

Restoration and Third Party Authorization

Insurance billing and direct payment request with tarp and roofing risk addendum

Attach to the signed construction agreement. This form expands claim communication and payment coordination to authorized mitigation, exterior and interior restoration, damage repair, and interior build-out work. It does not authorize unlimited work or replace the construction agreement and its required notices.

Insurance carrier: _____ Mortgage servicer: _____

Owner and policyholder: _____

Policy number: _____ Claim number: _____

Property address: _____

Owner phone and email: _____

Construction agreement date: _____ Estimate or scope ID: _____

Applicable contractor license number and qualifier: _____

Authorized restoration scope

Florida Blue Roofing LLC coordinates the selected services through properly licensed and qualified personnel, with permits and inspections where required. Only work described and priced in the signed agreement, approved estimate, or written change order is authorized.

- ☐ Emergency mitigation and water extraction ☐ Drying and dehumidification
- ☐ Selective demolition and debris removal ☐ Tarping and temporary protection
- ☐ Roof repair or replacement ☐ Exterior siding stucco fascia soffit and gutters
- ☐ Interior drywall insulation ceilings flooring trim and painting
- ☐ Interior build-out framing cabinets and finish work
- ☐ Other: _____

Communication and direct payment request

I authorize my carrier and mortgage servicer to release relevant loss estimates, photographs, inspection reports, correspondence and payment status to Florida Blue Roofing LLC. The contractor may document damage, submit construction estimates and itemized invoices, explain its work and prices, and coordinate inspections and payment processing. It may bill the carrier for authorized work, subject to the policy and carrier procedures.

I request direct payment to Florida Blue Roofing LLC, or inclusion as a joint payee where permitted, only up to the unpaid amount owed for authorized work. Carrier and mortgage requirements still apply. This request does not bind the carrier, assign insurance benefits or policy rights, or permit the contractor to endorse my checks, settle my claim, act as my public adjuster, interpret coverage, or negotiate insurance benefits.

Homeowner payment responsibility

I am responsible for the agreed charges for authorized work under my construction agreement, including my deductible, approved upgrades, non-covered items and any unpaid balance if the carrier denies, reduces, delays or fails to pay. Insurance billing does not make the carrier the contracting customer or condition my payment obligation on coverage. Payments received are credited against my balance; there is no double collection. No deductible waiver or rebate is promised. Payment dates and any lawful dispute rights remain governed by the construction agreement.

Owner initials acknowledging payment responsibility: _____

Tarp Authorization and Billing

Property address: _____

Temporary protection authorization

I authorize the tarp work selected and priced below, subject to the attached construction agreement. A tarp is temporary protection intended to reduce further water intrusion. It is not a permanent roof repair, structural repair, or guarantee against leaks, storms, wind uplift, ponding, condensation, theft or deterioration. Existing wet materials and concealed damage may continue to cause problems until properly addressed.

Affected area and reason for tarp: _____

Approximate area: _____ square feet Tarp size or count: _____

Installation date: _____ Planned review date: _____

Attachment method and acknowledged risks

Proposed attachment: ☐ Battens and mechanical fasteners ☐ Other approved method

Method and affected surfaces: _____

Installation and removal may leave disclosed fastener holes, marks or localized disturbance to already damaged or fragile roofing. Sun, wind and rain can wear or dislodge a tarp. The contractor will use reasonable care and methods consistent with applicable code and site conditions. Any fastening-related repair, removal or permanent restoration included in the price must be identified below. Do not climb onto or adjust the tarp yourself; keep clear of work areas and report movement or renewed leaks promptly at (407) 901-1343. Unsafe weather or site conditions may delay service.

Agreed tarp charges

Complete pricing before signing. Enter zero or not applicable for unused items. Additional visits, replacements or rental extensions require written approval and pricing.

Mobilization and installation including labor and material: \$ _____

Rental if applicable: \$ _____ per _____ × authorized _____ = \$ _____

Authorized inspection or maintenance visits: _____ × \$ _____ = \$ _____

Removal and disposal: \$ _____

Included fastening related repairs: _____

Other agreed charge and description: _____

Total authorized tarp price or maximum charge: \$ _____

Payment due date or milestone: _____

Rental end date if applicable: _____ No automatic extensions authorized.

