

**Your #1 Trusted Commercial and Residential Colorado Roofing Company!** 

### DEAR HOMEOWNER

Dear Homeowner,

A severe storm has recently hit your area. Your home, including your roof, siding, and windows may have sustained extensive damage from this storm. You may be entitled to compensation from your insurance company for a new roof and other exterior parts of your home.

Citywide Roofing and Exteriors can help you with your insurance claim process from start to finish and complete full restoration of your home according to your specifications.

Damage from hail and wind to your home is rarely visible from the ground or to an untrained eye. Therefore, many property owners are unaware of the extent of the damages. Please do not wait until it is too late. Call your Citywide Roofing and Exteriors representative for expert analysis of the damages to your home and for assistance through the confusing insurance process. Do NOT make the mistake of going through this process alone!

#### WE OFFER COMPLETE HOME INSPECTIONS FREE OF CHARGE!

If you have been turned down by your insurance company or received a partial settlement, you still have options. Call us today for an explanation of your rights as a homeowner in a storm environment. As a well-established and highly experienced company, Citywide Roofing and Exteriors has the resources you need:

- FREE comprehensive property inspections for any damages related to hail or wind storms (roof, siding, gutters, windows, paint, etc.)
- Trained and experienced insurance claim specialists who work directly with your insurance company to help you
  obtain compensation for repairs (i.e. a NEW ROOF!)

Once approved by the insurance company, Citywide Roofing and Exteriors will promptly schedule and complete your project. Your only out-of-pocket costs will be your insurance deductible.

Call today to set up your FREE property inspection for damages sustained during this recent storm.

Sincerely,
Citywide Roofing and Exteriors
303.940.7238
Serving Colorado Homeowners and their roofing needs!















## **ABOUT**

Citywide Roofing & Exteriors, Inc. is a full service roofing company that provides service to commercial and residential properties in the Greater Denver Metro Area and across Colorado's Front Range. In addition to full roof replacement, we also provide roof repair services including patching, coating and sealing to prevent any further damage to your property. We also offer exterior stucco and painting, window and skylight replacement and specialty roofs such as metal roofs or tile roofs. With a wide range of services provided and an excellent customer service team in place, our goal is to bring you the best experience possible before, during and after your roofing and exterior service needs.



#### **MEET THE OWNER JEFF HILLYER**

Jeff Hillyer has been in the roofing industry since 1977. Jeff grew up in Arvada, attended Regis High School and is a 4th generation Colorado native. Jeff began his career in the industry as a roofer and advanced to Project Manager, to Production Manager and is now the owner of Citywide Roofing and Exteriors. With 40 years of experience under his belt, Jeff and his roofing team will fulfill all of your needs with integrity, dedication and the pratical knowledge to ensure the best results possible.



#### **MISSION STATEMENT**

Our company is dedicated to providing our customers with OUTSTANDING service, products, and materials on every project we do, from beginning to end. Our ultimate goal is to not only meet your expectations, but to EXCEED them.



STORM DAMAGE RESTORATION

Don't let hail and wind get you down. We are the go to resource for Colorado weather damage.



**RESIDENTIAL SERVICES** 

From roofing to siding to windows, Citywide Roofing and Exteriors has you covered.



**COMMERICAL SERVICES** 

A professional solution for your exterior commercial property construction needs.



## STORM DAMAGE

#### HOW HAIL DAMAGE AFFECTS THE EXTERIOR OF YOUR HOME



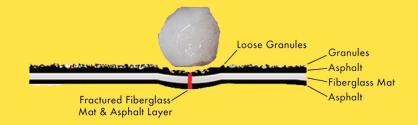






#### **EFFECTS OF HAIL TO AN ASPHALT SHINGLE:**

When hail hits a shingle, the shingle gets "bruised" much like an apple. The granules get knocked loose, the fiberglass mat gets cracked, and over time the asphalt wears away causing leaks in your roof.





