

# SOLUTION PACKET

## Our Team:

- **The Consultant**



ORBIS CONSULTING INC.

- **The Contractor**



- **The Law Firm**



TIMELY AND CORRECT PROPERTY DAMAGE ASSESSMENTS



**ORBIS CONSULTING INC.**

ORBIS.CONSULTING

## About ORBIS CONSULTING

Our management team has over 100 years of combined experience in the restoration industry. Orbis will help you tackle the countless details you'll need to address at this critical and stressful time.

We know that, right now, you may feel overwhelmed, disoriented, incapable of returning to your home, incapable of returning to your normal business operation or personal life. And yet, life doesn't stop—no matter how severe your loss.

We are damage consultants. And, every day, we help people just like you — people who find themselves in the unfortunate situation of recovering from an event that caused damage to their property.





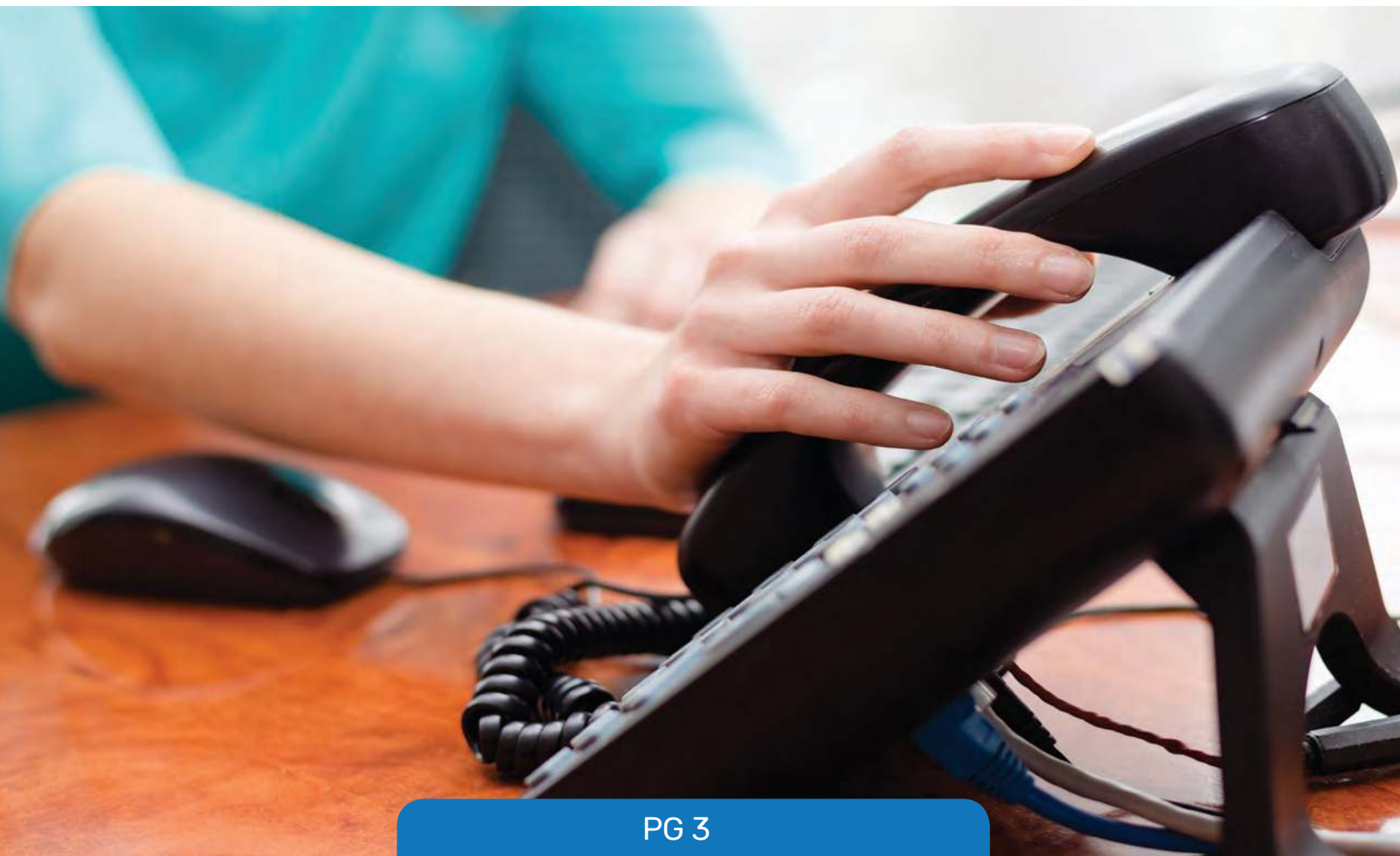
This booklet was designed to answers some of the many questions you will have after a critical situation occurs and how we can help.

