

HOW TO GET STARTED

Agreement Date: 2025-05-03



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REPRESENTATIVE

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HERE TO HELP!

PROPERTY LOSS SERVICE AGREEMENT

This agreement is subject to insurance company APPROVAL.

Owner First/Last Name: John Doe Email: john@example.com
Company Name: Acme Corp Cell Ph: 555-123-4567
Property Address: 123 Main St, Springfield, IL Work Ph: _____
where damage occurred
Insurance Carrier: Best Insurance Claim #: CLM-2025-001

This is a zero-risk proposition to Client: There are absolutely no out-of-pocket expenses or costs for services rendered by Consultant at any time throughout the entire process.

We will monitor your property portfolio for weather-related covered loss events and notify you if any event threatens your portfolio. **We will not act as your Public Adjuster or Attorney.** Our services are strictly limited to coordinating experts and funding expert reports to ensure you are represented throughout the claims process by trusted third-party professionals. **We do not negotiate insurance claims, interpret insurance policies, or perform any activities that require a public adjuster license or other licensure under applicable state laws.** We receive payment from third-party service providers, such as the roofer/contractor you ultimately choose, in the form of referral fees or similar. You agree to consent to our fees and instruct third-party professionals to release funds directly to our Company, only upon confirmation services will be rendered by said professionals. You also agree that we will be reimbursed for file expenses deemed necessary to your matter (such as, but not limited to, damage experts, engineers, or weather experts) from third-party professionals when services by the third-party professionals are confirmed. Services may include (but are not limited to):

- Interview Client about damages related to a covered loss event.
- Coordinate vetted experts, including but not limited to contractors, roofers, mitigation professionals, engineers, forensic accountants, and attorneys.
- Use the latest technology to add supporting data for the loss to determine the accurate date of loss and verify results with a qualified meteorologist.
- Examine contractor bids and advise Client on a reasonable repair estimate.
- Gather all supporting information and complete all due diligence necessary for analysis related to damages.
- Investigate nearby property damage reports and paid insurance claims to help experts in their efforts to properly represent Client.
- Secure a detailed full scope inspection report, engineer report (as applicable), and other reports relevant to the loss (as applicable).
- Work with experts to quantify code upgrade costs.
- Create a private, secure, electronic storage area for Client damage claim data.
- Provide Client with regular updates on the progression of their claim.
- Collaborate and assist Client in any meetings, phone calls, inspections, inventory evaluations, income analysis, etc., as well as whatever else is needed to secure a positive outcome for the Client.

Special Instructions (optional):

CLIENT (PROPERTY OWNER)

Printed Name: John Doe

Date: _____

OWNER SIGNATURE

VI.A LLC (REPRESENTATIVE)

Printed Name: Jane Rep

Date: 2025-05-03

REPRESENTATIVE SIGNATURE

GENERAL TERMS

Engagement of Services:

The Client does hereby engage, employ, and retain the services of VI.A LLC, a Wyoming entity authorized to conduct business nationwide (hereinafter referred to as "VI.A LLC"), as financial consultants to help Client resolve a pending damage loss event. **VI.A LLC is not a public adjuster and will not perform any services that require a public adjuster license or other licensure under applicable state laws.**

Client Cooperation:

Client agrees to cooperate with VI.A LLC in order to assist VI.A LLC in connection with Client's property damage claim(s) referenced herein. Cooperation includes, but is not limited to, providing timely access to property records, responding to requests for information, and participating in necessary inspections or evaluations.

Scope of Services:

The goal of VI.A LLC is to assist the Client in coordinating experts VI.A LLC deems necessary to gain a prompt and fair payment of any insurance claim for loss or damage at the property address referenced herein. **VI.A LLC will not negotiate insurance claims, interpret insurance policies, or act as a public adjuster.** VI.A LLC will not render any legal advice. If legal advice is deemed required, the Client agrees to consult with an attorney related to the same. VI.A LLC may introduce the Client to reputable attorneys if requested.

Compliance with State Laws:

VI.A LLC will not act as a Public Adjuster or engage in activities requiring licensure under any applicable state laws, including but not limited to the Texas Insurance Code. **All negotiations, policy interpretation, and claim resolution shall be the sole responsibility of the Client and their respective counsel, should legal counsel be necessary.**

Reimbursement of Costs:

VI.A LLC and affiliates will advance reasonable upfront costs or incurred expenses necessary to analyze, investigate, and document the Client's property damage claim. VI.A LLC is entitled to repayment of these costs upon a successful settlement. In the event there is no recovery, the Client will not be responsible for expenses incurred or paid in the handling of the Client's matter. Examples of such costs include engineering reports, scope writers/estimates, construction consultants, labs, forensic accountants, or other expert consultations.

Access to Property:

VI.A LLC, its authorized agents, employees, and independent contractors are granted the right to enter upon the Client's property for the purpose of making or conducting any inspection, investigation, or testing. VI.A LLC shall provide reasonable advance notice of such entry and conduct inspections to minimize disruption.

Confidentiality:

Client agrees that any information shared by VI.A LLC with the Client shall not be copied, distributed, or shared without the express written consent of VI.A LLC.

Early Cancellation Fee:

If the Client cancels this Agreement without cause prior to the resolution of the Client's matter, the Client will owe VI.A LLC an early termination fee of 15% of the total value of the Client's loss as outlined in the expert scope provided by VI.A LLC to the Client. This fee is not intended to be a penalty but represents fair value for VI.A LLC's services rendered.

Governing Law:

This Agreement shall be governed by and construed in accordance with the laws of the state where the property subject to the claim is located, without regard to its conflict of laws principles.

Dispute Resolution:

Any disputes arising under this Agreement shall first be submitted to mediation. If mediation is unsuccessful, the dispute shall be resolved through binding arbitration in accordance with the rules of the American Arbitration Association, with the arbitration to take place in the state where the property subject to the claim is located.