

IMPORTANT DISCLAIMER TO ALL CUSTOMERS, INSURERS, AGENTS OF INSURERS, ADJUSTERS & ENGINEERS:

Some of our customers may have a contract of insurance that covers all or part of our estimate or contract with our customer. If you are a customer, insurer, agent of insurer, adjuster, engineer, or work for an insurer, please take note that we only discuss facts and opinions of our estimates and contracts. If our customer has any contract of insurance, the contract is between the insurer and the insured. Our contract with our customer is a separate, independent contract. Our customer may ask us to provide a cost to repair damage caused by a recent storm to an insurer, agent of an insurer, adjuster, or engineer. Our authorization is limited to discussions of our estimate, contract, factual findings, and opinions, but not any policy of insurance. We are authorized to discuss our company's repair costs as a quality contractor to repair storm damage. We can explain our bills, costs, and what we believe is the total costs to repair the storm damage. As a quality contractor, our company has experience and expertise in determining how much a quality contractor will charge to repair property damaged by storm events, and in interpreting and gathering evidence of causation of damages. Prior to issuing our estimates, we have interviewed our customer about the pre-loss condition of the property, conducted an inspection of the physical evidence at the site, gathered evidence from manufacturers of materials, and discussed the procedure and labor necessary to perform a repair or replacement of the damaged property. Accordingly, we may be able to provide you with proof of loss evidence as a fact or expert witness on the damage and costs of repair of the damage at issue. Our company is not a public adjusting company, nor is it a law firm, thus we do not offer or provide public adjusting or legal services to our clients. I am not an attorney or a public adjuster, therefore, neither I nor my company is collecting a fee for such services nor will we perform such services. Accordingly, we cannot and will not discuss the policy provisions of any policy of insurance our client may have with you nor are we authorized to negotiate the compromise of any insurance claim. A condition of my willingness and authority to communicate with you is your agreement that you will not solicit any information you believe would induce me to speak of any matter that constitutes the practice of public adjusting or law.

If at any moment you believe any of our communications are impacting or may impact any issue requiring a public adjusting or law license, you are to stop the communication immediately and ask to speak to the General Counsel of our legal department. If in the course of our communications you do not request to speak with the General Counsel of our legal department, we will reasonably assume that you conclude that our communications are authorized, within our authority, and do not involve any issue that would require a public adjusting or law license

All receipt and use of any communications from my company or I are conditioned upon your acknowledgement of the following conditions set forth by our General Counsel in our legal department.

MATTERS YOU MUST DIRECT TO OUR LEGAL DEPARTMENT

Please be advised that our company has a separate legal department to ensure legal and regulatory compliance of our company and employees. The legal department also deals with our customer's legal compliance and the legal rights of our company. Any and all matters deemed by your company or employees to involve issues of public adjusting or the practice of law must be directed to our legal department.

If you are an insurer, agent of an insurer, adjuster, engineer, or anyone working for an insurer and any of your questions or inquiries require the interpretation of a policy, the law, or any legal rights of an insured, you must refer the questions or inquiries to the attention of the General Counsel in our legal department. No employee of this company is authorized to communicate on issues regarding anything that may be considered the practice of law or public adjusting. If you need to discuss the legal rights under a policy of insurance or any policy terms during the review of a contract, assignment, estimate, or claim investigation as an insurer or on behalf of an insurer, you must refer any such questions or inquiries to the attention of our General Counsel in our legal department. Any questions regarding insurance benefits or an assignment of benefits (AOB) to our company, you must refer this matter to our General Counsel in our legal department. The only appropriate entity to communicate any request or opinions that you deem to relate to matters of law or policy interpretation is the General Counsel of our legal department. You are advised that directing or soliciting information from our company or employees that may be considered unlicensed public adjusting or the unlicensed practice of law may be considered a crime. To reach our General Counsel, communications to our company or employees must be made to the attention of our legal department. Communications to our legal department will be forwarded accordingly.

Our legal department can be reached via email at legal@cmrconstruction.com or by visiting our website at www.cmrconstruction.com and clicking on the "Legal" tab within.

TORTIOUS INTERFERENCE WITH A CONTRACT

All insurers are advised and put on notice that we have a valid contract with our client for the repair of their property. It could benefit an insurer to have our client terminate or breach our contract in favor of a third party who may agree to perform a service that is either reduced in scope or price in contrast to our agreement. Please be advised that we reserve the right to bring legal action against any persons or company under a good faith belief of tortious interference with the contract between our company and our client.

WE REPORT INSURANCE FRAUD

Our company has a zero tolerance policy for insurance fraud. It is our policy that all suspected instances of insurance fraud by any persons must be reported to the General Counsel of our legal department. If we and our legal department deem that an adjuster and/or engineer had faked any fact to impact an insurance claim, which is a crime, we will report such evidence to the proper authorities. Please be advised that we are a member of the American Policyholders Association (<https://www.insurancefraud.org/jifa/nov-2019/insurers-policyholders-must-unite-a>), and we reserve the right to investigate such fraudulent conduct in good faith and report any evidence of carrier or insurance fraud by any insurer agent, adjuster, or engineer to the State Attorney General, Commissioner of Insurance, local authorities, and the relevant adjusting or engineering licensing department.