

■ OUR BACKGROUND

In 2018, Patriot Roofing was established in response to a devastating hail storm that struck Columbus, NE. At the time, there were no local companies equipped to handle the high volume and intricacies of insurance claims. Fast forward five years, and Patriot Roofing has emerged as a leading storm-restoration contractor, serving North-Central, Northeast Nebraska, and beyond. Our company has expanded to include locations in Albion and Columbus, as well as satellite offices in Fremont and Omaha, and a team of eight salesmen and three internal support staff. With over 2000 successfully completed jobs, we take pride in our expertise and ability to navigate the insurance process to ensure a seamless and satisfactory outcome for our clients.



■ LIMITED LIFETIME WORKMANSHIP WARRANTY

At Patriot Roofing, we take great pride in the superior quality of our work and are committed to standing behind it. That's why we're pleased to offer our customers a Lifetime Workmanship Warranty on all of our services. To uphold this high standard of warranty, we use only the highest quality materials, which are backed by excellent warranties. We understand that you're entrusting us with your home, and we're dedicated to repaying that trust with top-notch workmanship and materials. Ask your salesperson for details on how to get this added protection.



OUR PREFERRED SHINGLE BRAND

Made Better, Lasts Longer, More Sustainable

Malarkey Roofing Products

Patriot Roofing has been using Malarkey roofing products since the beginning, because of the technology that Malarkey integrates into ALL of their shingle lines. They use a polymer modified rubberized asphalt for greater flexibility and long term durability to protect your home for longer. Malarkey's shingles lines are all rated as impact resistant as well. The benefit to this is:

- ✓ Greater durability to damaging objects such as hail.
- ✓ Reduced insurance premiums.
- ✓ Limited Lifetime Warranties.

Craftsmanship

ADHESIVE BONDS	RAIN SEALS	NAILING AREA
50%	2X	2X



Why a Malarkey Shingle?

Unlike standard roofing shingles, Malarkey shingles are made of Rubberized Asphalt, providing superior all-weather resilience. Additionally, they incorporate Upcycled Rubber & Plastics to reduce landfill waste, and Smog-Reducing Granules, which help clean the air.

By obtaining certification from Malarkey, Patriot Roofing is now able to offer its customers an upgraded warranty option for installations, which is known as the Emerald Pro Warranty.



ARCHITECTURAL SHINGLE LINES



	Good Highlander® NEX® AR	Better Vista® AR	Best Legacy®/Legacy® Scotchgard™
Asphalt Technology	NEX®	NEX®	NEX®
Impact Rating (Class 4 Highest)	Class 3	Class 4	Class 4
Tear Strength*	+10%	+25%	+35%
Thickness		+10%	+19%
Cost	\$	\$\$	\$\$\$
Warranties+			
Limited Lifetime Shingle Warranty	Lifetime	Lifetime	Lifetime
Right Start™ Period (Years)	10	12	15
'Your Choice' Warranty ³	Yes	Yes	Yes
Streak Resist™ AR Algae Warranty (years)	10	12	NA
Limited Lifetime Algae Warranty**	NA	NA	Lifetime
Standard Wind Warranty (mph/kph/years)	110/177/10	110/177/12	110/177/15
Enhanced Wind Warranty (mph/kph/years)	130/209/10	130/209/12	130/209/15

*Versus standard shingles, as measured per ASTM D3462. **Included on shingles with Scotchgard™ Protector

■ OUR PROCESS

In our industry, we typically work with homeowners who find themselves in an undesirable situation, such as needing to repair their home after a damaging storm. We recognize that this can add extra stress to an already busy schedule for most people. That's why we strive to eliminate the work, stress, and guesswork for homeowners. Here's how we accomplish this:

Initial Inspection

Rather than relying solely on the assessment made by your insurance company, we prefer to conduct our own inspection and carefully document any damage that we identify, which may have been missed by the insurance adjuster. We use a comprehensive checklist every time to ensure that we perform the most thorough inspection possible. In some cases, we may need to collect a sample of shingles or siding and send it for forensic testing to confirm a proper match for your home.