## **WHAT IS A DAMAGE CONSULTANT?**

A damage consultant is a professional that advises business owners and families through the process of proper preparation, presentation and proper repair method following a property loss. A damage consultant also may work with attorneys, serve as an expert witness in trials, and act as an appraiser if a disputed claim moves into the appraisal process for resolution.

## **WHY IS IT IMPORTANT TO ACT QUICKLY?**

Property damage assessment, an increasingly complex process, takes a great deal of time, research, and documentation. Decisions usually involve thousands, if not millions, of dollars and often must be made quickly without a margin of error. That's why it's critical that you decide early on whether you're going to handle the claim yourself or utilize professional expertise.

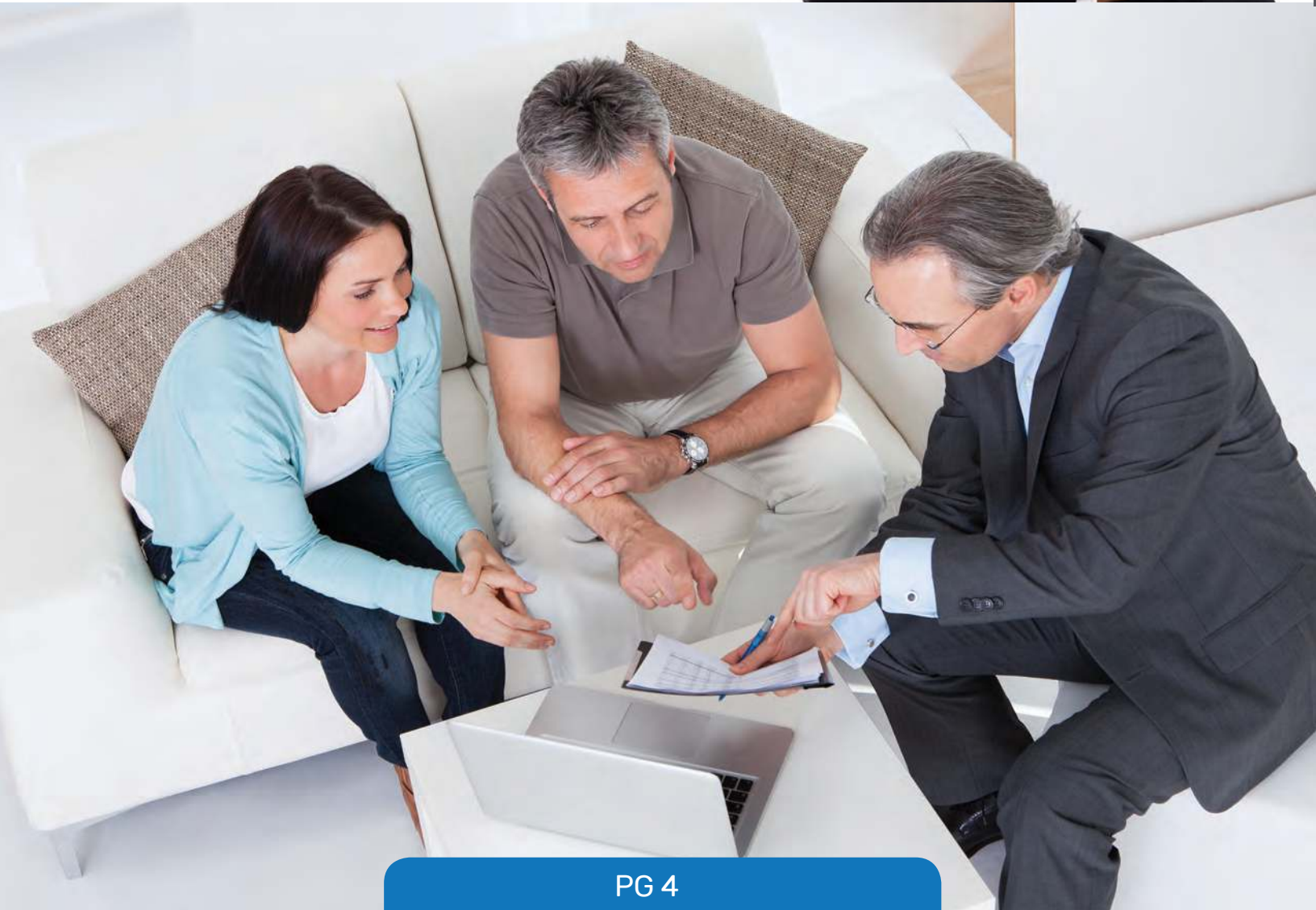


## HOW CAN AN EXPERT HELP ME?

Having expert documentation will relieve you of the burdensome process of documenting your damage and preparing your assessment.

A damage consultant will:

- Compile data for structural estimates and content inventories
- Assign value to lost items
- Estimate lost business income
- Take care of the myriad other details involved in commercial claim preparation







## WHAT WE DO BEST

Our firm is actively involved in national organizations devoted to moisture protection, improving technology and at the forefront of setting standards associated with roofing and waterproofing.

## ASSESSMENT OF PROPERTY DAMAGE

We stay at the forefront of the industry with the use of the best available technology to test and document your property damage.

After a thorough on-site inspection, we use industry accepted third-party pricing databases and, if needed, work with structural building experts to prepare an estimate of what it will cost to restore your property.

## INVENTORIES OF COMMERCIAL AND PERSONAL ASSETS

When an insurance company asks you to list all your property that was damaged or lost, it can be difficult to think through the vast quantity of possessions you've accumulated personally and professionally.

Through our systematic, on-site inspection and interview process, we'll work with you to account for all your damaged or destroyed property.



## **BUSINESS INCOME / BUSINESS INTERRUPTION**

As part of recouping financial losses, your insurance company asks that you prove the short and long-term financial impact to your business. By familiarizing ourselves with your property and the damage we can make a complete and thorough assessment.





