

# Roof Guard™ & Loss Guard™ Top 10 FAQs

## 1. What is the annual cost of Roof Guard™?

*The annual cost varies depending on the characteristics of the building or residence, and include such factors as roof square footage, roof type, roof age, gutter and downspout type and style, metal flashing, and roof pitch. In most cases, the annual cost is less than \$200. We can provide a no obligation quote over the phone or online within minutes. Please contact us for more information.*

## 2. Is Loss Guard™ only available to residential Homeowners who are also subscribers of the Roof Guard™ program?

*Yes, USCS only offers Loss Guard™ to Homeowners who have already subscribed to Roof Guard™, or, who are new customers applying for protection under both programs.*

## 3. Is Loss Guard™ guaranteed or backed by insurance?

*USCS insures 100% of its “zero deductible” obligations under Loss Guard™ with a commercial policy of insurance. This is intended to provide Homeowners who subscribe to the Roof Guard™ – Loss Guard™ programs with an additional “Piece of Mind”.*

## 4. Do any roofing competitors offer a deductible buy down to residential Homeowners?

*USCS is the innovator and only known competitor in the market at the present time. The decision to insure 100% of its obligations under the Loss Guard™ program with a policy of commercial insurance is intended to provide USCS with a qualitative advantage over other Roofing Companies that might enter the market in the future – as most Homeowners know all too well, obtaining affordable insurance coverage for weather related roof damage is no simple task. As a result, few if any, Roofing Companies would be able to acquire commercial insurance to back 100% of any future competing program.*

## 5. How do I file a claim under Loss Guard™?

*The process is simple, a Homeowner first notifies USCS of a potential roof claim and provides the date and nature of the loss. USCS will conduct an inspection within one (1) business day to determine the scope of the roof damage and check it's storm data to confirm that the damage is weather related. USCS will report its findings to the Homeowner and if the damage is weather related, USCS will coordinate processing the claim with the Homeowner's primary insurance company.*

6. **What is the approximate annual cost of *Loss Guard*<sup>TM</sup>?**

*Loss Guard*<sup>TM</sup> is only available to Homeowners who subscribe to *Roof Guard*<sup>TM</sup>. We can provide a no obligation quote over the phone or online within minutes. Please contact us for more information. Note that the annual cost of *Loss Guard*<sup>TM</sup> is typically equal to 10% of the annual Deductible related to weather related roof damage in a standard Homeowner's policy of insurance.

7. **Under *Loss Guard*<sup>TM</sup>, will the Homeowner's roof restoration or reconstruction project involve the use of lower grade roofing materials and products (i.e. factory seconds, blemished products, used products, etc.)?**

No. With respect to each and every *Loss Guard*<sup>TM</sup> project, USCS will only use "commercial grade" roofing products available through its manufacturing distributors, just as we do with any new or remodeling residential roof project. There is no difference whatsoever in the quality of the materials and products used under the *Loss Guard*<sup>TM</sup> program.

8. **Do roofing projects performed under the *Loss Guard*<sup>TM</sup> program carry the same warranty as other roofing construction projects performed by USCS?**

Yes. The warranties are identical.

9. **Am I required to engage USCS to perform the repair, restoration, or reconstruction services for the weather related roof damage in order to be covered by *Loss Guard*<sup>TM</sup>?**

Yes. USCS must perform the repair, restoration, or reconstruction work for the Homeowner to be covered under *Loss Guard*<sup>TM</sup>.

10. **Are there any States where USCS does not offer *Loss Guard*<sup>TM</sup>?**

Yes. USCS does not offer *Loss Guard*<sup>TM</sup> to Homeowners who are located in California or New York.