- 1. Hail cracks shingles
- 2. Water saturates the underlayment
- 3. Decking begins to rot4. Water seeps in to the home growing mold5. Interior damage begins

# CREDENTIALS

LET OUR CREDENTIALS SPEAK FOR THEMSELVES











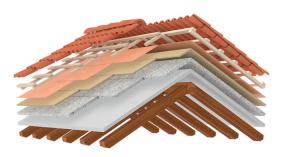












#### ROOFING

We have experience with all types of residential and commercial roofing materials including:

- Asphalt Shingle
- · Cedar Shake/Cedar Shingle
- · Corrugated/Standing Seam Metal
- Metal Tile/Stone Coated Steal
- EPDM & TPO



#### STORM DAMAGE RESTORATION

We have extensive experience in restoration of homes after they have sustained significant storm damage:

- · Free damage Assessment
- Full inspection report with photos will be provided to the homeowner
- Coordination with insurance company on all facets of claim
- See roadmap through insurance process (page 7)



#### SIDING

Citywide Roofing & Exteriors specializes in the installation of all types of siding to Colorado homes, including:

- Vinyl
- James Hardie Plank
- · LP Smart Side
- Steel/Aluminum
- Soffit Fascia
- · Window/Door/Garage Wraps



#### **GUTTERS**

We specialize in the installation of the following types of gutters:

- · Aluminum 5 in. & 6 in. K-Style Gutters
- Oversized Downspouts
- Downspouts
- · Commercial gutters
- High-end Copper gutters
- · Numerous leaf protection systems



#### WINDOWS

We offer installation of all brands and types of windows including:

- Windows
- · Patio Doors
- Sky lights
- · Bay Windows
- Entry Doors, Screens.



#### PROPERTY HEALTH ASSESSMENTS

We offer an overall assessment of the current state of your roof, potential problem areas and expected lifespan:

- · Assess manufacturer defects
- · Assess improper installation
- · Inspection of flashing and other leak prone areas
- Ventilation assessment



### **INSURANCE PROCESS**

ROADMAP THROUGH THE INSURANCE RESTORATION PROCESS



A Citywide Roofing & Exteriors representative will arrive at your property and perform a complimentary storm damage analysis.

#### 2 FILE A CLAIM

Call your insurance company's claim department to file a claim. Schedule a specific time for the insurance company to inspect your property, let them know you are working with Citywide Roofing & Exteriors. Make note of the adjuster's name and phone number.

#### **CALL YOUR CITYWIDE ROOFING & EXTERIORS** PROJECT MANAGER

Provide your representative with your adjusters name and number and inform them of the specific time and day that your insurance company will be at your property. This will expedite the process by allowing both the contractor and the insurance representative to be on-site simultaneously.

**CITYWIDE ROOFING & EXTERIORS WILL MEET YOUR** INSURANCE ADJUSTER ON SITE.

This will ensure proper assessment of your damage.

#### GIVE INSURANCE PAPERWORK TO YOUR PROJECT MANAGER WITH ADJUSTMENT INFORMATION.

Your insurance packet should arrive approximately 10 days from the adjustment date.

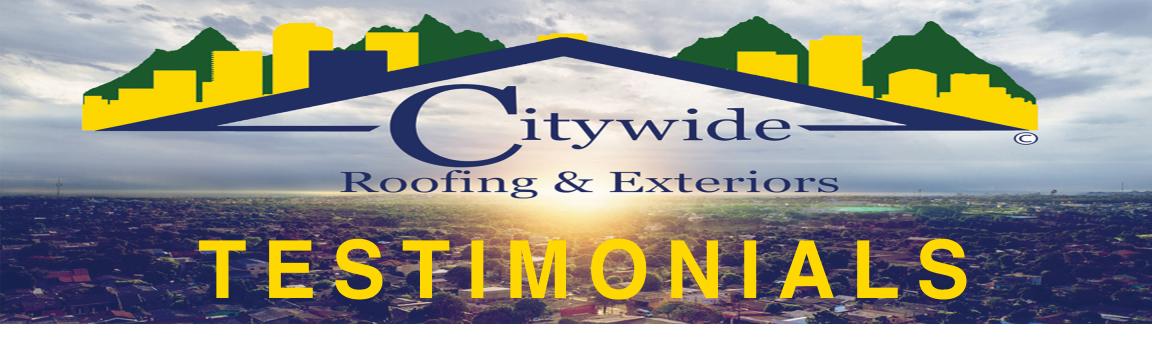
### Contact your representative to schedule a meeting to finalize the details of your project.

#### **PROJECT REVIEW**

Citywide Roofing & Exteriors will review all the details of your project and put your job into our production queue.

#### **CONSTRUCTION BEGINS**

Your property will be fully restored with labor backed by our exceptional 10 year warrenty!



"My experience with Citywide
Roofing has been great. They came
to my home and gave me the free
estimate on my roof after
inspecting it, they helped me file
my claim with my insurance
company, showed up on time to
walk through the inspection with
my insurance rep, and scheduled
the work fast. The roof was done
within 3 weeks of my claim
estimate and, even better, the new
roof was all done in one day.
Doesn't get better than that!"

