


**Roofing Concepts Unlimited**
*AT THE TOP OF THE ROOFING PROFESSION*

 inside  
**focus**
*An Inside Source For The Latest In Commercial Roofing and Green Technology*

# Importance of Selecting a Roofing Professional with a Solid Insurance Portfolio

by Robert Foote/The Furman Agency


**RISK ASSESSMENT**
*It's Not Worth It*


## Roofer's Risk Management

Most of us would agree that the hazards associated with certain aspects of roofing operations can cause severe property damage and potential loss of income for building owners. Most building owners and managers feel that they have a fiduciary responsibility to their clients and tenants to make certain the roofing professional they select for the maintenance and reroof project have a solid insurance portfolio.

A typical insurance certificate is not intended to illustrate all of the coverage forms, terms, conditions or exclusions. We have a brief checklist below that we recommend to building owners and managers when contracting with a roofing professional.

**Torch/Hot Operations-** does the roofing professional have an exclusion contained within their General Liability program for these types of operations?

**Water Damage Exclusion-** Are water intrusion events that may occur during the roofing operation excluded?

**Additional Insured-** Has the roofing contractor's insurance company named the building owner, manager, etc as an additional insured?

**Workers Compensation-** Does the roofing contractor have their own workers compensation coverage or are they utilizing the services of a PEO/employee leasing company? If they are, it is critical that you have confirmed that ALL workers are listed and enrolled on the employee leasing insurance coverage otherwise; there may be a potential exposure to the building owner for litigation of the trade contractor's employees

**Commercial Automobile-Symbol #1**"any automobile coverage"- Does the roofing contractor have commercial auto coverage that

provides protection for any vehicle in the fleet that is on your job site at anytime whether the vehicle is owned or non-owned?

When selecting a roofing professional it is critical that there is diligence in reviewing the insurance portfolio that is in place. If there is an uncovered loss that occurs on your property, it may expose the assets of the building owner and virtually destroy a relationship and potentially result in the loss of a client. RCU has achieved an exceptional safety and loss rating. The Furman Agency recently delivered a substantial safety profit sharing check to RCU in recognition of the superior safety results they have accomplished. The Furman Agency serves the risk management and corporate insurance needs of middle market privately held companies in the SE. We can be reached at (800) 344.4838- [rob@furmaninsurance.com](mailto:rob@furmaninsurance.com)



# OUR GREEN SIDE

Reduce your carbon footprint and help save our planet. Consider going green with Photovoltaic (PV) solar power energy!

## Powered By the Sun

**Roofing Concepts Unlimited** has formed a strategic alliance and partnered with AGT “Advanced Green Technologies” of Fort Lauderdale Florida, to become one of their top tier solar power installers for the SE Florida region. Recently, RCU installed a grid tied BIPV Uni-Solar Flexlight thin film solar power system capable of producing 26,112 watts of DC power. The Flexlight solar panels are the only one of its kind to have Miami- Dade NOA product approvals and rated to be hurricane resistant. Installed, the panels weigh less than one (1) pound per sf and easily install on most roof systems including standing seam metal panels. Roof integrated solar power systems qualify for substantial state rebates and federal Investment

Tax Credits or ITC’s. Because the systems are tied to the local utility company’s power grid, it’s possible that the system will over produce and exceeds the power demands of the property allowing for kilowatt hours to be banked for use during peak demand periods. Some locals allow for the power generated to be sold back to the utility company at a higher rate than what the power is being sold to further offset the costs associated with the investment. This is known as PPA Power Purchase Agreements or REC’s Renewable Energy Credits. Typical ROI on a 25kW to 32kW system ranges between 10-12 years depending upon variables in financial models and tax brackets. **Contact RCU** today for more information or to schedule a tour of our roof top solar system.



*RCU Corporate Facility*



*26 kW PV Solar System*

## PROJECT SPOTLIGHT

**1110 Brickell Avenue Condo Miami, Florida** Roofing Concepts Unlimited has been awarded the contract to replace the 11,800 sf roof system assembly on the 1110 Brickell Avenue building located in Miami, Florida. The scope on this complex 10 story hi-rise includes removing all roofing down to the structural concrete deck, temp roofing, tapered insulation and a two ply Firestone Modified Bitumen system applied in hot asphalt. Limited access has made the project challenging however the expertise of RCU’s field crew and supervision has made the job progress flawlessly, said Stu Ruda of RMS, the project’s roof consultant. Completion by July 2009.



*1110 Brickell Avenue*

## SHINING STAR

### Randy Holbrook

Service Dept Supervisor

Our shining star for this edition of *Inside Focus* is Mr. Randy Holbrook. Randy is our true "Johnny on the spot" for our roof repair, service and maintenance company Roof Doctors South Florida. Randy's years of experience and dedication to our trade have allowed him to develop his roof repair and troubleshooting techniques to a new level, turning his abilities into an *art form*. If your property is in need of roof repairs or service, Randy will be there with a smile ready to serve your needs and eager to get to the bottom of your troublesome leak occurrence.