## DAMAGE DOCUMENTATION

As part of the claims process, your insurance company requires you to “document your damage.” We help you prepare this documentation, and the final package we submit to you will be a professional recap of your entire loss.



To accurately support the total amount of damages claimed as a result of this incident, Orbis will create all documentation necessary (such as expert reports and test results).

## APPRAISALS/ARBITRATION

In the event of a disagreement regarding the amount of your damage, an alternative method of dispute resolution may be necessary.

Whether your case necessitates appraisal or arbitration, we have extensive experience in successfully representing property owners in these areas of resolution.

A close-up photograph of a wooden gavel with a brass band, resting on a document titled "Arbitration Agreement". The document is on a wooden surface, and a pair of glasses is visible in the background. The gavel is positioned diagonally across the bottom right of the frame.

# Arbitration Agreement

1. This arbitration agreement is made between \_\_\_\_\_  
residing at the address of \_\_\_\_\_

\_\_\_\_\_ing at the address  
\_\_\_\_\_enacted the





# OUR PROVEN PROCESS

## DESIGN & SPECIFICATIONS

The preparation of a comprehensive set of drawings outlining the assembly of the various components to be utilized in the projects in conjunction with specification manuals providing detailed listing of acceptable products to be incorporated and installed.

## TECHNICAL INFORMATION

An extensive library of articles, literature, manufacturers brochures and manuals dating back to the 1960's coupled with years of on-site job experiences allow us to provide meaningful and concise information.

## BUDGET OF COSTS

Preparation of accurate line item budget estimates of those costs associated with the recommended course of action or anticipated work, whether it be repairs to an existing membrane or total removal and replacement with a new roof system.



## WE HAVE ALL THE SOLUTIONS

Our dedicated professionals maintain the highest standards of excellence while incorporating the latest in investigative tools as well as utilizing an extensive manufacturers product library in daily activities associated with an ever changing industry.



## OUR MISSION

TO ENSURE THAT ALL PROPERTY LOSSES  
ARE ASSESSED IN A TIMELY AND ACCURATE  
MANNER.

