

PLEDGE General Contractors
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STORM RESPONSE

Storm Damaged Roof? We're Your Trusted Solution!

When a home or business has been hit by a storm, owners will need a trustworthy and reliable roofing contractor to help assess and make the necessary repairs. GAF has put together this storm guide to help contractors and distributors spring into action and assist their neighbors who have been caught in nature's path.

What is storm damage?

A storm can take on various forms: it can be a tornado, hurricane, hailstorm, heavy rain, or snow with strong winds. Here are some details on what that could mean for a roof:

- **Hailstorms** rarely last more than 15 minutes, but the damage can be devastating. Hail pounding on a roof could cause dents, missing granules, bruising, or cracking in shingles.
- **Strong winds** that typically accompany storms can cause shingles to crack, bend, break off, or fly off, leaving the roof and the interior of a building vulnerable to leaks or further damage.

Helping Homeowners

As a contractor, it's important to educate homeowners about their options. GAF Shingles pass torturous requirements that help predict long-term shingle performance.

Check out our educational videos and other online resources at our website www.pledgegc.com

In addition to GAF's lineup of popular shingles like Timberline® and Designer series, GAF also offers two great shingle options with impact-resistance.

Timberline® Armor Shield™ II Shingles
Grand Sequoia® ArmorShield™ Shingles

These shingles offer excellent wind ratings, pass the toughest industry impact-resistance test, and deliver Advanced Protection® Shingle Technology to help reduce the use of natural resources. Plus, homeowners may qualify to receive insurance discounts (check with insurance agent for details).

Helping Businesses

Storm damage to commercial roofs can take on a different form compared to a residential roof. Common types of damage to low-slope roofs include:

- Membrane bruising from hailstone impact
- Fracturing, which can be visible or hidden
- Granule/surfacing loss caused by hailstones
- Blistering/splitting due to impacts
- Moisture entry causing cuts, punctures, tears, or other damage
- Metal work/skylights/equipment damage that can result in leaks

GAF's EverGuard® TPO membranes far exceed the performance of "standard" TPO membranes. EverGuard® Fleece-back TPO even has system configurations for enhanced hail resistance.

There are other great TPO products, such as Carlisle Syntec that Pledge GC is also qualified to install.

Talking with Insurance Agents

Here are some tips for homeowners and businesses on how to work with a claims adjuster:

Get all the documents and evidence needed. Answer the questions about the damage and condition of the building accurately and completely.

1. Be careful about what you say. Don't give out more information than they ask for. Remember that they work for the insurance company and have their best interest in mind, not necessarily yours.
2. Be patient and calm when talking to an adjuster. Don't say something that will jeopardize your claim. Run any questions by your trusted Pledge GC contact.
3. If you don't get the settlement offer you were expecting, be prepared to show proof to support your case. Justification and Documentation.
4. If all else fails and the process is getting more complicated than you can handle, contact a lawyer to learn about your options.



10 Tips to Help Homeowners Choose the Right Roofing Contractor

The biggest obstacle Homeowners face when looking to fix or replace their roof is choosing the right person to do the job. After a damaging storm, they need to quickly get back to normal and perform the necessary roofing repairs. But that doesn't mean they should just choose the first contractor who knocks on their door. Finding a contractor who is trustworthy, honest, and professional may sound difficult – but there are many of us out there. Contractors should share these 10 important tips with homeowners to show them that their company is reputable and can be trusted to protect their home and their wallet.

1. Get local referrals. There is less chance of potential issues or scams when you choose a contractor from your community. They are more familiar with local rules and code regulations and have a relationship with area crews and suppliers.
2. Look for manufacturer designations. Manufacturer designations are considered a badge of honor because the contractor must pass certain minimum requirements to be factory-certified (although, some manufacturers have more stringent requirements than others). GAF strictly enforces their top designation by only allowing 2% of roofing contractors per market to be recognized as Master Elite® Contractors. (Unlike other manufacturer designations, Master Elite® Contractors cannot use this top designation in another territory, only in the location of the storm. Find a Master Elite® Contractor near you.
3. Research Better Business Bureau (BBB) ratings. Some contractors blow in (no pun intended) right after a storm looking for work, so it's important to look them up on the BBB website and make sure they have a good score. Stay away from contractors who do not exist on BBB.org. GAF Master Elite® Contractors are required to maintain satisfactory ratings with the BBB in order to retain their certification.
4. Get an extensive warranty. Not all contractors can offer manufacturer warranties that include coverage of the contractor's workmanship. If a contractor installs the roof incorrectly, it may take months or years for the damage to show up—and insurance won't pay for it. If the contractor won't fix it (or worse, has gone out of business), your only recourse is to pay for their mistake yourself. A Master Elite® Contractor can offer one of the longest workmanship warranties on the market—the Golden Pledge® Warranty.
5. Be concerned about safety. A contractor without a training or safety program may not be the best person for your job. GAF sponsors a unique national training organization called the Center for the Advancement of Roofing Excellence (CARE), which has trained more than 200,000 professionals. GAF is the only roofing manufacturer with a dedicated team of trainers in the industry.
6. Check for proper licensing and insurance. The contractor should have insurance for all employees and subcontractors and be able to provide a copy of their insurance certificate for validation. Not having adequate insurance could potentially lead to litigation between a contractor and homeowner if a roofing employee sustains an injury at the home. Most states require licensing for contractors, but that does not

stop unlicensed contractors from attempting to do the roofing work. In states where licenses are required, make sure your contractor provides you with a copy of their license and confirm their status online. GAF Master Elite® Contractors must hold appropriate levels of Workers Compensation, at least \$1 million worth of General Liability coverage, and have proper state licensing where they are performing the work.

7. Pay your deductible. Any contractor who claims they can handle the repair without having the homeowner pay their insurance deductible is committing insurance fraud and endangering the homeowner. The insurance deductible is the responsibility of the insured, and the contractor should reflect that in the quote without inflating the estimate to cover all or part of the deductible.
8. Handle your own claim. A contractor who says they are “a claim specialist” or can “handle your insurance claim” may be breaking the law. In most states, it is illegal for contractors to act on behalf of the homeowner when negotiating an insurance claim. Any contractor who opens the door to potential legal action is not acting in your best interest.
9. Don't give in to pressure. Watch out for a contractor who pressures you to sign a contract before the insurance company has estimated the damage. Some contractors say they can work with whatever your insurance company settles upon, however the homeowner needs to ensure it's not just any amount, but the right amount. The contractor should thoroughly examine the home and check that their insurance adjuster didn't miss any damages.
10. Know your material choices. A contractor who does not offer you different shingle options is not looking out for your best interest. The style and color of the shingles you install can affect the resale value of your home. If the insurance company is paying for a new roof, it may be the perfect time to make a change and upgrade to a more unique style that suits your taste. GAF contractors can offer extensive design and color choices for your home. Check out the choices now so you're ready. Knowledge is power.