Florida Blue Roofing LLC may submit the itemized tarp invoice and supporting photos to the carrier. Payment is not guaranteed. The homeowner owes the above authorized charges under the payment terms even if insurance does not cover them. Any separate mitigation or restoration estimate requires its own approval. No blank pricing field permits an unspecified charge.

Limited tarp risk waiver

I accept the disclosed limitations of temporary protection and the attachment effects described above. To the extent permitted by law, I release the contractor only from claims caused solely by pre-existing damage, unavoidable disclosed attachment effects despite reasonable care, ordinary tarp deterioration, or later events beyond its reasonable control. This does not release negligent installation, defective work, code violations, fraud, gross negligence, intentional misconduct, or rights that cannot lawfully be waived. No permanent-roof warranty is created by a tarp; applicable workmanship obligations remain.

Owner initials for tarp risks and charges: _____ Contractor initials: _____

Owner tarp authorization signature: _____ Date: _____

Roofing and Restoration Risk Acknowledgment

Property address: _____

Existing conditions and concealed damage

Roof tear-off, demolition and drying may reveal rotten decking, deteriorated framing, concealed leaks, mold, termites, unsafe wiring or prior improper repairs. Pre-existing defects are not caused by the contractor merely because they are discovered during work. Added repairs require a documented scope, price and written owner approval before proceeding. The contractor may secure the affected area and pause unsafe work. Suspected asbestos, lead or regulated mold work requires appropriate assessment and qualified personnel; it is included only if expressly contracted.

Ordinary effects of properly performed work

Roofing and demolition can produce noise, dust and vibration. Fragile or previously loose ceiling finishes, wall finishes, fixtures and stored items may be affected. The owner should remove valuables and fragile objects, protect items remaining in place, secure pets and children, and provide agreed access. The contractor will use reasonable protection and cleanup, including debris removal and nail collection; the owner should exercise care around active work areas and report remaining debris.

Appearance and existing components

New materials may differ from aged or discontinued roofing, paint, flooring and other finishes. Exact matches are not guaranteed unless expressly promised in writing. Gutters, screens, landscaping, driveways, skylights and other components will receive reasonable protection; any anticipated access or attachment impacts must be disclosed. Solar detach and reset, electrical work, skylight replacement and other specialty work are included only when expressly priced and approved.

Weather protection and scheduling

Weather, hidden conditions, inspections and material availability can affect the schedule. During roof opening or demolition, the contractor will take reasonable temporary protection measures. The owner acknowledges that temporary protection cannot eliminate every weather-related risk. This acknowledgment does not excuse failure to use reasonable care, defective installation, or failure to protect the property as required.

Limited waiver and preserved responsibilities

To the extent permitted by law, the owner releases Florida Blue Roofing LLC only from claims arising solely from documented pre-existing conditions or disclosed, unavoidable ordinary effects of properly performed authorized work despite reasonable care. The owner does not release claims for negligence, defective workmanship, code violations, fraud, gross negligence or intentional misconduct. This form does not waive statutory consumer rights, required cancellation rights, insurance benefits, or warranties stated in the construction agreement. It does not permit unlicensed or unpermitted work.

Approval and additional terms

Project specific risks or exclusions disclosed before approval: _____

I have reviewed all three pages, the agreed scope and pricing, and the attached construction agreement. I understand that this is a limited communication and payment authorization and risk addendum, not an assignment of benefits. I may revoke the communication and direct payment authorization prospectively by written notice to the contractor, carrier and mortgage servicer. Revocation does not cancel approved work, undo prior payments, or eliminate amounts lawfully due.

The attached construction agreement controls its scope, payment schedule and warranties; this addendum applies the approved tarp pricing and the limited permissions stated here. Mandatory law controls any conflict. Required Florida roofing, insurance, lien, recovery fund and cancellation notices remain part of the construction agreement when applicable. This addendum does not replace those notices.

Homeowner signature: _____ Date: _____

Printed name: _____

Additional owner signature: _____ Date: _____

Contractor representative: _____ Date: _____