ORBIS is a proud member of:



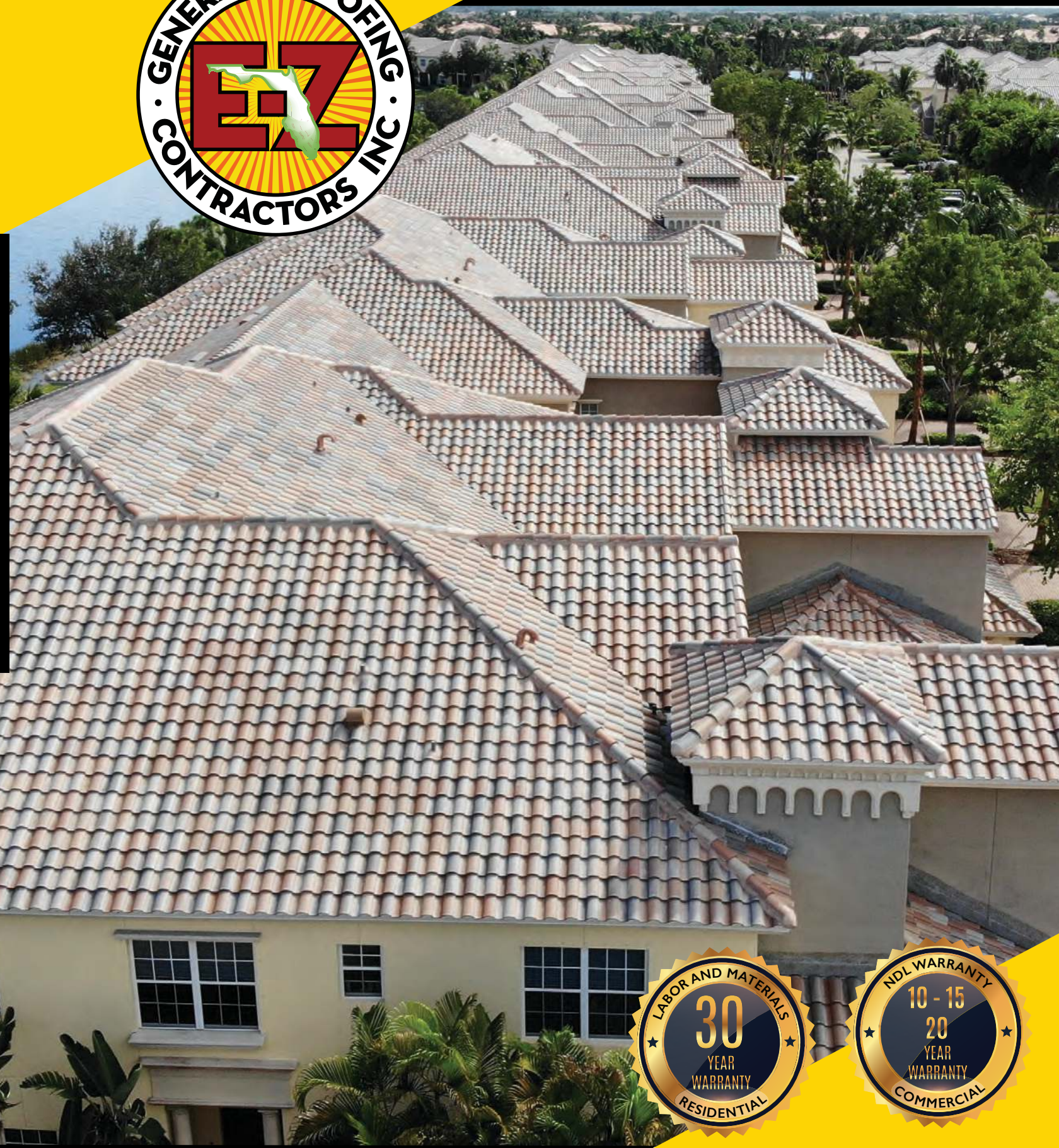
ORBIS **CONSULTING** INC.

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ORBIS.CONSULTING





LICENSED CONTRACTOR  
COMMERCIAL SERVICES  
RESIDENTIAL SERVICES



**Don't Settle For Less!**

CCC1325628 & CGC1505586



# **EZ-GENERAL AND ROOFING CONTRACTORS**

We are by far, the most reliable contractor in Florida.  
No matter the size or the challenge, We Mean Business!

## **ESTABLISHED**

Trusted licensed Florida contractor since 2001, we are passionate about what we do because Florida is our home too. Therefore, every project that we take-on is not just a job, it is a commitment, and we are proud to have an extensive list of satisfied Residential & Commercial Clients to prove it!

