

# Loss Guard™ Service Detail

The typical Homeowner's insurance policy includes a special carve out related to roof damage caused by hail, increasing the deductible for such events, based on a percentage of the insured value of the home.

**Example - with a typical Homeowner's insurance policy, a home with an insured value of \$1 Million will have a roof damage deductible attributable to hail, of approximately \$20,000 (2% of the insured value of the home).**

**Loss Guard™** has been designed to provide Homeowners with an affordable secure solution that reduces the deductible on a weather related roof loss insurance claim to \$0. The average annual cost of **Loss Guard™** is ten percent (10%) of the stated deductible amount for weather related roof damage set forth in the Homeowner's primary insurance policy. In the above example, **Loss Guard™** would cost the Homeowner approximately \$2,000 per year.

**Loss Guard™** is only available to Homeowners who currently are subscribers of **Roof Guard™**, or, to those Homeowners who are applying for roof protection under both the **Roof Guard™** and **Loss Guard™** programs. Crucially, **Loss Guard™** is backed by a commercial insurance policy that insures 100% of USCS's obligations under the program dollar for dollar, thereby providing the Homeowner with an additional **"Piece of Mind"**.

**Loss Guard™** is available throughout the continental United States, with the two exceptions of California and New York. Applying for protection under **Loss Guard™** is simple and fast. In most cases, Homeowners will receive a response to their application within 24 hours.

**The Loss Guard™ Warranty.** Predictably, all work performed by USCS for the Homeowner under the **Loss Guard™** program will carry the same ten (10) year warranty on products, workmanship, and installation, just as with any other roof restoration or reconstruction project undertaken by USCS.