The most important thing is prompt action when your location experiences a loss. Submit the loss within 24 hours.

It is the location and the finance committee's responsibility to contact the Diocesan Office if your property went through a significant storm, auto/building accident, etc. If you do not and you have another storm/incident causing further damage could result in denial of both claims meaning no payment toward the damages.

Your location is protected against perils/events. The most common are:

- Fire and smoke
- Lightning strikes
- Windstorms and hail
- Explosion
- Vandalism and malicious mischief
- Damage from an aircraft, car, or vehicle
- Theft
- Falling objects
- Weight of ice, snow, or sleet
- Water damage

A. **BE PROACTIVE:** Secure the area to make sure further loss of property or person is minimized.

B. **CONTACT Risk Management** right away to get the claims process started.

   Ivy Taylor  
   806-414-1065  
   806-383-2243 x122  
   itaylor@dioama.org

C. **Copy, paste, and complete** the below in an email when you submit your loss.

```
Location ____________________________________________________________
Date ________________  Appr time ________________________________

Type of loss

<table>
<thead>
<tr>
<th></th>
<th>Wind</th>
<th>Water</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hail</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Fire</td>
<td>Smoke</td>
<td>Auto Theft</td>
</tr>
<tr>
<td>Other</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Buildings affected and physical addresses of each building – not PO Box

_________________________________________________________________
_________________________________________________________________
_________________________________________________________________
_________________________________________________________________
```

**CHURCH RESPONSIBILITIES**
This information is submitted to the insurance company to give them notice that a loss has occurred. The insurer will schedule inspect, take photos, and investigate. During this ‘notice’ you need not (and should not) give an opinion, only point out the damage if you choose to be there. Leave it to the professionals; claims investigator, contractors, and public adjuster.

D. Keep RECORDS of the damaged property. Photograph or video the damage. Keep all damaged items for the adjuster to evaluate them.

E. PREVENT FURTHER DAMAGE. Take reasonable steps to keep further damage from occurring. If you do not, the insurer may deny the claims you make for damages that occurred post-damage event.

F. Inspect then Repair: Minimize further damage and protect your health. Make repairs necessary to protect your buildings and property from further damage, such as covering broken windows and holes to keep the rain out and prevent theft. Don’t make permanent repairs unless the adjuster says to at the time of inspection. Save all repair receipts and invoices.

G. When the insurance adjuster inspects the damage, you may walk around with them to make sure they don’t miss anything i.e. exterior, interior, HVAC, etc. leaving the roof inspection to them. If you have interior damage, make sure you have someone onsite to unlock the buildings and show the adjuster where the damage is.

1. Our adjusters are attentive and efficient in handling our claims and may ask questions such as what reasonable steps you took to prevent further damage or do you have invoices/receipts.

2. Although we cooperate fully with our adjuster, we need to be mindful of not getting into discussions of hail/wind versus flood if all of these perils potentially impacted the property. Most of us are unfamiliar with insurance talk i.e., floods when they are referring to water intrusion or we agree to with a seemingly innocent comment about the loss. Pay close attention to what the adjuster has to say about your damages but steer away from making commitments or engaging in conversation about issues involving the cause of loss and damages as this should be completely investigated. We will review the reports of the damage before we commit to their findings.

H. Beware of Scam Artists: You should never pay upfront for services repairmen, especially those that approach you after a damaging event.
Contractor Questionnaire and Guide

Choose a contractor by using the following guide and questionnaire so they can provide important tips that allow them to show their company is reputable and can be trusted to fulfill a contract and protect our properties.

1. Will you handle this loss as a General Contractor or roofer only?
2. If GC, do you examine the roof system, exterior, and interior to make sure the adjuster didn’t miss any damages before pulling a bid?
   a. Will you discuss the missed damages with the adjusters?
3. If roofer only, do you include soffit, fascia, gutters, and downspouts with the roof systems?
4. Will you be using subcontractors on this project?
   a. How does this operate?
5. Will you reinspect if you and the adjuster do not agree?
6. Will you provide an itemized scope and cost in a contract format?
7. Are you licensed?
   a. Please email at your earliest convenience for validation.
8. Do you have manufacturer designations/factory certification for a specific material?
   a. Please email them at your earliest convenience for validation.
9. Do you have the below minimum required insurance for all employees and subcontractors?
   a. $1,000,000 General Liability
   b. $100,000 - $300,000 - $100,000 Auto Insurance with Hired & Non-Owned Coverage
   c. Workers Comp or Accident Policy
      i. Please email them at your earliest convenience for validation.
10. Do you offer manufacturer warranties that include coverage of the contractor’s workmanship?
    a. What is the maximum workmanship?
11. Are you transparent, trustworthy, honest, and professional?
12. Do you have a Better Business Bureau (BBB) rating?
13. How do you handle complaints?
14. How long have you been running your crew?
    a. What is your turnover?
    b. If you have to fire an employee every other week, do you have a hard time getting the repairs done?
15. How many guys do you have on your crew?
    a. Want to be sure you have enough crew that is relative to the size of the job.
16. Do you have a list of references?
    a. Do you have projects that are going on and may we visit them?
17. Has the company if ever had any legal trouble?
18. Has the company ever declared bankruptcy?
19. How often do you communicate with your customers?
    a. How do you clean up your job site?
    b. What do you do at the end of every job? Do you clean it up?
    c. Would it be an issue if we wanted my job sites cleaned up at the end of every day?
20. How many projects do you have going on right now?
    a. How many jobs can you normally handle at one time?
    b. If you already have other projects going on, how do you handle ours while doing the other three?
21. Do you have a training or safety program for your employees?
22. What are your terms and conditions?