## **QUALIFIED**

We are Certified Roofing Contractors and Certified General Contractors, licensed in the State of Florida. Our team is comprised of Experts in the fields of Roofing, General Construction, and Concrete Restoration. With 20 years of experience working in Florida, you can rest assured that no project is too large or too challenging for us to handle. When hiring a Florida Contractor you should expect Consistency & Reliability, when hiring E-Z General & Roofing... you can expect so much more.

## **COMPETITIVE**

We respond quickly, efficiently and appropriately.  
Our class leading experience, equipment and manpower ensures your job gets done fast, reducing your downtime, speeding up your recovery.

**Every project that we take-on is not just a job...  
it is a commitment!**



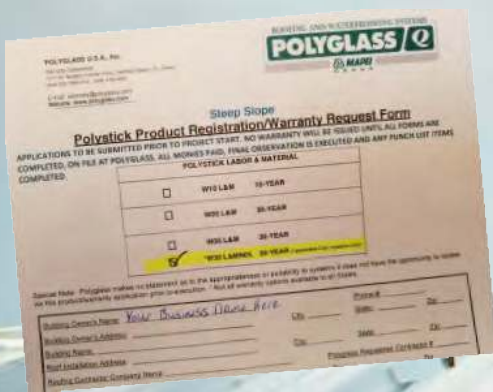
# ONLY THE BEST



PERFECT WITH  
BETTER BUSINESS BUREAU



30 YEAR WARRANTY  
LABOR & MATERIALS  
ON RESIDENTIAL JOBS.  
Both on non-prorated  
and transferable.  
Honored by EZ General  
and Polyglass!



- » **STORM RESTORATION & INSURANCE**  
We are experts in storm restoration and we possess the necessary tools to thoroughly and accurately assess property damage. We'll even work directly with your insurance carrier from start to finish... we'll make it E-Z!
- » **EMERGENCY SERVICES & REPAIRS**  
Whether its after a major storm or just through the rainy season, a leaky roof can be rough. That's why our EMS Team is hands-on and ready to help at a moments notice & when you need it most. So when the times get tough... let us make it E-Z!
- » **PROPERTY MAINTENANCE PROGRAM**  
Ask about our Property Maintenance Program, a no hassle, preventative maintenance program that may help your forever home or life-long business actually last a life-time!

## WHAT MAKES OUR ROOF SUPERIOR

Our combination of 2 layers of Polyglass modified bitumen underlayment is the best available option on the market to install under tile. This process is so secure that we are able to offer a **full 30 year warranty** to ensure against installation errors or product failures. No other system provides a warranty this comprehensive.

This system is also designed to have minimal fasteners penetrating the roof. The underlayment is adhered to the roof deck, and every tile is adhered with an SPF foam product providing maximum protection against leaks and wind uplift. We have installed tiles this way since 2007, and these systems have been proven to outperform all other methods.

**We Have  
The Experience  
The Equipment and  
The Manpower.**





## OUR SUPERIOR PROCESS, STEP BY STEP

STEP  
**01**

POLYSTICK MTS  
BASE LAYER  
UNDERLAYMENT



STEP  
**02**

POLYSTICK TU  
PLUS SECOND  
LAYER



STEP  
**03**

SELECT THE  
TILE OF YOUR  
CHOICE



STEP  
**04**

FOAM SET  
EVERY TILE



1

2

3

4

### RESIDENTIAL ROOF TYPES

- TILE ROOFING
- SHINGLE ROOFING
- METAL ROOFING
- SLATE ROOFING
- WOODSHAKE ROOFING
- EMERGENCY REPAIRS
- EMERGENCY TARPING
- ROOF MAINTENANCE

### COMMERCIAL ROOF TYPES

- TILE ROOFING
- SHINGLE ROOFING
- TPO ROOFING
- PVC ROOFING
- MODIFIED BITUMEN
- STANDING SEAM METAL
- POLYURETHANE FOAM
- 5V METAL (R-PANEL)
- BALLAST REMOVAL
- BUILT-UP-ROOFS
- ROOF COATINGS
- RETROFITS
- EMERGENCY SERVICES  
& REPAIRS



# COMMERCIAL ROOFING PROJECTS



Most Contractors stand-by their License Number, but here at E-Z General & Roofing, we stand-by our Work! We invite you to take a look at some of our recently completed projects and we'll let the quality of our work speak for itself...



