

## Roofer's Covenant with Georgia Homeowner

To: \_\_\_\_\_ Date: \_\_\_\_\_

Address: \_\_\_\_\_, \_\_\_\_\_, Georgia

From: \_\_\_\_\_  
*Company Pres. / Vice Pres./Secy/Representative (circle one)*

Address \_\_\_\_\_ Phone ( ) \_\_\_\_\_-

The company is a  DBA,  Corporation (Inc.),  Limited Liability Company (LLC),  Partnership, or  Sole Proprietor.

If DBA, the owner's name is: \_\_\_\_\_

The company is registered with and authorized to conduct business in Georgia by:

The Secretary of State of Georgia on \_\_\_\_\_, or  County: \_\_\_\_\_ for d/b/a/ on \_\_\_\_\_

The current company ownership has existed for \_\_\_\_\_ years, or \_\_\_\_\_ months. Owner: \_\_\_\_\_

The company installed the following number of roofs in Georgia:

2010 – <input type="checkbox"/> 1-25 <input type="checkbox"/> 26-100 <input type="checkbox"/> 1000 or more	2006 – <input type="checkbox"/> 1-25 <input type="checkbox"/> 26-100 <input type="checkbox"/> 1000 or more
2009 – <input type="checkbox"/> 1-25 <input type="checkbox"/> 26-100 <input type="checkbox"/> 1000 or more	2005 – <input type="checkbox"/> 1-25 <input type="checkbox"/> 26-100 <input type="checkbox"/> 1000 or more
2008 – <input type="checkbox"/> 1-25 <input type="checkbox"/> 26-100 <input type="checkbox"/> 1000 or more	2004 – <input type="checkbox"/> 1-25 <input type="checkbox"/> 26-100 <input type="checkbox"/> 1000 or more
2007 – <input type="checkbox"/> 1-25 <input type="checkbox"/> 26-100 <input type="checkbox"/> 1000 or more	2003 – <input type="checkbox"/> 1-25 <input type="checkbox"/> 26-100 <input type="checkbox"/> 1000 or more

The company has \_\_\_\_\_ employees. The County Business license was issued in what County in Georgia: \_\_\_\_\_.

Per IRS regulations, sales people, office staff and field supervisors are employees? \_\_\_\_\_ YES \_\_\_\_\_ NO

*I agree to furnish a copy of the business license and show fees paid.*

- 1) The company has Georgia approved Workers Compensation Insurance. A copy of the insurance certificate is available from our insurance agent \_\_\_\_\_ at ( ) \_\_\_\_\_-\_\_\_\_\_. This policy covers all workers on the job, including employees and roofers.
- 2) The company has General Liability Insurance. A copy of this insurance certificate is available from our insurance agent \_\_\_\_\_ at ( ) \_\_\_\_\_-\_\_\_\_\_. This policy covers all injuries or property damage occurring on the job not covered by Workers Compensation Insurance.
- 3) The company has instructed and advised its sales reps that covering or paying a homeowner's deductible by any method is insurance fraud.
- 4) The company has instructed and advised its sales reps that invoicing a customer one amount while agreeing to be paid a lesser amount is insurance fraud.
- 5) The company, its officers and owners have informed their insurance carrier of all company names and do not run any business through an uninsured worker's compensation or liability company.
- 6) The company has not assigned to an independent company the authority to do sales, use its name to run a business, or purchase materials for customers outside of company control.
- 7) The company does not request customers to make checks for services and materials payable to individuals. Rather, all checks are made payable to the company named on the contract to replace or repair the roof.
- 8) Before final payment is requested, the company will provide (1) notarized release of lien for all materials and labor, conditioned on payment in full being received AND (2) a notarized lien release from the material supplier, upon request.

\_\_\_\_\_  
*Roofing Company*

\_\_\_\_\_  
*Signature of authorized representative of Roofer*

**Confirm copies attached (1)County Business (2)Workers Compensation Certificate (3)Liability Insurance Certificate**

## *Why you must have the* **Roofer's Covenant with Georgia Homeowner**

**Please note:** *Reading this may shake you up, but informed consumers make the best decision.*

As a result of storm damage, dozens of out of state storm chasers are here. Along with businesses formed by local individuals, some are startup companies trying to do it the right way. Some are experts in deception.

### ***A number of contractors do one or more of the following:***

- Do not register their company with the Secretary of State, or use a DBA (Doing Business As) and you have no clue who or where they are from.
- Are from out of state, have been in business for a short time in the state they are from. They will impress you with multiple state locations that may be UPS Mailbox Centers, along with nice vehicles and a great web site.
- Actually have only 1-2 or no employees.
- Have no county business license.
- Have no workers compensation. If a worker or salesman is injured you are exposed. Have no liability insurance to protect you and your home.
- Do have insurance on one company, but use 2 companies with similar names to avoid Workers Comp and Liability insurance expenses. Example: Perfect Roofing Inc. and a DBA named Perfect Roofing. If an accident occurs and fraud is discovered, you may not be protected. This saves huge money and will result in further savings on the County Business License, where it is based on total sales.
- Have subcontracted their sales, production, and supervision to an out of state company for a percentage and have surrendered their customers to others care.
- Benefit from other huge dollar savings by cheating the IRS, using subcontract sales reps and office staff, etc. who should be employees. When eventually caught or exposed, they close down, create another company with family member or friend and continue the game.

***As a result of these practices,*** these companies are able to discount the low benefits the insurance companies are paying. They have been known to offer “we cover your deductible” which is fraud or “free 30 year upgrade” which are other ways to cheat the insurance company. If you participate in these scams on your insurance company, you can be held personally responsible.

***What can you do?*** Obtain a copy of the **Roofer's Covenant With Georgia Homeowner** totally free and available for download at [www.RoofersCovenant.com](http://www.RoofersCovenant.com). **RoofersCovenant.com** is a free consumer advocate site which is committed to educating homeowners. We can reach only a few. You can spread the word. Warn your friends with email, tell you neighbors and homeowner association president. Print multiple copies and pass them out. You will make a difference!

Thank you,

Your Covenant Roofing Contractor