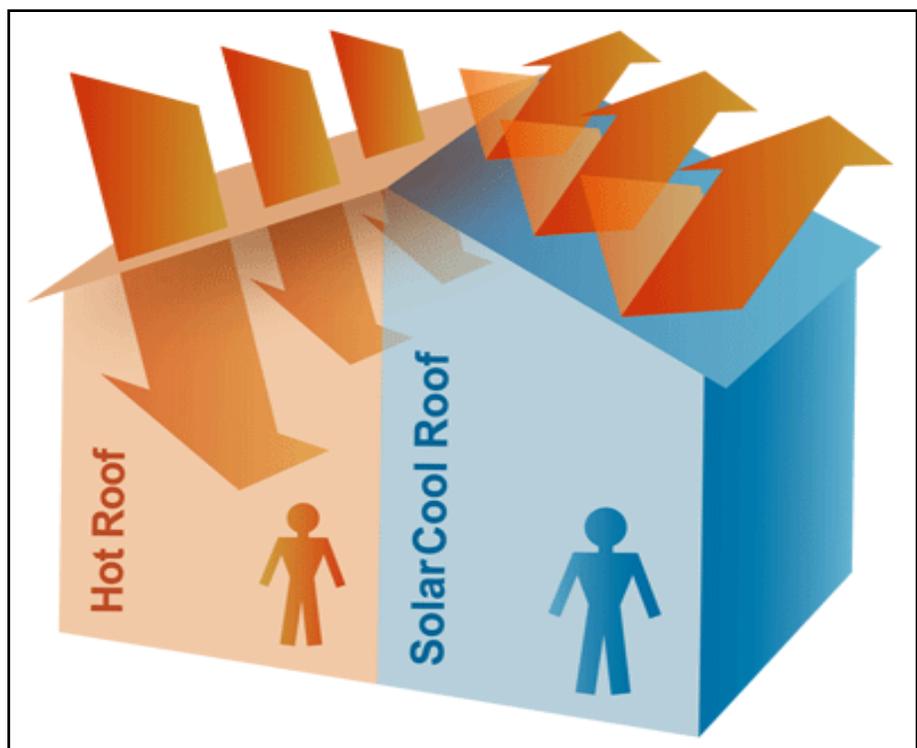
## Residential Corner by George Jacobazzi

**Roofing Concepts Unlimited** is proud to be an FPL participating Independent Contractor <sup>SM</sup>. We at **RCU** care about saving energy anyway possible, so it's our goal to educate our residential customers on how to save energy and money when it comes to their homes. One way to achieve this is to install a reflective roof system.

Your roof absorbs heat, which affects your homes comfort level and the amount of electricity used. When you install an energy efficient roof, you help keep unwanted heat out of your home and make it easier for your air conditioner to cool your home.

Light-colored roofs made out of reflective materials such as metal and cement or ceramic tiles, make your home more affordable to cool during the hot summer months. Reflective roof materials that are **ENERGY STAR**® or cool roof rating council compliant typically reflect 65% or more of the sun's rays.

By participating in the FPL program you may be eligible for an FPL rebate. The program is available to all FPL residential customers that install qualifying FPL approved products by an FPL Participating Independent Contractor <sup>SM</sup>. Contact **RCU** today for additional information.





Roofing Concepts Unlimited

AT THE TOP OF THE ROOFING PROFESSION

# INSIDE THE BIZ



## Message from the President

## Industry News

### Roofing Industry Remains Steady in South Florida

As I sit back and reflect on the fact that half of 2009 is already behind us, I often think about the state of our local economy and how it compares to the rest of the U.S. and the roofing industry in particular. Many experts are predicting that our economy will begin to show signs of improvement by the end of 2009 and some say it will take until at least the end of 2010. I am of the belief it will be the later as our housing and banking markets are far from being out of the woods. Many economic factors including high foreclosure rates, tightened bank lending, down housing market, down new construction starts coupled with our state being hit by numerous hurricanes over years past.....Florida's economy has been hit exceptionally hard with the roofing industry being hit even harder. Right now Florida is going through a roofers cleansing process.

The yellow pages are shrinking under the roofing category at a record pace and those contractors that don't cut costs, minimize spending and get intimately familiar with their business and how it lives and breathes will not survive this market. **RCU** has taken many steps to protect its financial future and remains stable. Bid opportunities continue to stream into our office and work back log, although down, is keeping our crews busy through the fourth quarter. **RCU** remains focused on the future and continues to prove itself as a top tier commercial/industrial roofing contractor ready and able to serve the needs of all of its clients. Our work ethic and commitment to quality and customer service allow us to remain South Florida's premier reroofing contractor. While some may be falling of the Florida radar, **RCU** see's the local roofing industry as steady, with glimmers of economic light at the end of the tunnel.

### FARE

Florida Alliance for Renewable Energy

Supporting the easiest energy choice Floridians can make ...

#### •Renewable Energy Dividends•

**Roofing Concepts Unlimited** proudly supports the mission, goals and efforts of FARE and it's members under the leadership of Executive Director **Mike Antheil**, as we try to voice our concerns and convince our elected officials that our local economy needs RED's (Renewable Energy Dividends). Please visit the FARE website at [www.farenergy.org](http://www.farenergy.org) to learn more and support this cause. FARE needs everyone's support so that collectively we can achieve the ultimate goal of letting sunshine power the *sunshine state* and bring solar power to every roof top in our state.



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