# RESIDENTIAL ROOFING PROJECTS



NEW TILE PROJECT  
WEST COAST FLORIDA



NEW TILE PROJECT  
WEST COAST FLORIDA



# GENERAL CONTRACTOR

Similarly, General Contractors are like the Quarterbacks of your Construction Project, so you can expect the same level of dedication and expert execution from E-Z from the moment we step on your field. Pick from one of our General Services, then sit-back, relax, & watch the E-Z Team score Touch-Down, after Touch-Down, without ever dropping the ball!

- PROPERTY MAINTENANCE PROGRAM
- STRUCTURAL REPAIRS
- CONCRETE RESTORATION
- EMERGENCY DRY-INS
- COMPLETE EXTERIOR & INTERIOR REMODELING



## GENERAL CONTRACTOR PROJECTS



## WHAT WE OFFER



OUR CAPABILITIES IN THE CONSTRUCTION ARENA INCLUDE:

- Complete fire, hail, wind and water damage restoration
- Institutional, office and retail build-outs
- Commercial and industrial flat roof systems and maintenance
- Multi-family residential rehabs and renovations
- New residential construction
- Emergency disaster deployment
- Licensed roofing contractor in high velocity zones
- Historical monument restorations



E-Z GENERAL & ROOFING CONTRACTORS KEY DISTINCTIONS:

- Well prepared and self-aware staff of construction professionals
- First response contractor; debris removal and emergency roof repairs
- Complete flood restoration
- Construction management, purchasing and delivery
- Extensive equipment inventory



WE HAVE A HISTORY OF COMPLETING LOGISTICALLY-CHALLENGING JOBS, INCLUDING PROJECTS REQUIRING:

- Specialized, well trained crews
- Guaranteed materials delivery
- Resident relocation
- Experienced subcontractors
- Estimators with insurance practice know-how
- Xactimate software professionals
- Accurate inspections and scope-of-loss reports
- Experienced insurance proceeds payment schedule
- Currently working with all major insurance companies



**Don't Settle For Less!**



## TESTIMONY – See what our clients are saying



"We are very impressed with EZ General's quality of the workmanship. They supply us with the best tiles in America. Working with EZ has been great"

– Lou and Fran Pfohl – Florida



"How with how has your experience with EZ been?"

PERFECT!"

See the whole interview on Youtube

– The Waltons, Florida



"only had \$8000 for repairs, and I called EZ.. And after a few phone calls, I got a new roof!"

See the whole interview on Youtube "

–Fernando Resendes. Florida



"EZ discovered that I had roof problems and more than 100 broken tiles. I would never know if it wasn't for them. They worked with my insurance company and I have a full new roof. I Recommend 100%"

– Beverly Onisko, Florida





## OUR MISSION

Our mission is to be Florida's #1 Trusted Contractor of Choice. Every day we strive to provide our clients with Unrivaled Quality, Guaranteed Reliability, & Exceptional Customer Service. We want to serve your needs and we'll do what it takes to ensure your peace of mind. If you hire E-Z General & Roofing, we are confident that we will exceed your expectations every time!

*References available upon request*

**Don't Settle For Less!**



**Licensed & Insured  
Commercial & Residential  
Roofing & General Contracting**

**LOCATIONS**

4751 NE 10TH AVE, OAKLAND PARK, FL 33334

3360 TAMIAMI TRAIL E, NAPLES, FL 34112

500 ENTERPRISE DR. PANAMA CITY, FL 32408

INFO@EZGENERAL.COM

**(888)91-ROOFS**  
**7 6 6 3 7**

CCC1325628 & CGC1505586



# HURRICANE IRMA

STORM DAMAGE CLAIM SOLUTIONS

 Offices: Maitland, Naples, San Juan and Miami

 877-440-4878

 [www.ItsAboutJustice.LAW](http://www.ItsAboutJustice.LAW)





## HARVEY V. COHEN

After graduating from Stetson School of Law, Harvey was employed by the State Attorney's Office. Mr. Cohen is licensed to practice in Federal and State court. Harvey V. Cohen began as a solo practitioner and is now the managing partner of multiple attorneys and co-counsel staff. Mr. Cohen frequently gives informative seminars to the restoration professionals throughout various locations in Florida.

In 2004 and 2005 during the many hurricanes we had here in Florida, Mr. Harvey V. Cohen started representing hurricane damage cases.

Mr. Cohen, is known nationwide as the "Go To" attorney for first party property insurance claims.

Mr. Cohen has been a presenter for the RIA, The Governors Hurricane Conference, Win The Storm Hurricane Conference and many more. Mr Cohen teaches other attorneys and adjusters how to handle hurricane claims.

