



■ YOUR PROJECT, IN PLAIN WORDS

WE'RE HERE TO GET YOUR DAMAGE REPAIRED RIGHT

Our job is to document your damage, build an accurate repair scope, and get your project built by a licensed Approved Contractor, including your own contractor if it joins our Approved list. When you build with an Approved Contractor, your maximum obligation is your deductible, plus only upgrades, added work or depreciation the carrier won't pay back (non-recoverable depreciation) you approve in writing. The contractor pays SkyView Restoration Group out of its own price. A Cancellation Fee pays only for documented work we did, or for use of our scope by a contractor that has not joined, and it is capped.

STEP	WHAT HAPPENS	WHAT IT COSTS YOU
1. Inspect and document	We inspect, test and photograph the damage and write the repair scope.	Nothing
2. Insurance decision	Your carrier reviews the claim. We meet the adjuster only on the construction scope.	Nothing. If the claim is denied, you owe nothing.
3. Change your mind?	Cancel within 10 business days of signing.	Nothing
4. Build	Your licensed Approved Contractor builds the approved work.	Your deductible (plus extras you approve in writing)
5. Close out	Final walk-through, warranty and your complete project file in your online portal.	Nothing

YOUR PROTECTIONS AT A GLANCE

- Claim denied? You owe nothing, and the agreement ends (§10).
- Build with an Approved Contractor: deductible plus only extras you sign for (page 1; §§7–9).
- Cancel free within 10 business days, for any reason (§20).
- An independent escrow agent holds claim money; SkyView never touches your checks (§§2, 11).
- Emergency work never comes from your deductible or your own money (§5).
- Any fee is itemized, logged and capped at 20% (§§17–18; Exhibit A).
- 10 business days to object; disputed amounts are held, not paid (§35).
- Your own contractor can join, and then no fee applies (§16).

What is the most I will pay?

If your claim is denied, nothing. If you build with an Approved Contractor, you pay your deductible plus only the upgrades, added work and non-recoverable depreciation you approve in writing, and no one pays, waives or rebates your deductible (page 1; Terms §§7–9). If the carrier pays less, you owe no shortfall (§13). You owe more only if approved work is not built by an Approved Contractor (a capped Cancellation Fee), you drop the claim or switch companies before the carrier decides (our rates for work done, §18), an outside contractor builds other work from our scope (SkyView Project Fee, §§17, 47), under Overwatch (§51(e)), or if you do not fix a breach after notice (§§14, 18, 25).

What if my claim is denied?

You owe nothing to SkyView or the contractor, and the agreement ends (Terms §10). Emergency repairs, if any, are paid only from insurance money, never from your pocket (§5(b)). If the denial is reversed and paid within 12 months, the agreement applies again to the paid work if our work was used for that claim.

What is escrow, and where does the insurance money go?

Claim money for the building and the work goes to an independent, licensed escrow agent, not SkyView or the contractor. You deposit each check within 5 business days; a public adjuster or attorney deposits it less only its fee. Escrow pays the contractor in four 25% milestones (when the scope and price are confirmed on Form 9, at materials delivery, at 50% complete and at completion), each with proof, and you have 10 business days to object before any release; disputed money stays in escrow until resolved. SkyView never receives, holds or endorses your checks. The contractor pays escrow fees, money left over is yours, and contents and business-income payments stay with you. If you cancel in time or the claim is denied, escrow returns the funds to you, less only unpaid emergency work (Terms §§11–13, 45; Escrow Instructions; Schedule 1).

**How do I cancel?**

Within 10 business days after signing (or longer if your state allows), sign the Notice of Cancellation in your emailed copy, or send any written notice, by email to Info@SkyViewRestore.com or by mail (or to the contractor, once named). You owe nothing, and any payment is refunded within 10 business days; emergency work you asked for is paid from claim funds only. Cancelling also ends Overwatch at no charge (Terms §§20, 51(h)).

How is my contractor chosen, and who is responsible before it is named?

SkyView picks a licensed and insured Approved Contractor from its list at SkyViewRestore.com/contractors and names it in writing on Form 1 after your claim is approved. Until then no one builds the repairs and no build-back money goes to any contractor; claim money waits in escrow, except that emergency tarping or repairs, if needed, are paid first from claim funds (§§4, 5). The named contractor signs Form 1, takes on the agreement, its warranty and indemnity, and gives you its insurance certificate; you then confirm the scope and price on Form 9. You may object for reasonable cause; if two proposed contractors both draw a reasonable objection, you may end the remaining work with no fee (Terms §§1, 15, 21, 30).

Want to use your own contractor?

Tell us who it is before they start. We will offer them Approved Contractor status on our standard terms if they are licensed and insured. When they join, your deductible is still your maximum obligation and no fee applies (Terms §16). If a contractor that has not joined builds from our scope and reports, the fee on that work is the greater of our Exhibit A rates or 20% of that contractor's price, still capped at 20% of the approved replacement cost; if you give us that contractor's signed statement that it built without our documents, only our rates apply (Terms §§17, 18, 47).

