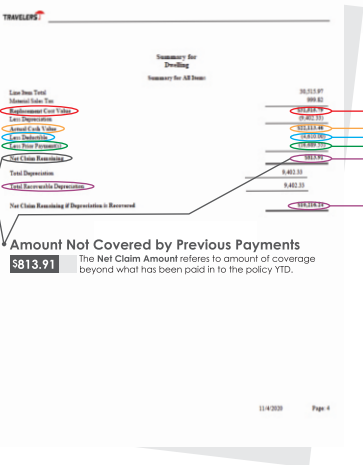


SUCCESS! The adjuster meeting went well with your Field Service Representative! The Insurance Adjuster decided to approve the restoration of the dwelling! **Let's discuss...**

HOW TO READ YOUR CLAIM PAPERWORK

- **Type of Loss :** Hail Damage
- **Date of Loss :** 9/8/20 (HAILRECON VERIFIED)
- **Policy Limit :** \$461,000
- **Deductible :** \$4,610 (1% DEDUCTIBLE)

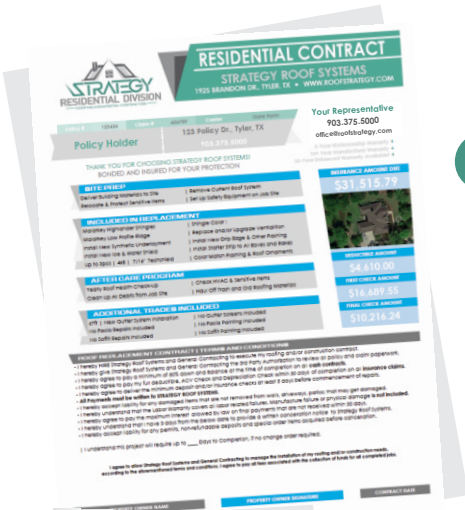
Understanding Your Financial Responsibility to restore your property is very important in making sure you are satisfying your legal contract with your insurance carrier. **Failure to Pay** will result in Misdemeanor B for Insurance Fraud Charges according to **Texas HB 2102 | 2019-2020 | 86th Legislature**



- **RCV | Replacement Cost Value**
\$31,515.79 The cost of returning your property to its "Pre-Damage Condition"
- **ACV | Actual Cost Value**
\$22,113.46 Current Property Value, estimated by age and current damage present.
- **Deductible Amount | 1% Policy**
\$4,610.00 **Minimum Contribution** Required to return property to 'Pre-Damage Condition.'
- **First Insurance Check Amount**
\$16,689.55 The **ACV Amount** of the **First Ins. Amount** plus **Deductible Amount** owed up front.
- **Final Insurance Check Amount**
\$10,216.24 This **Depreciation Amount** is due within 30 days of receipt of our Certificate of Completion. Owner liable for the unpaid **Final Ins. Amount**.

Amount Not Covered by Previous Payments
 \$813.91 The Net Claim Amount refers to amount of coverage beyond what has been paid in to the policy YTD.

By now, you have gotten **Claim Approval** from your Insurance Adjuster at the time of the scheduled adjuster meeting, received your first check and can begin restoring the property to its “Pre-Loss Condition.”



- 1 CHOOSE YOUR SHINGLE COLOR**
The most important thing to do now is to pick the color of your new roof system! This will effect your curb appeal for the next 20-50 years!
- 2 SIGN THE SERVICE CONTRACT**
Now that the terms of the contract are set, a simple signature is needed to begin the restoration.
- 3 DEDUCTIBLE AND ACV CHECK**
To schedule the installation, Strategy Roof Systems needs the deductible payment and first insurance payment deposited.
- 4 SCHEDULE THE REPLACEMENT**
All we need is the location to drop the supplies on your property and the ideal moment to begin. We work with your schedule to ensure it does not interfere with your day-to-day tasks.



- 5 MATERIALS ARE DELIVERED**
Our supplier will drop the roof replacement materials 1 to 3 days before the scheduled start date. The drop is verified for accuracy by your Field Service Representative.

