

POA PLEDGE OF PROFESSIONALISM

Contractor and Subcontractor Pledge

POA is proud to refer its members to a variety of contractors (general contractors, plumbers, roofers, etc...) who pledge to follow ethical guidelines as set forth by POA.

The following is the pledge we ask each and every contractor to sign and send back to us if they want to be placed on our referral list. The signed pledge is posted for each and every contractor executing the pledge.

THE PLEDGE TO UPHOLD PROFESSIONAL AND ETHICAL CONDUCT:

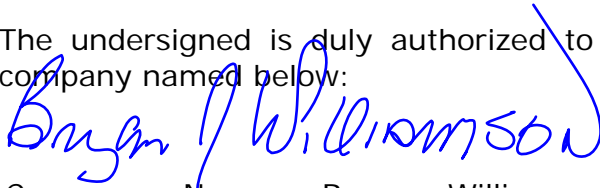
- As a professional contractor, I pledge to **not minimize or overstate the repairs required**, for any job referred to me by POA.
- As a professional contractor, I pledge **to price the repairs in a fair and consistent manner** on any POA-referred job.
- As a professional contractor, I pledge **to provide a time schedule for work to begin and an estimated completion date**.
- As a professional contractor, I pledge to disclose in writing, to a POA-referred homeowner, if any **restrictions have been placed on me by an insurer or other party involved and describe in writing any such restrictions**. (This includes but is not limited to situations where the insurer refuses to replace items with lesser quality and/or cheaper items.)
- As a professional contractor, I pledge to provide the **policyholder with a true and correct copy of the estimate for repairs/replacement which will include a statement from me and/or my company about the cause of the damage** if the POA-homeowner requests it. I will instruct my personnel what is typically covered and what is not covered by the homeowners policy. Covered perils typically include wind damage, driving rain, sudden (not chronic) water leaks from pipes and appliances, etc... Perils typically not covered by the policy include wear and tear, chronic (long term) leaks, rising flood water from rain or storm surge, installation defects, construction defects, etc.... I understand that State Farm policies now contain language that is known as an "Anti-Concurrent clause" which means that if a portion of the damage sustained is covered but the other portion of the damage is not covered, State Farm will not cover any of the damage.
- As a professional contractor, on POA-referred jobs, I pledge to **adhere to the most stringent published industry standards for the work to be performed**.
- As a professional contractor, I pledge to **stay within the areas of my expertise and training** and not venture out of that area(s) on jobs referred to me or my company by POA.
- It is understood that **POA receives no compensation for its referrals**.
- It is understood that POA does not accept any full memberships from anyone other than homeowners and their legal representatives and **I am**

hereby representing that I am not a full member of POA.

- It is also understood that if more than two POA members have issued formal complaints to POA about my services and POA has reason to believe those complaints are legitimate, I (or my company) may be taken off of the POA referral list until further notice. POA will extend me (or my company) the opportunity to appeal the decision to halt referrals.

POA referrals are provided within a geographic area and the geographic region in which you operate must be provided.

The undersigned is duly authorized to enter into this pledge on behalf of the company named below:



By: Bryan Williamson

Company Name: Bryan Williamson Construction Title: President

Date: June 15, 2009

Other:

1. Please provide a brief description of services performed:

Tear out (under IICRC and/or NY Guidelines containment protocols where necessary or where chronic water damage has been noted), all repairs and/or reconstruction. Detailed analysis of cause of damage prepared and proposals written to document true scope of repair required so insurer is less likely to deny claim and challenge scope of repairs.

We also provide appraisal services when policyholder triggers the "Appraisal clause" in the policy and have worked extensively with Policyholders of America and its members to achieve the desired Appraisal result.

Litigation support also provided including expert testimony.

2. Territory Covered:

Florida, Georgia, North Carolina and South Carolina

3. Telephone Number for POA Members To Call:

843-514-3972

4. Email Address:

bryan.williamson.construction@gmail.com

5. Website (if applicable):

6. Charge for Estimates (if applicable):

No charge for estimates unless greater detail than normal is required.

7. Any Other Details:

We have been working with Policyholders of America's members for years and have a sterling record with this organization.

Fax the filled out form and other information to: 888-648-8823.

Thank you.

Melinda Ballard, Policyholders of America

www.policyholdersofamerica.org