Estimating/Supplementing

Once we complete our inspection, we gather all the information and create a digital file for each customer. Our in-house estimator then creates our own estimate based on the inspection, which we send to your insurance company for approval. The approval process can take time depending on how many claims the adjuster is handling, and there may be additional inspections needed if there are any discrepancies between our estimate and the insurance company's.



Restoring Your Home

After reaching an agreement with your insurance company on the necessary repairs, we can begin the process of restoring your home to its pre-damaged condition. While some projects may progress without any unforeseen challenges and require only the removal and replacement of roofing, gutters, siding, etc., others may require additional steps that we did not anticipate during the initial estimate. If this occurs, we document these extra items as a supplement and submit them to your insurance company to ensure that there are no additional expenses for you, as long as your policy allows for it.



■ INSURANCE PROCESS



When a storm occurs, one of the initial calls individuals make is to their insurance company or agent. As this doesn't happen frequently, customers may not be familiar with the process their carrier follows. Typically, the insurance company dispatches an adjuster to assess the damage and generate an estimate of the costs associated with replacing the damaged items. The next steps in the process depend on the insurance carrier and the type of policy - whether it's ACV (actual cash value) or RCV (replacement cost value).

ACV Policies

The insurance company may issue a single check for the value of the damaged items at the time the storm occurred. The process for determining this value is simple: $[\text{Life Expectancy} - \text{Age of the item}] / \text{Life Expectancy}$. For example, if your roof has a 30-year life expectancy according to the shingle manufacturer, and it's 10 years old, the calculation would be $[(30 - 10) = 20 \text{ years remaining} / 30 \text{ years} = 66\%]$. Therefore, you would receive 66% of the cost to replace the roof, less your deductible. Typically, on an ACV policy, you may notice brackets $< >$ around the numbers in one of the columns, indicating non-recoverable depreciation.

RCV Policies

This type of policy is similar to ACV with one difference - you'll receive two checks from the insurance company. The first check will be for the ACV value of the project. After the project is completed, the insurance company will release the remaining funds that were held back to bring you up to the full replacement cost for your project.



Once you've received your paperwork it is good to have a qualified contractor review it against their own inspection/estimate.

■ WHAT TO EXPECT

Home Construction

When we start work on your home our crews will be respectful and careful while working of your property. There are a few things that you can do to help the process along.

Before Installation



To ensure that the crew can access your property and your vehicle does not get trapped, please make sure that your driveway is clear and your vehicles are out of the garage.



Please remove any breakable items from your walls as the process of removing and replacing the exterior of your property can cause vibrations that may cause these items to fall.

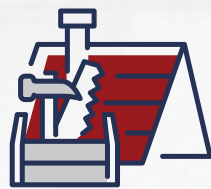


If there are any items outside your home that could be damaged during the repair process, please move them to a safe location. Additionally, if there is any landscaping that requires extra protection, please inform us so that we can cover it.



Please mow your yard shorter one or two days before work begins to aid in the process of picking up debris during the cleanup process.

Installation Day (Starting at 7:00AM)



While work is in progress, your home will become a construction site, and it may be noisy and messy due to ongoing work.



Please unlock backyard gates and ensure pets are safe and comfortable during construction. Let us know in advance if special arrangements are needed.



Please be careful when entering or leaving your home due to debris on the ground and the possibility of falling debris.



When we work on your roof, there may be holes or spaces in the decking where debris can fall through. To protect your belongings, please cover them up to prevent any damage from falling debris.

Upon Completion



A representative will arrange a meeting to walk around and ensure your satisfaction with the project's outcome. They will also collect any leftover materials.



Your home now has a refreshed appearance and improved curb appeal, which may enhance its overall value!



We will fill out your work completion form and warranty form for your records.