- 6 PREPARE YOUR PROPERTY FOR INSTALL**
During installation, shingles and other debris may fall off the roof, onto your shrubs or other items near by. It is best to relocate sensitive items prior to the commencement of replacement.

- 7 CREW BEGINS SITE-PREP & TEAR-OFF**
Our crews arrive bright and early and begin tarping up plants and items that could become damaged by falling debris. Most of the debris will be directed to the dump trailer.
- 8 INSTALLATION AND SITE CLEAN-UP**
The day of the replacement, the representative or a project manager will be present to ensure you have a line of contact while the new roof is being installed. The property will be thoroughly after completion with magnet rollers.



- 9 COMPLETE THE RESTORATION PROCESS**
If your claim includes additional trades like gutters, fencing, painting, siding, HVAC repair, etc. These repairs will likely be done in the days and weeks to follow. A **Certificate of Completion** is issued to file for the **Final Depreciation Check Amount** owed to Strategy. Your field agent will pick up that check.

- 10 SCHEDULE ROOF HEALTH CHECK-UPS**
One of the perks of choosing Strategy Roof Systems, is we offer **50-years of FREE Roof Health Check-Ups**, on us! This improves your ability to file claims in the future by taking photos of the property each year.

Did you know?
You get a \$10 gift card per referral that leads to an inspection and \$250 for referrals that lead to replacement. We want to be the team the community can trust to get the job done right!



TOP 5 ROOF UPGRADES

If you are faced with replacing your roof system, why would you want to replace outdated hardware with more outdated hardware? It's a great time to **Upgrade Your Roof System** with the latest in roof system components!

1



ENHANCED WARRANTY | 20-YEAR RIGHT START

Just when you thought it couldn't get any better than an already great manufacturer warranty, they take it one step further! For an extra fee, Malarkey will cover your new roof for 20 years and cover **\$80-110 per 100 square foot** of roof material installed!

2



RIDGE VENTILATION | IMPROVE ATTIC AIRFLOW

Improved airflow in the attic can extend the life of your shingles by up to 25% longer! Our crews skillfully install **Ridge Vent Hardware** to areas cut away from the roof line before the ridge cap shingle is installed. Get ridge vent starting at **\$65 per linear foot**.

3



IMPROVED SHINGLE | IMPROVED IMPACT RATING

ALL 3-Tab claims will be **UPGRADED FREE** to the Highlander NEX AR shingle that has a Class 2 Impact Rating. Insurance Carriers give discounts for shingles with Class 4 Impact Ratings! **Save Big!** Ask about Designer Shingles and High Profile Ridge shingle upgrades!

4



GUTTER DRAINAGE SYSTEM | IMPROVED FLOW

We've all been there, it's raining and you're running to the front door and get hit with a wall of water pouring off the roof! Your flower beds and yourself are totally drenched. Make that a thing of the past by installing a **Gutter Drainage System** at important areas.

5



GUTTER FILTRATION | REDUCE GUTTER CLEANING

If you've discovered the joy of gutters, you know the disdain for cleaning them every year before storm season arrives. Upgrading to a mesh, foam insert or perforated metal **Gutter Filtration System** can save you a ton of headache! Starting at **\$5 per linear foot**.

You have a brand new roof system and the rest of your property is back to its former glory. You have braved the process of filing an insurance claim and successfully made it through alive. You learned some very valuable lessons from start to finish, **now what?**



**BUT WILL IT
 HAPPEN
 AGAIN?**

NOT IF, BUT WHEN.. WILL YOU BE BETTER PREPARED?

At some point in the distant future you are most certainly going to find yourself in a similar situation, in need of help again. Shouldn't you be thinking about your future self? Your family? Why not plan ahead and partner with a company that has **FREE long term programs** to protect the family you love?

ONLY ~~\$149~~ **FREE**
 PER YEAR FOR 50 YEARS

Our mission is to provide enduring support for our beloved communities by offering a free service to you and your family for generations to come!

