

TRU TO OUR WORD



**TRUGUARD**  
— CONSTRUCTION GROUP —

CONTRACTOR  
STANDARDS **GUIDE**



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**Questions? Contact us...**

131 Matthews Station Dr. • Suite 2A Matthews, North Carolina 28105

(p) 704.544.0455 • (f) 704.544.0477 • [TruGuardConstruction.com](http://TruGuardConstruction.com)



**TRUGUARD**  
— CONSTRUCTION GROUP —

# So, You're Thinking About a Remodeling Project For Your Home?

Congratulations! When done properly, a remodeling project can make your home more enjoyable and prove to be a valuable investment. Unfortunately, we've all heard horror stories about home remodeling projects gone bad. Problems with longer-than-expected installation, final bills that come in higher than the quote, and shoddy workmanship, sadly, are commonplace. We were shocked and embarrassed to find out that, according to Better Business Bureau statistics, home improvement contractors are the most complained about industries—right up there with auto repair and airlines.

We've always done a good job and treated our customers right—and we've been able to build a nice business because of it. However, over the years I've noticed that some consumers will choose less-than-reputable companies to do jobs for them...usually because they are quoted less money. Don't get me wrong: I'm all for good, honest competition, but it pains me to see good folks risk their hard-earned money with contractors who don't have their best interests at heart. You deserve a great value for your money—which includes an honest contractor who uses high quality products and stands behind their work in both word and deed.

## About the Owner

Marc Bickler has spent the better part of 35 years working in building products, building science, and new home construction. Marc was a founding partner and principal of Ginger, the noteworthy accessories and lighting company. Beginning in 2000, he established Masco Product Design for the parent company of Delta Faucet, Behr Paint, Kraftmaid Cabinets, Masco Contractor Services (and many others) where he served as Vice President of Product Design. He has been intimately involved in the development and construction of several projects and properties in the Charlotte area. Marc is responsible for long term Strategy within TruGuard Construction Group.

Sincerely,

Marc Bickler  
Owner, TruGuard Construction Group



**“We do it right- we do it by the book-  
or we don't do it at all.”**

**—Marc Bickler  
Owner  
TruGuard Construction Group**

# STABILITY



You need to make sure that any contractor you do business with has proven themselves in the past, and will be there if you need them in the future. Don't just ASK the contractor if they are stable; look for tangible proof of longevity and stability by asking for the items listed on the next few pages.



# WHAT TO LOOK FOR

## Proof of Establishment

Why It's Important: Believe it or not, many contractors use a pickup truck for an office and showroom. Make sure that any contractor you're dealing with is substantial enough to have a real office with all the normal business functions—accounting, production, sales, etc. If a contractor does not have an office, that should tell you something. Don't fall for the “we just use our tailgate as offices!” line.





# WHAT TO LOOK FOR

## Business Licenses

Why It's Important: Make sure you hire state-licensed General Contractors to work on your project. Many contractors open and close their doors multiple times to avoid past customer complaints. (Naturally, some businesses will be legitimately new—if so, get a 10 year work history of the owner and ASK questions!)



# WHAT TO LOOK FOR

## Vendor Letters

Vendor letters are written confirmation of a company's dealings with a supplier of the products they install stating that they are in good standing, and pay their bills promptly. Failure to obtain vendor letters may signify that a contractor is trying to hide something.



**Anthony Martino**  
Sales Representative  
TAG Charlotte, North Carolina

October 29, 2015

TruGuard Construction Group  
131 Matthews Station Dr  
Suite 2A  
Matthews, NC 28105

To Whom It May Concern,

The Sherwin Williams Company has a long-term customer relationship with TruGuard Construction Group for many years. We consider them as a partner, and have been doing business with since 2009. In my interaction with the principles for TruGuard Construction Group, I have seen their professionalism and reliability.

If you have any specific questions, please feel free to reach out to me at (704)771-6553.

Sincerely,

Anthony Martino  
Sales Representative  
Charlotte, North Carolina



Lansing Building Products  
3005 E Crosspoint Center Lane  
Charlotte, NC 28269  
704-596-9797  
1-800-476-5727  
Fax: 704-596-9721

June 27, 2016

Subject:

TruGuard Construction Group  
131 Matthews Station St  
Suite 2A  
Matthews, NC 28105

To Whom It May Concern,

Lansing Building Products has had a long standing relationship with TruGuard Construction Group and they have been a valued customer of ours since July of 2011. I have found TruGuard Construction Group to be professional, reliable, courteous, and most importantly trustworthy. They have always and continue to pay their balance satisfactorily. We consider them to be a top dealer of ours and a true partner rather than just a customer.