Why is there a Cancellation Fee, and is it fair?

It applies only if your claim is approved and an approved item is not built by an Approved Contractor, including items you decline over non-recoverable depreciation (§9). It pays only for the documented services we actually completed (inspection, testing, reports, the repair scope) at Exhibit A rates. It is not a penalty or a percentage of your claim, and it can never exceed 20% of the approved replacement cost value (RCV) of the cancelled items: on \$300,000 of cancelled items, never more than \$60,000, and only our itemized rates if those are less. If you drop the claim or switch companies before the carrier decides, you pay our rates for the work already done, capped at 20% of our written scope; hiring a public adjuster or attorney never counts. We invoice on Form 6 with our service, time and travel logs (Terms §§18, 35). No fee is owed if your claim is denied, you cancel within 10 business days, or you have reasonable cause to object to two proposed contractors (§§10, 15, 18, 20).

Who pays SkyView Restoration Group?

The Approved Contractor pays SkyView's sales and project management fee out of its own price; it never changes your price. You pay SkyView only a Cancellation Fee or SkyView Project Fee if one applies (§§17–18), any Overwatch amount under §51(e), tarping or repairs SkyView arranges (from claim funds only, §5), and optional services you sign up for separately. Ask anytime and we'll tell you in writing what SkyView is paid (§50).

Are you a public adjuster or a law firm?

No. SkyView and the contractor do not negotiate, adjust or settle your claim, interpret your policy or give legal advice (Terms §2). Our contact with your carrier is limited to the physical damage and the scope, methods and cost of the repairs. You control your claim, and you may hire a licensed public adjuster or attorney at any time.

What about emergency repairs like tarping?

Until the build starts, SkyView may arrange a licensed Approved Contractor for tarping and temporary repairs, and gets your approval by text or email before any single job over \$5,000 unless you can't be reached and delay risks more damage. It is paid first from insurance money, at the work-order price or SkyView's cost plus 15%, even if the carrier does not approve it, and never from your deductible or your own funds. You may object within 10 business days if work was not done, the invoice exceeds the work order, or the price clearly exceeds the usual local price (Terms §§4, 5).

What if the carrier holds back depreciation it won't pay back?

Before materials are ordered, the contractor tells you the amount in writing (Form 2). You choose: pay it and build, or decline those items. The capped Cancellation Fee then applies only to the declined items and never exceeds the claim money paid for them. Recoverable depreciation the carrier pays after completion goes toward your project price (Terms §§9, 13, 18).

What is Overwatch, and why is the fee waived?

Overwatch is our storm monitoring for your property: hail and wind alerts, post-storm and yearly inspections with photos, a roof condition report and an online portal. Its published fee is \$199 per building per year. We waive it in two-year terms in exchange for storm-claim exclusivity. It renews every two years at no charge unless you opt out: 30 to 60 days before each renewal we email you (and text, unless you stopped texts) the date with a one-click "No thanks." It never becomes a paid plan or charges you automatically (Terms §51; Overwatch Terms at RoofOverwatch.com/terms).

What does Overwatch exclusivity mean? Do I have to file a claim?

No. You alone decide whether to file. It covers only new storms after you sign, never this claim. If you choose to pursue a claim for a new storm during the term, you let SkyView inspect first, at no charge, before any other contractor, consultant or public adjuster, and SkyView manages that claim with an Approved Contractor under a new page 1 that you can cancel within 10 business days. SkyView inspects within 5 business days of your request (2 if there is an active leak), or the inspect-first rule doesn't apply. It does not delay notice to your carrier, the carrier's inspection or emergency repairs, and it is not a payment or reward for filing a claim (Terms §51(b)–(d)).

**What do I owe if I use someone else, and how do I end Overwatch?**

You owe something only if you pursue a new-storm claim elsewhere without letting SkyView inspect first, or use SkyView's post-storm report without signing. Then you owe the waived fee for the time you had Overwatch (prorated by month) plus our published rates for post-storm work we did, capped at 20% of that claim's approved replacement cost, and nothing if the claim is denied. Example: 10 months, one building, no post-storm work by SkyView: about \$166. If SkyView inspects first and you decide not to sign or use our report, you owe nothing. You may end Overwatch at any time online, by email, by phone, in writing or by clicking "No thanks"; this still applies to a storm before your notice, for claims made within 12 months after that storm. Replying STOP ends texts only (Terms §51(e)–(f)).

Where are the full Terms, and do I get a copy?

The full Terms and Exhibit A are posted at SkyViewRestore.com/terms, and the Overwatch Terms at RoofOverwatch.com/terms, to read before signing. The version you sign and that day's rates apply, and stay posted while your project is open. SkyView emails you a complete signed copy, including the Overwatch Terms and two Notices of Cancellation.