The RIA is the oldest and largest nonprofit, professional trade association dedicated to providing leadership and promoting best practices through advocacy standards and professional qualifications for the restoration industry. They represent over 20,000 members.

## WHY CHOOSE US

Our attorneys will help you through the whole process. We will explain your options and how we will navigate your claim with the goal of obtaining the results you deserve. We will communicate on your behalf with the insurance company and make sure that they treat you fairly, or face consequences.

We understand that the decision to hire a firm to represent you can be challenging. When you are facing a crisis, such as a natural disaster causing damage to your home or business, it can seem difficult to know who to turn to for help. In the legal world, you may be unfamiliar with the players, the courts, the laws. Rest assured, we understand a client being hesitant to move forward when there is so much at stake for their home or business.

So, why trust our team of attorneys? Why hire our firm?

The reason is that using our knowledge and experience, we focus on you and your needs first.

We will work hard to aggressively advance your case and represent you with honesty, integrity and professionalism. After looking into our services, you might have more questions about whether we can help. Let us know what those concerns, reservations, or questions are. We will gladly discuss any issues you may have and answer questions specific to your situation. We are on your side and can help you when we work as a team.

**That starts with your trust.**



## WHAT WE DO:

- **Analyze your insurance contract and legal options**

When we take on your case we start by reviewing the details of your policy and your claimed loss. We evaluate the coverage and analyze your policy terms and conditions to determine the amount and your entitlement to financial compensation. As part of this analysis we establish the types of coverage available and the scope of damage. This professional legal analysis of your policy will incorporate any limits, exclusions, or addendum and review the applicability of each based upon the scope of your damage. With this interpretation we help to determine the amount of coverage you are owed and demonstrate to your insurance carrier the legitimacy of your claim amount.

- **Our firm will send the Letter of Representation and handle all the communications with the adjusters from the insurance company**

- **Engage qualified professionals for the scope of loss and cost to repair**

We work with property damage experts and engineers to evaluate the loss and determine the scope of damages so that we can help you determine the amount of work that needs to be performed to restore your property to pre-loss condition. Upon completion, our experts and engineers will prepare a detailed assessment of your loss. If you are a business owner, this may also include assessments of your business interruption, your building damage, the contents therein, and extra expenses or losses, all of which will be presented to your insurer for reimbursement.

- **Aggressively represent you in negotiations with your insurance company and manage distribution of insurance proceeds**

During this process we work with your contractors as they repair your property damage. They submit bills directly to us so you don't have to worry about sending bills to your insurance company.

Our accounting department handles all of the check processes involved in your claim so that you can do what matters most: get back to your home or business. As the proceeds are paid out by your insurance company, they are kept in a separate trust account maintained by our firm that is governed by the Florida Bar. The funds are kept in a secured interest-bearing account for your benefit. The interest that accumulates in the account is your money, not ours. We will explain your options for instituting litigation, if your insurance company fails in negotiations.





"IT'S ABOUT JUSTICE"

## HOW WE ARE PAID

We handle first-party insurance claims on a contingency basis. We are paid only upon recovering insurance proceeds in your claim. Our firm does not take a fee, if there is no recovery under your claim.

If a lawsuit is filed and you prevail, the insurance company may be responsible for paying your attorney's fees and costs.



