

REGARDLESS OF WHICH LICENSED CONTRACTOR YOU CHOOSE TO REPAIR THE DAMAGE ON YOUR PROPERTY DUE TO THE RECENT HAIL AND WIND STORMS, THE FOLLOWING QUESTIONS WILL HELP YOU TO FULLY INVESTIGATE THE CONTRACTOR YOU ARE CONSIDERING AND WILL HELP YOU IN MAKING AN EDUCATED CHOICE. THESE QUESTIONS WILL ASSIST YOU IN EVALUATING THE CONTRACTOR'S CREDIBILITY, QUALITY, WARRANTY, AND SERVICE. IF YOU ARE SATISFIED AFTER EVALUATING EACH OF THESE ISSUES, THEN YOUR REPAIRS SHOULD BE AS "PAINLESS" AS POSSIBLE. JUST REMEMBER THIS: FOR REAL PEACE OF MIND A TRULY LOCALLY OWNED WELL-ESTABLISHED EXPERIENCED LICENSED & INSURED COLORADO CONTRACTOR IS GENERALLY ALWAYS YOUR BEST LONG TERM CHOICE!

HELPFUL QUESTIONS FOR CHOOSING A CONTRACTOR

QUESTION # 1 - ARE THEY A LOCALLY OWNED WELL-ESTABLISHED LICENSED & INSURED COLORADO CONTRACTOR? IF THEY ARE, THEN FOR HOW LONG?

Is the Contractor you are considering using for the repairs to your property really "A TRULY LOCALLY BASED & OWNED WELL-ESTABLISHED LICENSED & INSURED COLORADO CONTRACTOR"? If the Contractor you are considering using is actually local and not a "STORM CHASER", then how long have they actually had their license? Did they just get their license recently because of the Hail & Wind Storm that hit the area or have they had their license for many years prior to the Hail & Wind Storm? How many local installations have they installed during this period? How many satisfied customers do they have in this area? Do they have any local references? Have all of their references just been recently completed or do they go back for several years? Is the Contractor you are considering to repair the damages to your property even in the Yellow Pages? Deadlines for getting in the Yellow Page have a "Long Lead Time" and require a business commitment prior to the Hail & Wind Storm which damaged your property. Even if the Contractor chooses not to purchase a display ad from the Yellow Pages they will at least have their name and phone number listed in the Yellow Pages. If they are not listed in the Yellow Pages, then they are either a brand new Contractor that just started business (Once a Hail Storm hits it seems that everyone with a pickup and a magnetic sign suddenly becomes a "Roofing Contractor") or they are STORM CHASERS.

A "STORM CHASER" IS AN OUT-OF-TOWN CONTRACTOR THAT IS HERE TO DO INSURANCE REPAIRS BECAUSE OF THE RECENT HAIL & WIND STORM. THEY SELL AS MUCH WORK AS THEY CAN. SOMETIMES THEY WILL EVEN OPEN UP A LOCAL OFFICE, GET LOCAL PHONE NUMBERS, AND CLAIM TO BE FROM THE AREA, SO THEY CAN LOOK AS LOCAL AS POSSIBLE. WHEN THEY ARE FINISHED DOING THE INSURANCE REPAIRS, THEY CLOSE UP THE BUSINESS AND/OR OFFICE AND LEAVE TOWN, WHICH LEAVES YOU WITH A WORTHLESS WARRANTY !!! SOME "STORM CHASERS" EVEN FAIL TO CARRY THE PROPER INSURANCE OR LICENSING THAT IS REQUIRED!! FOR YOUR COMPLETE "PEACE OF MIND" ONLY DO BUSINESS WITH A "TRUE" LOCALLY BASED & OWNED WELL-ESTABLISHED EXPERIENCED LICENSED & INSURED COLORADO CONTRACTOR NOT "A HERE TODAY, GONE TOMORROW" "STORM CHASER" !!! NOT ONLY DO YOU NEED TO BE EXTREMELY WARY OF THE OUT-OF-TOWN STORM CHASER'S, BUT YOU ALSO NEED TO BE VERY CAREFUL OF ANY BRAND NEW CONTRACTOR'S THAT JUST RECENTLY STARTED DOING BUSINESS. BECAUSE IF THE CONTRACTOR IS NOT A "WELL-ESTABLISHED CONTRACTOR" OR IF THEY ARE "STORM CHASERS", WILL THEY REALLY STILL BE HERE IN THE AREA DOING BUSINESS SHOULD YOU NEED ASSISTANCE OR WARRANTY REPAIRS IN THE FUTURE?