I. When a contractor inspects the damage after the adjuster’s inspection, you may walk around with them to make sure they don’t miss anything leaving the roof inspection to them.
   1. List of contractors and their responsibilities pages 7-8

J. $1000 location deductible.

K. Be mindful that not every occurrence is a loss.

L. Read DIOCESAN TEMPORALITY POLICIES notebook (pages 8-12) for more Architects and Contractors Rules.
M. Review and approve the adjustor’s report.

N. Discuss color and type of shingles, metal, siding, expectations, etc. with the contractor.

O. Review and approve the contractor’s proposal.

P. Expect signed contract and addendum, W-9, and certificate of insurances from Risk Management.

Q. Sign off on the repairs when the project is completed.

R. Receive funds from the Diocesan Office to pay the contractor.

S. Pay contractor.

T. File all records; documents, invoices, warranties, etc. in a do not remove/delete folder.

**Complete annual self-inspection report and plan for facility repairs and maintenance.**

A building starts to decay as soon as it is built. Anything outside of perils may not be considered as property damage i.e., a fifteen-year-old water heater starts to leak and causes water damage or an HVAC unit that outlasts its lifespan and starts freezing up or the condenser quits altogether or window facings are aging and the screens are torn or someone snags them. This is considered ongoing maintenance.

*Don’t put a bucket under it to catch the leak and don’t let some of the unsightliness of wall-stains and cracking sealant go undone.*

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**RISK MANAGEMENT RESPONSIBILITIES**

Risk Management Mission is to be an efficient, impactful, and transparent operation within the Diocese of Amarillo. We will partner with the church and affiliated entities to meet their needs by building and nurturing relationships. By building relationships and trust over time, while educating the effectiveness of risk management, we can minimize a lot of the major issues by providing transparency high-quality customer service to efficiently and appropriately balance risk exposures, maximizing the Diocese’s overall mission and performance.

**Benefits**

- More efficient use of resources
- Promotion of continuous improvement
- Enhanced procedures
- Reduced effects from a loss on the project outcome
- Minimized potential negative problems and unwelcome surprises
- Improved focus and perspective on risk
- Improved communication

A. Submit the loss to the insurance claims department.

B. Coordinate inspections.

C. Review the adjuster’s report.

D. Send the adjuster’s report to the priest for review.

E. Send the adjuster’s scope of work to the contractor of your choice and request a proposal.

1. The Diocese requests that all comp roofs be replaced with class IV/premium (40-50 year) or higher. They are heavier and thicker to endure our Panhandle winds.
F. Direct the contractor to the adjuster if there is a disputed or missed item in the report.
G. Schedule a reinspection if the contract and adjuster do not agree.
H. Compare the agreed proposal to the report to make sure the contractor has captured all line items.
I. Send the proposal for the priest's review and approval.
J. Send proposal, W-9, and certificate of insurances to our legal consultant for review and approval.
K. Send an addendum for the contractor's review, approval, and signature.
L. Request Bishop's signature on all agreed contracts and addendums.
M. Email updates and progress.
N. Request certificate of completion, warranties, and pictures of the finished project from the contractor.
O. Release funds to the location once the repairs are complete per policy and scope of work.
P. The goal is to commit, repair, and close the loss as soon as possible.
**LIST OF CONTRACTORS** Not in any specific order and not limited to this list.

