YOUR HOME 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 Charge pays only for documented work we did 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, or within 5 business days after a written carrier denial of any part.	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 a copy of your complete project file.	Nothing

YOUR PROTECTIONS AT A GLANCE

- Claim denied? You owe nothing (§10).
- Build with an Approved Contractor: deductible plus only extras you sign for (page 1; §§7–9).
- Cancel within 10 business days, plus 5 after a written denial (§12).
- No construction or materials ordered during your cancellation period (§12(d)).
- Nothing is due for the build until materials reach your home (Payment Schedule).
- Emergency work is paid only from insurance money, never your savings (§5).
- Any charge is itemized, capped at 20% (plus outside experts' cost on cancelled items), and you can object (§§15–16).
- You pay only the consumer filing fee in arbitration; small claims court is allowed (§24).

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. By law no one may pay, waive or rebate your deductible (page 1; Terms §§7–9; Exhibit C). If the carrier approves less than our estimate, we may accept its amount; if we don't, you choose to pay the difference or cancel the work with the capped Cancellation Charge (§7). You owe more only if, after your cancellation periods, approved work is not built by an Approved Contractor (our capped rates plus the outside experts' cost for those items) or can't go forward because of your uncured breach (§§15, 17), you drop the claim or switch companies before the carrier decides (§15(d)), an outside contractor builds from our scope (§16), or under Overwatch (§29(e)).

What if my claim is denied?

You owe nothing to SkyView or the contractor (Terms §10). Emergency repairs, if any, are paid only from insurance money, never from your pocket. If a denial is reversed and paid within 12 months, the agreement applies again to the paid work, and you may cancel within 5 business days after the new decision.

Where does the insurance money go, and do I need escrow?

Nothing is due for the build until materials are at your home, and each payment gets a lien waiver. Checks go to the contractor, your mortgage company or, if you choose, an escrow agent (Build Safe Escrow, Form R8): a neutral company that pays the contractor only as work is done, at no cost to you when you build the full project. SkyView never cashes or keeps your insurance checks (with escrow, we sign them only "for deposit only" to escrow under Form R10), and claim money left after the work is paid belongs to you (Payment Schedule; Terms §11; Form R8).

How do I cancel?

You have two rights: 10 business days after signing, and 5 business days after a written carrier denial of any part of the claim. Sign the matching Notice you were given, or send any written notice, by email to Info@SkyViewRestore.com or by mail. You owe nothing, and any payment is refunded within 10 days. No construction starts and no materials are ordered until those periods end. Cancelling also ends Overwatch at no charge (Terms §§12, 29(h)).

Who is my contractor, and can I use my own?

Your licensed, insured Approved Contractor is named on page 1; SkyView signs as its agent, and its license or registration numbers are on its website and available from us. If it must be replaced, you may object for reasonable cause (Terms §§1, 13). Want 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 Cancellation Charge applies (Terms §14).

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

It applies only if your claim is approved and, after both cancellation periods end, an approved item is not built by an Approved Contractor, even if the rest of the job is built (including items not built because only actual cash value was paid; §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 (§15). Most fees land well under the cap, because the fee grows only with the work actually logged: as a rough guide, claims approved within about 3 months often run near 10%, 6 to 9 months near 15%, and only very long claims (about 2 years) approach 20%. These examples only help you picture likely totals; your fee is our signed Exhibit A rates for the work we actually complete for you, never a percentage of your claim, and your invoice shows that work. Drop the claim or switch companies before the carrier decides? Our rates for work done, capped at 20% of our scope (§15(d)). No charge is owed if your claim is denied, you cancel within your cancellation periods, or you have reasonable cause to object to two proposed contractors (§§10, 12, 13, 15).

What if the contractor takes Payment 1 and doesn't finish?

Payment 1 is due only when materials are at your home, and you get a lien waiver with each payment. If the contractor doesn't start on time or doesn't fix a default after your written notice, you may end the work with no charge or get another Approved Contractor at the same price, and any overpayment is refunded (Terms §18; Payment Schedule).

Who is SkyView, and who builds my project?

SkyView Restoration Group sells and manages your project, and our name is on every project so you can always look us up. Our affiliate SkyView Roofing LLC is a roofing contractor in Texas and Wyoming and has the first option to build there; elsewhere, or if it passes, we represent another licensed contractor on our list. You are told in writing who builds it (page 1), and your price is the same either way (§1).

Who pays SkyView Restoration Group?

