# 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 a copy of your complete project file. | 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).
- Build Safe Escrow, an independent escrow company, holds claim money; SkyView never cashes your checks; it signs them only "for deposit only" to escrow or the contractor (§§2, 11; Form 15).
- Emergency work never comes from your deductible or your own money while you keep the agreement (§5).
- Any fee is itemized, logged and capped at 10% (first 4 months) or 20% of Cap Value, plus outside experts' cost on cancelled items (§§17–18).
- 10 business days to object (30 for emergency work, §5(e)); disputed amounts are held, not paid (§35).
- Your own contractor can join, and then no fee applies (§16).

### Why choose SkyView, and what do you commit to?

SkyView is owned by Nicki Irvin, and our field operations are led by Matt Irvin, with more than 25 years in commercial roofing and storm restoration and experience as an expert witness. Our name is on every project so you always know who represents you; our affiliate SkyView Roofing LLC builds in Texas and Wyoming, and elsewhere we represent other licensed contractors, at the same price either way (§1). We built our process to protect you: no up-front deposit, claim money held by an independent escrow company, and only licensed, insured, background-screened contractors. Our service standards are in writing (Terms §59): your report and scope available before anything goes to your insurer, prompt replies, regular updates, your current billing total within 5 business days of asking, copies of your file on request, and any concern answered by our owner within 5 business days.

### 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 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 Fee (§7). You owe more only if approved work is not built by an Approved Contractor (a capped Cancellation Fee, plus the outside experts' cost for those items), 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 if you kept the deal (§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 Build Safe Escrow (BuildSafeEscrow.com, 855-611-3532), an independent escrow company that works only on construction projects, never to SkyView or the contractor. Checks go from the carrier straight to escrow, or through your public adjuster or attorney (less only their fee). If a check comes to you, send it to escrow right away (within 2 business days) or hand it to us to sign "for deposit only" to escrow; if your mortgage company is on it, give it to them with instructions to release the funds to escrow. 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 (or approve it sooner in the escrow portal); disputed money stays in escrow until resolved. SkyView never cashes or keeps your checks: under a limited power of attorney (Form 15) we sign them "for deposit only" to escrow or your contractor and send them for you. We never send wire instructions by email; before wiring anything, call Build Safe at a number you look up yourself. The contractor pays escrow fees when you build the full project (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, with any Cancellation Fee), 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 agreement (also posted at SkyViewRestore.com/terms), 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 20% of that contractor's price, within the same cap; 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?

We're here to see your roof built, and when an Approved Contractor builds it, the contractor pays us, not you. The fee only comes into play if your claim is approved and you decide not to build some or all of the approved work with an Approved Contractor, for example because you sell the building or change plans. That is your right; the fee simply pays for the work we already did, at our published rates, itemized with our logs. It is not a penalty or a percentage of your claim. It is capped at 10% of the Cap Value if you cancel within 4 months of signing, 20% after (roof sq ft times our Approved Contractors' standard rates, plus our estimate for other work), and never above 20% of the carrier's final approved value, with outside experts' cost for those items repaid at cost. Why: most of our work happens months before any money changes hands, and owners have cancelled after it was done. Example: a 50,000 sq ft flat roof has a Cap Value of $1,000,000; a full fee usually lands around $68,000 to $75,000, under both caps ($100,000, then $200,000). Items you decline over depreciation, or that are not built because only actual cash value was paid, are never more than the insurance money received for them (§9). Drop the claim or switch companies before the carrier decides, and you pay our rates for work already done, within the same cap; hiring a public adjuster or attorney never counts. No fee is owed if your claim is denied before you cancel, you cancel within 10 business days, or you have reasonable cause to object to two proposed contractors (Terms §§10, 15, 18, 20, 35).

### 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 own funds unless you break the deal (§5(b)). Repairs you ask for (like fixing leaks) are billed at our rates plus materials and sent to the carrier with our estimate. You have 30 days after the invoice to object; otherwise the price is final, and it is paid from claim money 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 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 and access to your roof records. 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, and SkyView manages the repairs 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. You can download a complete copy when you sign, including the Overwatch Terms and two Notices of Cancellation, and we send copies any time you ask (§60).

### 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 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. You can get a copy of everything any time you ask. 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 set any Cancellation Fee, Project Fee or Overwatch amount; build with an Approved Contractor and you pay no fee. Fees are capped at 10% of Cap Value in the first 4 months, 20% after (§18); outside experts' cost is extra.

| 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 | $0.65 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 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. |
| 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 agreement and at SkyViewRestore.com/terms, or any written notice. |
| Cancellation Fee | §18 (exceptions §§10, 15, 16, 20, 34) | Rates for work done, capped at 10% of Cap Value (first 4 months) or 20% after, plus outside experts' cost. |
| Emergency work | §§4, 5 | Paid first from claim funds; never your own money unless you break the deal. |
| Escrow | §§11–12 | Build Safe Escrow, an independent escrow company, holds claim funds. |
| Depreciation | §9 | Pay it or decline the items. |
| Overwatch | §51 | Fee waived for 2-year storm exclusivity; renews unless you opt out; you decide on filing. |
| Records and objections | §35 | Same-day notices; 10 business days to object (30 for emergency work). |
| 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. 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.