**Customer Right to Know**

1. **You have the right to choose which contractor you would like to restore your home.**
2. **It is illegal for your insurance company to require you to use their preferred service provider (PSP).**
3. **Many other restoration companies have a contract with the insurance carrier – a PSP. The PSP has a contract with you AND with the insurance carrier - this is a major conflict of interest that you will have to deal with.**
4. **Using a preferred vendor does not guarantee higher quality work or that your loss will be done in a timely fashion.**
5. **All contractors that work on your loss “should” work for you and not the insurance company.**
6. **Insurance companies are not allowed to dictate what repairs are done or how they are performed:** They are only required to confirm that the repairs are done in a professional manner and at reasonable prices.
7. **We carry all liability on this job and are tasked to ensure it is done correctly:** Your adjuster or carrier may disagree with some of the charges or methods we used in order to successfully return your home to pre loss condition. Please remember, we are licensed and certified, and we are a professional restoration company with over 15 years of experience. Your adjuster or carrier does not do this for a living, has no liability, and many of their arguments may only be an effort to cut costs for them.
8. **Your insurance company works for you:** Remember, you pay them a premium every month to ensure that when damage occurs at your home, that they are responsible (and held accountable) for taking care of the costs incurred as a result and are **required by law to handle all claims in a timely fashion.**
9. **Best Option Restoration ONLY works for the property owner or the policy holder. We are here to make sure that you are made whole, and that the carrier is held accountable for returning your property to a pre-loss condition.**
10. We will start work with no payment required from you. We will leave equipment including air movers, dehumidifiers, air scrubbers (and possibly more restoration equipment) at your property for the term of the restoration project, without requiring full payment from you. We will complete the restoration of your property without requiring full payment from you directly. **We encourage you to call on payment status every 2 to 3 days to ensure they process payment.**
11. **Payment Terms: Payment is due within 30 days of invoice, and you will be responsible to collect payment for our invoice from your insurance carrier. This is plenty of time for a carrier to review all the provided documentation and send payment in full**
12. **If payment in full is not received by day 30, Best Option Restoration will either:**
13. **Collect payment or remaining balance in full from you**
14. **Invoke the appraisal process and collect payment on your behalf. Fees will apply**

**Property Owner Signature (s)\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

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**Date\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**Confidential Information**. Any information contained in this form or any documents provided in connection with this agreement (e.g. estimates, pricing lists, scope of work, satisfaction of work, etc.), in any form, is proprietary Best Option Restoration and is deemed “Confidential Information” and a valuable, special and unique asset of BOR.  “Confidential Information” means any information or documents (e.g., estimates, pricing lists, scope of work, photos, 3d scans, satisfaction of work, etc.) provided by BOR to any Customer or his/her representatives, agents and insurance companies pertaining to the work contemplated under this agreement and any other document stamped “confidential” or identified as such by BOR. Customer will not disclose or use, and will direct his/her representatives, agents and insurance companies not to disclose or use any “Confidential Information” furnished, or to be furnished, by BOR, at any time or in any manner other than to Customer’s insurance company who shall not disseminate the “Confidential Information” to any other person or entity, including other insurance companies. In addition, Customer or his/her representatives, agents and insurance companies shall (A) receive and hold such “Confidential Information” in confidence; (B) take reasonable steps to protect the “Confidential Information” from disclosure and will in no event take any action causing the “Confidential Information”  to lose its character as “Confidential Information”; (C) except as required by law, will not, directly or indirectly use, disseminate or otherwise disclose “Confidential Information” to any other person or entity without the prior written consent of BOR, which may be withheld in BOR’s absolute discretion.  Upon the written request of BOR, Customer or his/her representatives, agents and insurance companies will promptly return to BOR or destroy any “Confidential Information” in his/her/its possession and certify in writing to BOR that he/she/it has done so. The provisions of this paragraph will survive the completion or termination of this agreement.