"SPECIAL WARNING"

SOME STORM CHASERS WILL EVEN TRY TO HIDE THE FACT THEY ARE NOT REALLY LOCAL BY USING A LOCAL COMPANY NAME ON ALL THEIR SIGNS AND PAPERWORK. A GOOD WAY TO TELL IF THE COMPANY YOU ARE CONSIDERING USING MAY HAVE DONE THIS IS TO COMPARE THE PHONE NUMBER THAT THEY ARE USING TO THE PHONE NUMBER THAT IS LISTED IN THE YELLOW PAGES FOR THAT COMPANY. IF THEY DO NOT MATCH, THEN MOST LIKELY IT IS A STORM CHASER THAT IS PAYING FOR THE USE OF THAT COMPANY'S NAME. ALSO, COMPARE THE COMPANY'S ADDRESSES. IF THE ADDRESS GIVEN TO YOU BY THAT COMPANY DOES NOT MATCH THE ONE USED IN THE YELLOW PAGES OR THE ONE LISTED BY THE BETTER BUSINESS BUREAU, THEN THE STORM CHASER HAS EVEN SET UP A SEPARATE OFFICE AWAY FROM THE LOCAL COMPANY AND MAY EVEN BE USING LABOR THAT IS NOT PROPERLY INSURED. YOU SHOULD ALSO CHECK THEIR LICENSE PLATE AND /OR THEIR DRIVERS LICENSE TO SEE IF THEY ARE TRULY LOCAL AND NOT FROM ANOTHER STATE!

QUESTION # 2 - ARE THEY MEMBERS OF THE BETTER BUSINESS BUREAU? IF THEY ARE, HOW IS THEIR TRACK RECORD?

Is the Contractor you are considering to repair the damages to your property a current member of the Local Better Business Bureau? If they are members, how long have they been a member? Did they just join the Better Business Bureau recently? If they are members, what type of record do they have with the Better Business Bureau? Are they an Accredited Member of the Local Better Business Bureau? If they are Accredited Members of the Local Better Business Bureau, how long have they been an Accredited Member? Do they have a record of resolving any and all problems that arose? Does the Contractor abide by the Better Business Bureau's Problem Resolution process? Any well-established local Contractor will have some type of record with the Local Better Business Bureau.

QUESTION # 3 - DOES THE CONTRACTOR HAVE THE ABILITY TO HANDLE YOUR REPAIRS ALONG WITH MANY OTHER REPAIRS?

Does the Contractor you are considering have the infrastructure necessary to ensure a "Hassle - Free" project? If there is a problem during the repair process or after the installation, do they have someone knowledgeable enough to handle the problem? Has a representative fully explained all of your options? Are they able to demonstrate the level of Quality you are looking for, related to the installation of the materials needed for your repairs? Will the Contractor be able to begin your job when you prefer it to be done? Does the Contractor have the size required to handle the additional work due to the Hail & Wind Storm? Does the Contractor have the adequate "Cash Flow" to ensure availability of material and labor for your installation (as well as a lot of other jobs) throughout your job? Does the Contractor have a solid relationship with the material distributors? Can your job be scheduled and completed in a timely manner? Has the Contractor committed to "On - Going" as well as "Final" Clean - Ups? Do you feel that they will treat your property with respect? Does the Contractor have enough "Depth" to assure your continued satisfaction?

QUESTION # 4 - DOES THE CONTRACTOR HAVE A WORKMANSHIP WARRANTY? HAVE THEY EVEN BEEN IN BUSINESS IN THE AREA AS LONG AS THEIR WARRANTY?

Does the Contractor have a workmanship warranty? *Are they giving you a 5 Year workmanship warranty?* If not, why not? If you need service under your warranty, will they even still be in

town to handle their responsibility? Will you be able to get in touch with them should you experience a leak or a problem with the repairs? How long will it take for them to respond? Are they "STORM CHASERS" or will the Contractor still be exclusively committed to doing this type of installation in the Denver area in the future? Has the Contractor ensured that your best interest is secured? Can you really be assured that once the Contractor is selected, should there be a problem, will they be there for you?

IS THE WORKMANSHIP WARRANTY EVEN WORTH THE PAPER IT IS PRINTED ON? IF YOU CONSIDER THE WORKMANSHIP WARRANTY TO ACTUALLY BE WORTH SOMETHING, THEN FOR YOUR ON PEACE OF MIND ONLY DO BUSINESS WITH A TRULY LOCAL EXPERIENCED WELL-ESTABLISHED COLORADO CONTRACTOR!

QUESTION # 5 - DOES THE CONTRACTOR OFFER ANY HELP WITH YOUR INSURANCE CLAIM ?

Should your situation require additional contact with the insurance company or their adjuster (re-inspections for repair upgrades, inaccuracies in your appraisals scope of damage, inaccuracies in your insurance companies estimated cost to repair the damages, etc...) will their representative deliver effective results? Are they technically qualified? Do they work well with adjusters? Has their representative been able to explain the whole process? Have they reviewed your insurance appraisal with you for accuracy and completeness? Have they ensured that your best interest is secured? Have they offered to explain to you the insurance company's paper work and the insurance company's payment process? Does the company provide any help with invoicing the insurance company for you? Does the company provide any help with getting any insurance checks endorsed by your mortgage company? Does the company provide all levels of claim assistance so that you don't have to "deal with it?" Can you be assured that once they are selected, should there be a problem, will they be there for you?