## SELECTED PROJECTS

### 132 UNIT APARTMENT COMPLEX

Storm Damage

### 75 UNIT CONDO COMPLEX

Storm Damage

### 92 UNIT APARTMENT COMPLEX

Hurricane Claim

### 44 UNIT CONDO BUILDING

Hurricane Damage

### 68 BED NURSING HOME

Water Damage

### 70 UNIT CONDO COMPLEX

Hurricane Claim

### 25 UNIT APARTMENT BUILDING

Hurricane Claim

### 80 UNIT OFFICE

Hurricane Damage

### 78 UNIT CONDO BUILDING

Hurricane Claim

### 18 UNIT CONDO COMPLEX

Storm Damage

### 53 UNIT CONDO BUILDING

Hurricane Damage

### 86 UNIT OFFICE

Hurricane Damage



- Our firm is known nationwide as the firm to handle hurricane related claims, mitigation, restoration, mold, and all other property damage related cases.
- Our firm will review the details of your policy and evaluate the coverages and analyze the policy that can be used to provide financial compensation.
- In this analysis, we analyze the coverage available based on the type and scope of damage.
- The analysis of the policy incorporates the limits, exclusions, and addendums the policy and the applicability of each based on the scope of damage.
- Our interpretation assists in the coverage determination and our ability to argue the availability of coverage if the carrier disputes it.
- We use experts to evaluate the loss and determine the scope of damages and type of work that needs to be performed. Our experts and engineers will prepare a complete detailed assessment of your building, contents, business interruption, and extra expense losses for presentation to your insurer.
- We will manage and handle the contractors and they will submit their bills directly to us.
- The firm will process the estimates, bills, and invoices and then distribute payment once the claim is resolved.
- The firm's Accounting Department will handle all check processes and accounting associates with the claim.
- As settlement funds are paid out by the insurance carrier, they will be kept in a separate Trust Account that is governed by the Florida Bar and the funds which mandates no commingling of funds.

# PROCESS

- You will receive all interest that accumulates on any of the funds in the Trust Account.
- Our firm will send the Letter of Representation and from that point, manage the communications with the adjusters from the insurance company.
- Our firm will maintain documentation of the communications with the insurance company and adjusters. Our firm will also provide a status update at your preference (weekly, bi-weekly, monthly, etc.)
- Our firm will confirm all documents are received and processed by the insurance carrier.
- Our firm will handle all settlement discussions pre-litigation. This includes all conversations with the adjuster, any correspondence or negotiations with the contractors, any meeting or site inspections with the adjuster, and of course a settlement demand and submission of all documents pertinent to the claim.
- We will present and support the claim on your behalf at meetings with the insurance company and their experts. If the claim is not paid in full by the insurance company, our experience and litigation background will allow us to move the claim forward to litigation.
- We will draft and file the Complaint and Discovery, including the Request to Produce, Request for Admissions, and Interrogatories.
- Our firm handles the litigation process which includes the Service of Process, Notice of Appearance, and all aspects of litigation. We are very successful and skilled in motion practice, mediation, arbitration, trial level, and if need be, the appeals process.
- Our firm will manage the claim from this early stage until it is completely resolved and you are made whole again as a result of this process.











# BUSINESS INTERRUPTION

## Business Interruption Insurance

(also known as business income insurance) is a type of insurance that covers the loss of income that a business suffers after a disaster. The income loss covered may be due to disaster-related closing of the business facility or due to the rebuilding process after a disaster.

## COVERAGE

The following are typically covered under a business interruption insurance policy:

- **PROFITS**

Profits that would have been earned (based on prior months' financial statements).

- **TEMPORARY LOCATION**

Some policies cover the extra expenses for moving to, and operating from, a temporary location.

- **COMMISSION & TRAINING**

Business Interruption (BI) policy essentially covers the cost of providing training to the operators of the machinery replaced by the insurer following the insured events.

- **EXTRA EXPENSES**

Reimbursement for reasonable expenses (beyond the fixed costs) that allow the business to continue operation while the property is being repaired.

- **CIVIL AUTHORITY INGRESS**

Government-mandated closure of business premises that directly causes loss of revenue. Examples include forced business closures because of government-issued curfews or street closures related to a covered event.



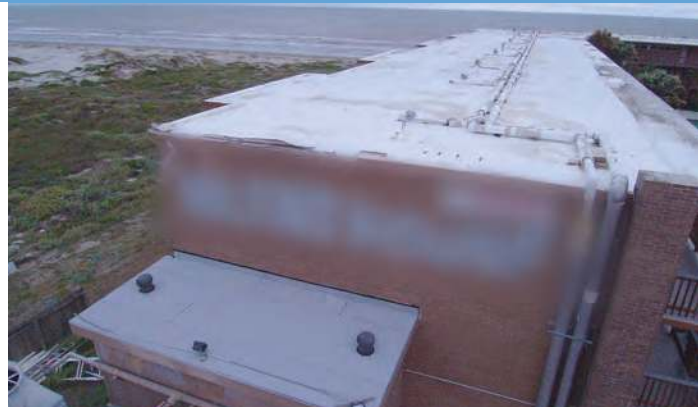


# DO NOT DELAY





# GET YOUR **BUSINESS/BUILDING** BACK TO 100%







 Offices: Maitland, Naples, San Juan and Miami

 877-440-4878

 [www.ItsAboutJustice.LAW](http://www.ItsAboutJustice.LAW)