**BENEFITS OF SCHEDULED
 ROOF HEALTH CHECKS**

- ✓ **LIFE LONG RELATIONSHIPS**
 "It's not what you know, it's who you know." That isn't just a saying, establish a **Positive Relationship** with a company that cares about your well-being.
- ✓ **YEARLY REPORTS OF ROOF HEALTH**
 We schedule yearly inspections to log the ongoing health of your roof system. **Consistent Reporting** help you when it comes time to file a claim.
- ✓ **CLAIM APPROVALS INCREASED**
 Insurance Carriers want **PROOF** before they will pay for claims to restore your property to its 'Pre-Loss Condition.' The Date of Loss and your regular Roof Health Checks are a sure way to **avoid the mess** of getting approval on claims!



- ✓ **GET DISCOUNTS ON REPAIRS**
 One of the great things about becoming close with a company like Strategy, we take care of our own! **Enjoy Discounts!**
- ✓ **CONNECT WITH VENDORS**
 Strategy Roof Systems has friends that service **EVERY NEED** you may have as a property owner. All you need to do is ask and we will gladly connect you with **quality driven service professionals!**

WHAT IS A WORKMANSHIP WARRANTY?

A workmanship warranty provides homeowners with coverage against workmanship or installation errors. This type of warranty generally covers three years following the completion of the work.

“ The standard roofing workmanship warranty protects installation and labor. The warranty keeps homeowners stress free about the unexpected damages and repair work in the roofs. With workmanship warranty, homeowners have this peace of mind that roof contractor is in their reach, ensuring roof performance for years after the replacement took place. ”

● Does Strategy Roof Systems offer a workmanship warranty?

YES! We are so confident in our ability to properly install your new roof system, we are happy to provide a three-year workmanship warranty. Our warranty certifies proper installation that fully adheres to the Texas IRC-2015 Building Code.

Why only a three-year workmanship warranty? Just like most new things, issues with installation of roof components will only take the first hard weather event to become exposed. If your roof does not present issues within the first 3 years, you are in the clear to enjoy the roof for the life of the shingle!

● What does a roof system workmanship warranty cover?

A workmanship warranty protects against:

- Improper shingle nail pattern as suggested by manufacturer, **that results in** shingle sag or total loss.
- Improper nailing, caulking, flashing and ventilation installation, **that results in** interior leaks or damage.

A workmanship warranty **does not** protect against:

- Normal wear and tear, which includes but is not limited to: hurricane force winds, hail, rain, contact by foreign objects or debris, ice damage, rust, corrosion, fungus, bacteria, infestation, UV degradation or neglect that may result in the failure of associated products that may cause metal or wood decay will not be covered by this roof system workmanship warranty.

● WE GO BEYOND | Enjoy our FREE 50-Year Roof Health Program

Even after the warranty expires, we have programs in place to provide up to 50 years of FREE scheduled roof inspections to guarantee and document your roof's health, in the event that a claim may need to be filed for the replacement of your roof system again!

WHAT IS A MANUFACTURER WARRANTY?



Strategy Roof Systems exclusively uses Malarkey Roofing Products because of their amazing warranty and Right Start Programs that are offered on the roof products that we use! **ASK HOW TO GET THE 20-YEAR RIGHT START WARRANTY.**

Malarkey's shingle warranty is intended to provide coverage against product or manufacturing defects within 20 to 50 years, ensuring that necessary repairs or replacements to defective parts can be made.



Reflect Damaging Solar Rays



Color Retention Granules



Flexible in All Weather



110+mph Wind Warranties

Find More Information At:
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The Zone®: Improved Fastener Placement



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- Increased Wind Coverage
- Increased Algae Coverage
- Up to \$110/SQ Coverage
- Pro-Rated Coverage



Class 2-4 Impact Rating



Streak Resistant Technology



Superior Shingle Strength

Born Here Raised Here Local to You

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- ✓ Patio Coverings
- ✓ Gutter Systems
- ✓ Roofing Repair
- ✓ Roof Replacement

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