How will I know what work has been done, and can I object?

We email you a Service Completed Notice the day each service is finished, a Travel Record for any long-distance trip, and a monthly Record of Services Completed; each says "No payment is due." Photos, videos and reports are in your online portal. If anything listed was not done, or you disagree with any invoice, tell us in writing within 10 business days. Undisputed amounts are paid; disputed amounts are held until resolved (Terms §§18, 35).

Will you text me? How do I stop?

SkyView, the contractor and their providers may call, email and text you, including automated texts, about your project, claim status, payments, storm alerts and Overwatch. Decline storm-alert texts at signing, or reply STOP anytime (required notices still come by email or mail) or HELP for help; message and data rates may apply. No promotional automated texts without your separate written consent (Terms §42).

Am I personally responsible as the person signing?

Only in one case: if a claim payment for the building and the work that you receive, control or direct is used for anything other than the escrow deposit, you are personally responsible with the owner, up to the amount diverted. It guarantees nothing else (Terms §§44, 45).

What happens to my photos and information?

SkyView keeps project photos, videos, reports and claim documents to document, scope and manage your project. We share them with the contractor, the escrow agent and the project's engineers and testing firms, and with your carrier, public adjuster or attorney. Everything is in your portal to download. Marketing use never shows your name or street address without written consent (Terms §§40, 47).

What if SkyView Restoration Group is sold?

SkyView may assign this agreement, Overwatch and its fee rights, and transfer your contact and project records, to a buyer of SkyView or its Overwatch business. The buyer must honor these Terms, so your price, caps and cancellation rights stay the same (Terms §51(g)).

What if I have a dispute?

Call us first: we want to fix it. Then mediation, and if needed binding arbitration under the AAA Construction Industry Rules in the county where the property is located, or either side may bring a small claim in small-claims court. Each side waives a jury, and the winner recovers reasonable attorney fees (Terms §§22, 23).



OUR STANDARD RATES (EXAMPLES)

These are SkyView's standard published rates, the same for every owner. They are used only if a Cancellation Fee or SkyView Project Fee ever applies; when you build with an Approved Contractor, you pay none of them. Any charge is always capped at 20% of the replacement cost value of the work involved (for a Cancellation Fee, the approved RCV of the cancelled items).

SERVICE	STANDARD RATE
Storm assessment site visit	\$750 per building
Forensic roof inspection and damage documentation	\$0.59 per sq ft (minimum \$2,500)
Specification and bid package	\$1.17 per sq ft of specified area
Senior consultant / support staff	\$550 / \$195 per hour, in quarter-hour steps
Weekly file review	\$137.50 per review
Project file administration and online portal	\$350 per month of file work
Travel (only trips actually made, over 100 driving miles from Ardmore, OK, or from a closer starting point; no airfare; shared trips split)	\$1.00 per round-trip mile + \$150 per hour of mapped driving time
Lodging and meals (overnight trips only)	\$150 per night + \$75 per day

The complete list of standard rates (Exhibit A) is posted at SkyViewRestore.com/terms and is included in the signed copy we email you.

FOR YOUR AI OR ATTORNEY REVIEW: KEY TERMS AT A GLANCE

TOPIC	WHERE	SUMMARY
Who SkyView is	§§1–2	Sales and project management; signs as the contractor's agent; not a contractor, public adjuster or law firm.
Your contractor	§§1, 15	Licensed and insured; named on Form 1 after approval.
Using your own contractor	§16	Tell SkyView first; if it joins, page 1 applies unchanged and no fee is owed.
Your cost when you build	Page 1; §§7–9	Deductible plus only extras you approve in writing.
Claim denied	§10	Agreement ends; you owe nothing.
Right to cancel	§20	10 business days; two Notices in your emailed copy, or any written notice.
Cancellation Fee	§18 (exceptions §§10, 15, 16, 20, 34)	Rates for work done, itemized; capped at 20% of approved RCV of cancelled items.
Emergency work	§§4, 5	Paid first from claim funds; never your own money.
Escrow	§§11–12	Independent escrow agent holds claim funds.
Depreciation	§9	Pay it or decline the items.
Overwatch	§51	Fee waived in 2-year terms for exclusivity on new storms; renews unless you opt out; you decide whether to file.
Records and objections	§35	Same-day notices; 10 business days to object.
Texts	§42	Decline at signing or reply STOP.
Photos and data	§§40, 47	Used for your project; no marketing with your name.
Transfer	§51(g)	A buyer must honor these Terms.
Disputes	§§22, 23	Mediation, then arbitration in the property's county, or small claims.
Signer responsibility	§45	Only if claim funds they control are diverted, up to that amount.

This summary helps you read the agreement; the signed agreement controls. Questions: Info@SkyViewRestore.com · 866-321-VIEW (866-321-8439). You may have an attorney review the agreement before you sign.