<table>
<thead>
<tr>
<th>Contractor</th>
<th>Phone</th>
<th>Email1</th>
<th>Email2</th>
</tr>
</thead>
<tbody>
<tr>
<td>West Texas Roofing</td>
<td>806-676-3861</td>
<td><a href="mailto:judy@westtexasroofing.com">judy@westtexasroofing.com</a></td>
<td><a href="mailto:jamesw.neeley@gmail.com">jamesw.neeley@gmail.com</a></td>
</tr>
<tr>
<td>Caprock Building Systems</td>
<td>806-468-8471</td>
<td><a href="mailto:curtm@caprockbuildings.com">curtm@caprockbuildings.com</a></td>
<td></td>
</tr>
<tr>
<td>Tecta America</td>
<td>806-553-4309</td>
<td><a href="mailto:thonea@tectaamerica.com">thonea@tectaamerica.com</a></td>
<td></td>
</tr>
<tr>
<td>All Star Roofing</td>
<td>806-372-6621</td>
<td><a href="mailto:all63star@yahoo.com">all63star@yahoo.com</a></td>
<td></td>
</tr>
<tr>
<td>Mayfield Roofing</td>
<td>806-352-5649</td>
<td><a href="mailto:rdowny62@yahoo.com">rdowny62@yahoo.com</a></td>
<td></td>
</tr>
<tr>
<td>Schrader Roofing</td>
<td>806-374-7243</td>
<td><a href="mailto:ez@schraderroofing.com">ez@schraderroofing.com</a></td>
<td></td>
</tr>
<tr>
<td>Andrus Brothers</td>
<td>806-359-5409</td>
<td><a href="mailto:c.andrus@andrusbrothersroofing.com">c.andrus@andrusbrothersroofing.com</a></td>
<td></td>
</tr>
<tr>
<td>Crawford Exteriors</td>
<td>806-688-1152</td>
<td><a href="mailto:thomas@crawfordexteriors.com">thomas@crawfordexteriors.com</a></td>
<td></td>
</tr>
<tr>
<td>J Ferg</td>
<td>806-331-3374</td>
<td><a href="mailto:mburks@jfergroofing.com">mburks@jfergroofing.com</a></td>
<td></td>
</tr>
<tr>
<td>Quality Roofing</td>
<td>806-358-0352</td>
<td><a href="mailto:qualityroofllc@gmail.com">qualityroofllc@gmail.com</a></td>
<td></td>
</tr>
<tr>
<td>G&amp;M Custom Builders</td>
<td>806-251-1445</td>
<td><a href="mailto:ghromas@hotmail.com">ghromas@hotmail.com</a></td>
<td></td>
</tr>
<tr>
<td>Pearson Construction</td>
<td>806-674-8850</td>
<td><a href="mailto:shandypearson30@gmail.com">shandypearson30@gmail.com</a></td>
<td></td>
</tr>
<tr>
<td>Parsley's Sheet Metal &amp; Roofing</td>
<td>806-669-6461</td>
<td><a href="mailto:dmcgill@parsleysroofing.com">dmcgill@parsleysroofing.com</a></td>
<td></td>
</tr>
<tr>
<td>Hartman Contractors, Inc.</td>
<td>806-372-8510</td>
<td><a href="mailto:jay@hartman-contractors.com">jay@hartman-contractors.com</a></td>
<td></td>
</tr>
<tr>
<td>Neudorf Siding &amp; Windows</td>
<td>620-430-2226</td>
<td></td>
<td></td>
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<tr>
<td>Neudorf Siding &amp; Windows</td>
<td>620-430-2226</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Eagle Roofing &amp; Construction</td>
<td>806-340-4298</td>
<td><a href="mailto:eagleroofing19@gmail.com">eagleroofing19@gmail.com</a></td>
<td></td>
</tr>
<tr>
<td>roofs Inc 2711 E Slaton Rd</td>
<td>806-787-6940</td>
<td><a href="mailto:tommy@roofsinctx.com">tommy@roofsinctx.com</a></td>
<td></td>
</tr>
<tr>
<td>Plains Builders Inc</td>
<td>806-355-8191</td>
<td><a href="mailto:dan@pbi-tx.com">dan@pbi-tx.com</a></td>
<td></td>
</tr>
</tbody>
</table>

**CONTRACTOR’S RESPONSIBILITIES**

A. Provide signed itemized scope & cost, terms & conditions, certificates of coverage, W-9, signed addendum, and approximate start and finish date.

**CERTIFICATES OF COVERAGE includes:**

- Current policy period
- Description of operations:
  - Additional Insured
  - Diocese of Amarillo
  - 4512 NE 24th Ave
  - Amarillo, TX 79107
- Certificate holder:
  - Diocese of Amarillo
  - Location’s Name
  - Location’s Physical Address
  - City, TX Zip
**Contractor's required insurance.**

$1,000,000 General Liability  
$100,000 - $300,000 - $100,000 Auto Insurance with Hired & Non-Owned Coverage  
Workers Comp or Accident Policy

B. Provide all of the material, labor, equipment, and services necessary for the construction of the project.

C. Responsible for the quality of all work performed by all of the hires.

D. Ensure safety regulations are followed on-site at all times.

E. Make sure the sites are secure.

F. Manage work teams, materials, and equipment.

G. Inspect the quality of work done by employed workers and subcontractors.

H. Applying for building permits and licenses.

I. Monitoring schedules.

J. Advise Risk Management and adjuster of unforeseen damage for review and approval.

K. Send change order of additional costs for unforeseen damage/repairs or material price increase for review and approval.

L. In the event the contractors find that repairs will be more than what is estimated or find unforeseen damage, the project will not proceed without them sending a change order to the adjuster for approval.

1. **EXAMPLE:** If more than one layer needs to be removed and not included in the estimate, the roofer needs to take pictures, document, and send in change order for approval.

M. Send invoice to Risk Management with a signed certificate of completion, warranties, and pictures of the finished project.

---

**Remember** everything funnels through the Diocesan Office and file all documents in a do not remove/delete folder. Include attachments, emails, contracts, warranties, invoices, photos, etc. for proof of repairs.