The Approved Contractor pays SkyView's fees out of its own price. You pay SkyView only a Cancellation Charge or SkyView Project Fee if one applies (§§15–16), any Overwatch amount under §29(e), tarping or repairs SkyView arranges (from claim funds only), and optional services you separately buy (Terms §32).

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?

Emergency work is paid first from insurance money, never from your deductible or your own funds, even if the carrier does not approve it; it does reduce any claim money you would otherwise keep. In the first 3 business days it happens only if you contacted us after signing, the home faces immediate damage or danger, and you sign a waiver in your own handwriting (Form R6-W). On days 4–10 it happens only under a separate emergency work order you sign. We tell you before any job over $2,500 (or within 1 business day if waiting would cause more damage), and you have 30 days after the invoice to object, or the price is final; it is paid even if the carrier pays less (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 on Form R1. You may pay it and build, or remove those items. The Cancellation Charge then applies only to the removed items and never exceeds the claim money paid for them (Terms §§9, 15(c)).

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 home 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 §29; 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, and SkyView manages the repairs with an Approved Contractor under a new page 1 with all of your cancellation rights. 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 §29(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 residential 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 home, 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 §29(e)–(f)).

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

The full Terms, Exhibits, Payment Schedule and Overwatch Terms are posted at SkyViewRestore.com/terms and RoofOverwatch.com/terms; the version and rates on your signing date apply. You receive a completed copy and the Notices at signing, on paper or by email or text with your consent, and paper copies are free on request (page 1; Terms §23).

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

We keep dated records of every service and trip, and we usually send a Service Completed Notice when a service is finished and keep your Record of Services Completed, with the running total, in your project folder. You can ask for any record or your billing total at any time. Each lists the work we completed. Photos, videos and reports are kept in your project file, and we will send copies any time you ask. If anything listed was not done, or you disagree with any invoice, tell us in writing within 10 business days (30 days for emergency work invoices, §5(e)). Undisputed amounts stay due on the invoice due date; disputed amounts are resolved under Terms §24 (Terms §15(b)–(c)).

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 §23).

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 and the project's engineers and testing firms, and with your carrier, public adjuster or attorney. You can get a copy of everything any time you ask. Marketing use never shows your name or street address without written consent (Terms §22).

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 §29(g)).

What if I have a dispute?

Call us first: we want to fix it. Unresolved disputes go to consumer arbitration in your county, where you pay only the consumer filing fee, or you may use small claims court (Terms §24).

OUR STANDARD RATES (EXAMPLES)

These are SkyView's standard published rates, the same for every homeowner. They set any Cancellation Charge, Project Fee or Overwatch amount and price repairs you ask for (§5(f)); build with an Approved Contractor and you pay no fee. Fees are capped at 20% of the work's approved RCV; outside experts' cost on cancelled items is repaid at cost, on top.

SERVICE	STANDARD RATE
Roof inspection and damage documentation	$695 per home (up to 40 squares)
Scope, measurements and estimate package	$595 per home
Damage documentation package	$295 per home
Senior consultant / support staff	$225 / $95 per hour, in quarter-hour steps
Weekly file review	$56.25 per review
Project file administration and online portal	$175 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 part of the agreement you sign.

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

TOPIC	WHERE	SUMMARY
Who SkyView is	§§1–2	Contractor's sales and project agent, not a PA or law firm; affiliate SkyView Roofing LLC builds in TX, WY.
Our service standards	§39	Report and scope available before it goes to your insurer; prompt replies; regular updates; billing total and file copies on request; our owner answers concerns in 5 business days.
Your contractor	Page 1; §§1, 13	Licensed and insured; named on page 1.
Using your own contractor	§14	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	§12	10 business days, plus 5 after a written denial; Notices given at signing.
Cancellation Charge	§15 (exceptions §§10, 12, 13, 18)	Rates for work done, capped at 20% of approved RCV of cancelled items, plus outside experts' cost.
Emergency work	§§4, 5	Paid first from claim funds; never your own money.
No work during cancellation	§12(d)	No construction or materials until the periods end.
Depreciation	§9	Pay it or decline the items.
Overwatch	§29	Fee waived for 2-year storm exclusivity; renews unless you opt out; you decide on filing.
Records and objections	§15(c)	Same-day notices; 10 business days to object (30 for emergency work).
Texts	§23	Decline at signing or reply STOP.
Photos and data	§22	Used for your project; no marketing with your name.
Transfer	§29(g)	A buyer must honor these Terms.
Disputes	§24	Consumer arbitration in your county or small claims.

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