







## CONSUMER PROTECTION NATURAL DISASTER PLAN CAUSE OF DAMAGES

- 1. Fire or lightning
- 2. Hurricanes
- 3. Windstorm or hail
- 4. Explosion
- 5. Riot or civil commotion
- 6. Damage caused by aircraft
- 7. Damage caused by vehicles
- 8. Smoke
- 9. Vandalism or malicious mischief
- 10. Theft
- 11. Volcanic eruption
- 12. Falling object
- 13. Weight of ice, snow or sleet
- 14. Accidental discharge or overflow of





water or steam from within a plumbing, heating, air conditioning, or automatic fire-protective sprinkler system, or from a household appliance.

- 15. Sudden and accidental tearing apart, cracking, burning, or bulging of a steam or hot water heating system, an air conditioning or automatic fire-protective system.
- 16. Freezing of a plumbing, heating, air conditioning or automatic, fire-protective sprinkler system, or of a household appliance.
- 17. Sudden and accidental damage from artificially generated electrical current

## CONSUMER PROTECTION



(does not include loss to a tube, transistor or similar electronic component)

18. All perils except flood, earthquake, war, nuclear accident, landslide, mudslide, sinkhole and others specified in your policy. Check your policy for a complete list of perils excluded.

# DISASTERS THAT ARE NOT COVERED (Unless additional coverage was added with insurance company)

FLOODS Flood damage is excluded under standard homeowners and renters insurance policies. Separate flood insurance coverage, however, is available for both homeowners and renters as a separate policy both from the National Flood Insurance Program (NFIP) and from a few private insurers. Learn more about flood insurance—whether you need it, how to get it, and more.

**EARTHQUAKES** Earthquake coverage is available from most insurance companies as a separate policy or an endorsement to your homeowners or renters policy. Learn more about earthquake insurance.

MAINTENANCE DAMAGE It is your responsibility to maintain your home and take reasonable precautions to protect your home from damage. Your insurance policy will not cover damage due to lack of maintenance, mold or infestation from termites or other pests.

SEWER BACKUP Sewer backups are not covered under a typical homeowners insurance policy, nor are they covered by flood insurance. This type of coverage must be purchased either as a separate product or as an endorsement to a homeowners policy, usually at a nominal cost. Learn more about sewers and sewer backup insurance.

## CONSUMER PROTECTION



## OUR TEAM OF PROFESSIONALS

- Over 28,000 homes successfully repaired/remodeled
- Over 50,000 vehicles successfully repaired
- 15 years in hail dent repair
- 75 combined years' experience in roofing
- Technicians with over 32 certifications
- All contractors licensed & insured
- OEM replacement parts only
- Upgraded parts or material if original items aren't available

### HOME & PROPERTY DAMAGE COVERAGE

Roof

Roof Skylight

Chimney

Outdoor Grill (Gas, Charcoal or Electric)

All Fencing (Structural damage and or stain)

Gutter (Soffit, fascia and downspout)

Siding (Aluminum wood, stucco, metal or vinyl)

HVAC

Outdoor lighting

Garage door

Windows

Screens (Door or Window)

Sheds

Storm Shutters

Animal house on property

Statues

Children playground

Trampoline

**Pools** 

Gazebo

## CONSUMER PROTECTION



Sunroom Awning Roof Skylight

### **BENEFITS**

- DEDUCTIBLE (FINANCE OPTIONS AVAILABLE)
- FREE EVALUATION
- NO INSURANCE PREMIUM INCREASE
- WORKS IN UNION WITH HOME OWNERS INSURANCE
- FRONT DOOR SERVICE
- NO OUT OF POCKET EXPENSE! (POST DEDUCTIBLE)
- PROJECT MANAGEMENT MANAGER
- VETERAN NON-BIAS ESTIMATOR (WORKS FOR YOU)
- SPECIALTY CONTRACTORS (JOB SPECIFIC)
- BEYONG THE CALL OF DUTY
- LIFFTIME WARRANTY
- 5 FOR FRFF PROGRAM

### **OUR HOME AND PROPERTY PROCESS**

#### 1. FRFF FVAI UATION

Request a free house damage inspection evaluation with and our experts we'll begin assessing the damages to your home.

### 2. FILING CLAIM

Our team of experts offer assistance with filing your insurance claim, they know the entire process and make sure there is no insurance rate increase.

#### 3. IDENTIFY DAMAGE

Our team begins assessing the damages, locate, mark and take pictures to document all damages to your home and property, to complete the estimate.



## 4. START THE CLAIM SETTLEMENT PROCESS

Once the observation is complete, a final estimate is prepared with all repair costs and damages done to your home and property to be submitted to your insurance company.

### 5. REPAIR PROCESS BEGINS

Once approved, our team of certified contractors begin the repair process on your home and property.

## **AUTO**

## VEHICIE DAMAGE COVERAGE

Hood

Windshield

Headlight

Tail light

Roof

Sun Roof

**Fenders** 

Doors

Trunk

Grill

Reflectors

Antenna

Paint

Windows

Interior

Mirros

All glass

Wipers







Emblems Decal Molding

### **BENEFITS**

- Claim specialist team (CAT) with 61+ years' experience
- Front door service
- Valet or ride share service (if needed)
- No deductible!
- No insurance premium increase
- No out-of-pocket expense!
- Free car rental (reimbursement)
- 1–5 day turnaround
- Keep your original vehicle finish and warranty
- No grinding, sanding, or filling of panels
- Significantly less expensive repair method
- Will not depreciate the value of your vehicle
- Does not get reported to Carfax
- Complimentary vehicle detail
- Beyond the call of duty
- Lifetime warranty
- 5 for free program

## **OUR VEHICIE PROCESS**

#### 1. FREE EVALUATION

Request a free vehicle evaluation with and our experts we'll begin assessing your vehicle. Free ride share service is available if needed.



#### 2. FILING CLAIM

Our team of experts offer assistance with filing your insurance claim, they know the entire process and make sure there is no insurance rate increase.

#### 3. IDENTIFY DAMAGE

Our team cleans your vehicle to begin assessing the damages, locate and mark all dents needed for removal so our team can complete the estimate.

### 4. SEND OFF YOUR ESTIMATE

Once the observation is complete, a final estimate is prepared with all repair costs and damages done to your vehicle to be submitted to your insurance company.

#### 5. REPAIR PROCESS BEGINS

Once approved, our team of techs begins the repair process on your vehicle by using our paint & dent removal tools and proven methods.





### 6. COMPLIMENTARY VECHICLE DETAIL

After repairs are done, we take your vehicle to a 5 star car wash for complementary professional detailed cleaning.

### **PRICING**

### NATURAL DISASTER UNION COVERAGE

VEHICLE 1 - \$9.99 VEHICLE 3- \$24.99 HOME & PROPERTY ONLY - \$29.99

### **BUNDLE**

VEHICLE, HOME & PROPERTY - \$39.99





4645 AVON LANE #325, FRISCO TEXAS, 75033

www.consumerprotection.agency