WHY WE BUILT IT THIS WAY

Insurance money for a roof or building is often the largest check an owner ever handles. On home projects escrow is your choice (Form R8). When you choose it, the money for the building and the work goes to a neutral escrow company, not to SkyView and not to the contractor, and comes out only as the work is done.

THE USUAL WAY

- A large deposit, often a third to half of the job, before any work starts.
- The money goes into the contractor's own account.
- If work stalls, the company closes or a dispute starts, you chase your money.

THE SKYVIEW WAY

- No up-front deposit from you.
- Claim money is held by Build Safe Escrow, a company that handles construction escrow only.
- The contractor is paid in steps, with proof sent to you. Money left over is yours.

HOW THE MONEY GETS TO ESCROW

1. **Carrier to escrow.** Your insurance company pays Build Safe Escrow directly when it allows.
2. **Through your public adjuster or attorney.** They send it on to escrow within 5 business days after it clears, less only their own fee.
3. **A check comes to you.** Send it to escrow within 2 business days, or hand it to us to sign "for deposit only" to escrow (Form R10). We never cash it.
4. **Your mortgage company is on the check.** Give it to them with our letter (Form R7) asking them to release the money to escrow.

Contents and additional living expense payments stay with you.

HOW IT IS PAID OUT

STEP	RELEASED WHEN
Emergency work (if any)	Tarping or emergency repairs, paid from claim money only, never your deductible. Invoice and photos to you first.
Payment 1	Materials for your approved scope are delivered to your home.
Payment 2	The work is complete and you have had your final walkthrough.

- **You see the proof.** Each payment is made only at the step your Payment Schedule shows, with photos and proof sent to you.
- **Disputed money stays put.** Escrow holds any amount in dispute and pays only what is not disputed.
- **Lien waivers as work and materials are paid**, so the property stays clear.
- **Denied or cancelled in time?** Escrow returns the money to you, less only unpaid emergency work.
- **Wire safety.** We never send wire instructions by email; call Build Safe before wiring money.
- **It costs you nothing when you build the project.** Escrow fees come out of the contractor's share. If you cancel approved items, after any unpaid emergency work, the outside experts' cost and then escrow fees come first from the money for those items, along with any Cancellation Charge.

BUILD SAFE ESCROW
Independent construction escrow · BuildSafeEscrow.com
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This page explains the process. Your signed Home Project Agreement, Payment Schedule and Form R8 control. SkyView receives no fee, rebate or referral payment from Build Safe Escrow.