



## **Absolute Restoration, LLC**

863 Georges Station Road • Suite 6 • Greensburg, PA 15601  
724-420-5381 • SOS@AbsoluteRestorePa.com

# Getting Your Home or Business Back to Normal as Quickly as Possible: The Restoration Process

Please take your time to review this document with your Absolute Restoration LLC. representative to have a clear understanding of what is entailed in the restoration process. Upon completion of reviewing this outline, we request your name, date, and initials, ensuring the representative has explained and answered any questions you have at this time regarding Absolute Restoration LLC., and the restoration process. An electronic copy of this outline is available upon request.

## **A Message to You:**

The loss and damage suffered to your home/business can be a very stressful and confusing time. Our goal is to live up to our motto “We Absolutely Care” through our interactions and work while servicing your home/business. We understand what you are going through and pledge our highest level of service possible to you. We will do our best to help you reach the finish line of restored normalcy in your home/business as quickly as possible, with the least amount of interruption to your daily life. Though, at times, the operating restoration equipment and work processes can make your home/business uncomfortable from noise, rising temperatures, and restricted or limited living quarters, we ask for your patience and understanding. Following the recommended drying processes requires specialized equipment to prevent secondary issues from arising such as mold or unsanitary conditions as a result of inadequate work processes. Take confidence in knowing that Absolute Restoration LLC. is an IICRC (Institute of Inspection Cleaning and Restoration Certification) certified firm and we promise to complete our work with integrity and professionalism. Our technicians have been properly trained to deal with any situation and have both the experience and know how to get the work done safely for you.

## **Mitigation Emergencies Services**

- We receive your emergency call and respond as quickly as possible.
- An Authorization Form to begin the mitigation process must be signed by you (the home/business owner)

- Upon emergency service authorization, a deductible determined by your home owner policy is payable at this time.
- Upon completion of the mitigation emergency services, a Mitigation Estimate will be sent to both you and the Insurance Company.

## **Mitigation Payment Procedures**

- A check for mitigation will be mailed to either Absolute Restoration LLC. or you, the insured. The check proceeds will be made payable to one of the following and below are the steps below to make a prompt payment.
  - *Payable to you the home/business owner*
    - Deposit the check in your account and write a new check made payable to Absolute Restoration LLC.
  - *Payable to Absolute Restoration LLC. and you the home/business owner.*
    - Endorse your name on the check and remit the check to Absolute Restoration LLC.
- When you receive the proceeds check, please call the office to schedule a time we can take receipt of payment.

**NOTE:** If structural repairs are needed, the repairs will not begin until the full mitigation payment is received.

## **Structural Repair Services – Reconstruction Scope**

- A Structural Repair Estimate may be generated by Absolute Restoration LLC. and sent to your Insurance carrier for approval. Sometimes the estimate will be generated by a field adjuster and you will receive a copy. Please forward a digital copy of all estimates and communications regarding the structural repair scope to Absolute Restoration LLC.
- Once the Absolute Restoration LLC. generated Structural Repair Estimates has been approved, you will receive an email from Absolute Restoration LLC. with the Insurance Approved Structural Repair Estimate and an appointment will be requested with you and an Absolute Restoration LLC. representative. In this meeting we will discuss the details of the scope of work for your home/business. Funding for the structural repair should be in place prior to mobilization and the start of work. 1/3 payment of the Insurance Approved Structural Repair Estimate will be requested before structural repair can begin.
- Upon completion of approximately 2/3 of the structural repair scope, a second payment will be due.

**NOTE:** On the day of completion, the full balance is to be paid. If the depreciation has not been released by the Insurance Carrier, please notify Absolute Restoration LLC. to make arrangements for the remaining balance.

**NOTE:** If you have a mortgage or home equity loan on your home/business, a Third-Party Authorization Form will be filled out during the production meeting with an Absolute Restoration LLC. representative to expedite payments.

- We will provide a “Certificate of Completion” to be signed by you the home/business owner and Absolute Restoration LLC., we will forward it to the Insurance Company to finalize the paperwork and allow the carrier to release any relevant recoverable depreciated retainage if it has not already been released.

## Understanding the Insurance Paperwork

- Due to the nature of these processes, working with an Insurance Company and an Emergency Restorative Company is not a daily activity for many home/business owners. Here are a few items to be aware of when working through this process.
- If some unknown factors are found during the work and not accounted for in our re-construction scope, we have an opportunity to notify your carrier of the changes needed on your behalf and submit for approval. This modification or change is called a Supplemental Estimate. It will usually be added to your invoice near the end of the job when all the actual costs are known.
- You may notice the amount of the checks you receive do not add up to the total of the costs of the mitigation, repair or the supplemental estimate. That is normal. It is usually related to the deducible amount due and or the depreciation amount deducted.
- The depreciation may be recoverable, or non-recoverable. It is related to a value that has been pre-determined as the typical usefulness of a product or material within your home or business.
  - Non-recoverable value is the balance of the usefulness of the product or material which is not covered by your insurance reimbursement. You (the homeowner/business owner) will need to come up with difference of the current actual cash value (ACV) and the amount of what is determined in the claim.
  - Recoverable depreciation is a portion of the claim proceeds reserved until the job is complete, and a Certificate of Completion has been signed by you and submitted on your behalf by Absolute Restoration LLC. The Insurance Carrier will likely mail the small remaining balance to you. If at this time we have not already collected the depreciation amount, we ask you deposit it and notify us, to make arrangements, so we can mark your invoice paid in full.
- During extreme weather events a “Catastrophe Adjuster” may review the damages at your home/business also referred to as "claim" or "loss", a check may or may not be written that day. Don't worry if not, they will mail it to you.
- Please watch for any mail from your carrier, and deposit checks immediately. You may notice two names on your check; yours and Absolute Restoration LLC. If it has both names on it, simply sign your name on the back and give the check to your Absolute Restoration LLC. representative when they are at your home next. We appreciate notice of any payment received.



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### **Acceptance:**

I have read and understand the restoration process entailed in this outline and understand to keep the restoration process of my home moving as expedited as possible, I will cooperate with timely payments.

At this time, the Absolute Restoration LLC. representative has explained and answered my questions.

**First and Last Name:** \_\_\_\_\_

**Date:** \_\_\_\_\_

**Initials:** \_\_\_\_\_