

To whom it may concern,

After discussing in depth the damages and necessary repairs per my claim # \_\_\_\_\_ with my contractor of choice, Roof It Right, I have been made aware of what needs to be done to restore my property back to the condition before the loss. My contractor has educated me on what type of labor, materials, scheduling and supervision of crews will be necessary. There will also be an investment of time coordinating and managing the project that will be required due to the multiple trades and trade-specific subcontractors involved.

Understanding the time, effort, and supervision necessary for the restoration of my home, I do not have the time nor the resources to coordinate or manage this project to completion. Therefore, this letter is to inform you that my contractor of choice, Roof It Right, is my general contractor and they will be managing, coordinating and supervising the entirety of my property repairs from start to finish. I understand what "overhead and profit" is and I understand my policy's premium includes coverage for O&P as well as material tax. Upon examination of my homeowner's policy, I have confirmed that I have a replacement cost policy on my home and therefore overhead and profit should be included in my estimate due to the following reasons:

1. My contractor of choice, Roof It Right, is a licensed general contractor in the state of Kentucky.
2. Being a general contractor, Roof It Right must include overhead and profit to provide their contracting services to stay in business, as they have expenses and overhead above and beyond the normal expenses of a laborer who does the work themselves, which also provides me with workmanship that has a Warranty by a high rated company with proper Insurance coverages.
3. As a general contractor coordinating the trades and overseeing the work, they have overhead costs not connected to specific line items on the estimate that must be included and factored for all sub-contracted trades.
4. Multiple trades are involved and I feel it would be impractical/unfair to require me to coordinate these trades without Roof It Right's assistance, as it is not my area of expertise.
5. I would like my contractor to locate, choose and hire skilled and qualified tradesman and coordinating/scheduling/supervising the work to be done.

Included is the actual replacement cost for the damages to my home. Please speak directly with my contractor to finalize my settlement.

\_\_\_\_\_  
Customer/Policyholder

Dated: \_\_\_\_\_