Kent Lighthall Google Review

"Two roofs were accomplished-1890's cottage with steep pitch and a detached, flat roof garage which had been damaged by a fallen tree. Citywide was there within 24 hours of calling and were able to get a tarp system on the garage to keep the structure from taking on water damage. Chris Reffalt and the entire team were detail oriented, precise, excellent in making the entire process precise enough to pass inspection and our insurance's standards."

Donna Fasano Google Review

"Citywide was absolutely wonderful in restoring our 3 story condo building after extensive hail damage to our roof and windows. A large crew replaced our roof in a very timely manner, and replacement of our windows (a complicated, multi-step process) was also completed very efficiently in coordination with our homeowners. Each and every crew member was very courteous and helpful. Our property was swept clean at the end of each day. Jeff went over and above to make sure our building had a good end result, and it looks better than ever. thanks to Citywide!"

"We are very pleased with our new roof and the men who installed it. All were very courteous and hard workers. The cleanup was fantastic! The Project Manager, Chris, went the extra mile to insure that the work vas done to our satisfaction.

Great Job!"

**BBB Verified Reviewer** 

Carol Hopper Yelp



### FAQ'S

#### FREQUENTLY ASKED QUESTIONS ABOUT AN INSURANCE CLAIM.

- 1. **Will filing a claim cost me money?** Simply, no. The insurance company is paying for your restoration. Your only out-of-pocket cost is your insurance deductible.
- 2. Will my insurance company pay enough to get the job done? Yes. Insurance companies can sometimes make mistakes as to how they compensate you for the repairs to your home. If this happens to you, Citywide Roofing and Exteriors has a dedicated staff of knowledgeable professionals to properly identify and communicate all needed corrections to your insurance provider to obtain correct compensation.
- 3. **Do I need to get an estimate?** No. A contractor that is ready to give your an "estimate" on your insurance restoration job does not understand the insurance industry. The insurance company is paying for the repairs to your home and they set the price. Therefore, the ONLY estimate that protects you from out of pocket expense and guarantees you a completed restoration is one that the insurance company has written and/or approved. All contracts with a contractor should be on an "insurance proceeds" basis.
- 4. What is depreciation? The insurance company determines the depreciation based on a combination of objective criteria (using a formula that takes into account the category and age of the property) and subjective assessment (the insurance adjuster's visual observations of the property or a photograph of it). The insurance company will withhold depreciation as an incentive to get homeowners to complete the job correctly. You will be able to collect the depreciation held by the insurance company when the job is completed.
- 5. Why is my mortgage company on the check? The mortgage company has a financial interest in your home and the insurance company must include them on any checks issued to you. You will need to communicate with your mortgage company to get them to endorse the check. Often times they will send you a packet of information explaining their endorsement policies. In the end, the mortgage company wants to ensure you abide to the pricing and scope of work approved by the insurance company. Citywide Roofing and Exteriors is ready with proper forms and assistance to help you with this process as well.

6. What is ACV? Actual Cash Value (ACV), also known as market value, is the standard that insurance companies prefer when reimbursing policyholders for their losses. Actual Cash Value is equal to the replacement cost minus any depreciation. In other words, ACV is the initial amount of money you receive from the insurance company.

(ACV = replacement cost - depreciation)

- 7. What is RCV? Replacement Cost Value (RCV), simply stated it is the cost to restore the damage to your property with materials of the same quality. RCV is the Actual Cash Value plus (+) the depreciated value. This is the total amount to which you are entitled when the job is complete.
- 8. What if there is more damages to my property than the insurance has covered? Citywide Roofing and Exteriors will review your insurance estimate and compare it to what is actually damaged on your property. If there are changes to be made, Citywide Roofing and Exteriors will submit photographs and a "claim supplement" to the insurance company on your behalf. Citywide Roofing and Exteriors will engage in discussions with the insurance company in an effort to gain you additional coverage. The insurance company has the final say and will communicate changes by way of a new estimate and/or supplement a check made out to you.
- 9. What type of down payment do I need? Citywide Roofing and Exteriors requires a down payment of 50% of the job or the initial insurance check, whichever is less. You ALWAYS retain the majority of the insurance money to protect yourself as a consumer. Never pay a contractor with personal funds. Deposit your insurance funds and always use those.