WHY WE BUILT IT THIS WAY

Insurance money for a roof or building is often the largest check an owner ever handles. On every commercial project, 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, after you can review each one. Money left over is yours.

HOW THE MONEY GETS TO ESCROW

1. **Carrier to escrow.** Your carrier adds Build Safe Escrow to the claim and pays it directly when it allows (Direction to Pay).
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 15). We never cash it.
4. **Your mortgage holder is on the check.** Give it to them with our letter (Form 12) asking them to release the money to escrow.

Contents, business income and extra expense payments stay with you. Your deductible goes to escrow with the first claim payment.

HOW IT IS PAID OUT

STEP	RELEASED WHEN
Milestone 1 · 25%	Scope and price confirmed with you on Form 9; deductible and first claim payment deposited.
Milestone 2 · 25%	Materials for the approved scope are delivered to the property.
Milestone 3 · 25%	Half of the approved work is installed, shown in our progress report.
Milestone 4 · 25%	All work is complete, the final walkthrough is done and the Final Cap-Out Sheet is signed.

- **You see every request first.** Each release request and its proof go to you. You have 10 business days to object in writing, or you can approve it sooner in the escrow portal and escrow may release it the same day.
- **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 Fee.

BUILD SAFE ESCROW
Independent construction escrow · BuildSafeEscrow.com
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This page explains the process. Your signed Project Agreement, Direction to Pay, Escrow Instructions and Schedule 1 control. SkyView receives no fee, rebate or referral payment from Build Safe Escrow.