If you have any specific questions, please do not hesitate to contact me at 704-942-0323.

Respectfully,

Vincent J. Brown  
Branch Manager-Lansing Building Products



# WHAT TO LOOK FOR

## Insurance

Why It's Important: You need to know if your contractor carries general liability insurance for both commercial and residential projects. A sizable contractor will carry no less than **\$500,000**... and usually around \$1,000,000 of coverage. If your contractor's insurance policy can't cover potential damages, then the contractor would be personally liable. If he cannot cover the damages himself, you will have no legal recourse and will end up paying for any possible damages or injuries yourself. Many contractors are not financially stable...and don't carry proper insurance coverage to protect you against losses. Additionally, contractors who fail to provide workers compensation benefits risk severe governmental penalties and potentially company-ending lawsuits should an employee become injured.

TruGuard Construction Group carries **\$5,000,000** of general liability coverage. Do NOT deal with a contractor without sizable coverage, or you will foot the bill for the mistake.

Client#: 21439 CHEBU

**ACORD™ CERTIFICATE OF LIABILITY INSURANCE** DATE (MM/DD/YYYY)  
9/01/2015

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

**IMPORTANT:** If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER: Hood, Hargett & Associates Inc Post Office Box 30127 Charlotte, NC 28230 704 374-1863	CONTACT NAME: <b>Marta Thorne</b> PHONE (A/C, No, Ext): <b>704-602-9524</b> <span style="float: right;">TAX (A/C, No): <b>7043760184</b></span> E-MAIL ADDRESS: <b>marta@hoodhargett.com</b>
INSURER(S) AFFORDING COVERAGE	
INSURER A: <b>Frankenmuth Insurance Company</b>	
INSURER B: <b>Builders Mutual Insurance Compa</b>	
INSURER C:	
INSURER D:	
INSURER E:	
INSURER F:	

INSURED:  
 Chelsea Building Group LLC  
 dba TruGuard Construction Group  
 1070 Van Buren Ave Ste C  
 Indian Trail, NC 28079

COVERAGES      CERTIFICATE NUMBER:      REVISION NUMBER:

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

TYPE	TYPE OF INSURANCE	ADDRESS (MINI/EXT)	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
A	<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: <input type="checkbox"/> POLICY <input checked="" type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC OTHER:		CPP6262740	08/19/2015	08/19/2016	EACH OCCURRENCE <b>\$1,000,000</b> DAMAGE TO RENTED PREMISES (Per occurrence) <b>\$500,000</b> MED EXP (Any one person) <b>\$5,000</b> PERSONAL & ADV INJURY <b>\$1,000,000</b> GENERAL AGGREGATE <b>\$2,000,000</b> PRODUCTS - COMPOP AGG <b>\$2,000,000</b> \$
A	AUTOMOBILE LIABILITY <input checked="" type="checkbox"/> ANY AUTO <input type="checkbox"/> ALL OWNED AUTOS <input checked="" type="checkbox"/> Hired AUTOS <input type="checkbox"/> SCHEDULED AUTOS <input checked="" type="checkbox"/> NON-SCHEDULED AUTOS		BA6262740	08/19/2015	08/19/2016	COMBINED SINGLE LIMIT (Per accident) <b>\$1,000,000</b> BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$ \$
A	<input checked="" type="checkbox"/> UMBRELLA LIAB <input checked="" type="checkbox"/> OCCUR <input type="checkbox"/> EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE DED <input checked="" type="checkbox"/> RETENTION <b>\$10000</b>		CPP6262740	08/19/2015	08/19/2016	EACH OCCURRENCE <b>\$5,000,000</b> AGGREGATE <b>\$5,000,000</b> \$
B	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY DISCREETORIAL PARTS/RESERVE/EXECUTIVE OFFICER/MEMBER EXCLUDED? <input type="checkbox"/> Y <input checked="" type="checkbox"/> N (Mandatory in NH) Y/N, describe under DESCRIPTION OF OPERATIONS below		WCP10349290	08/19/2015	08/19/2016	<input checked="" type="checkbox"/> PER STATUTE <input type="checkbox"/> OTH-ER E.L. EACH ACCIDENT <b>\$500,000</b> E.L. DISEASE - EA EMPLOYEE <b>\$500,000</b> E.L. DISEASE - POLICY LIMIT <b>\$500,000</b>

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

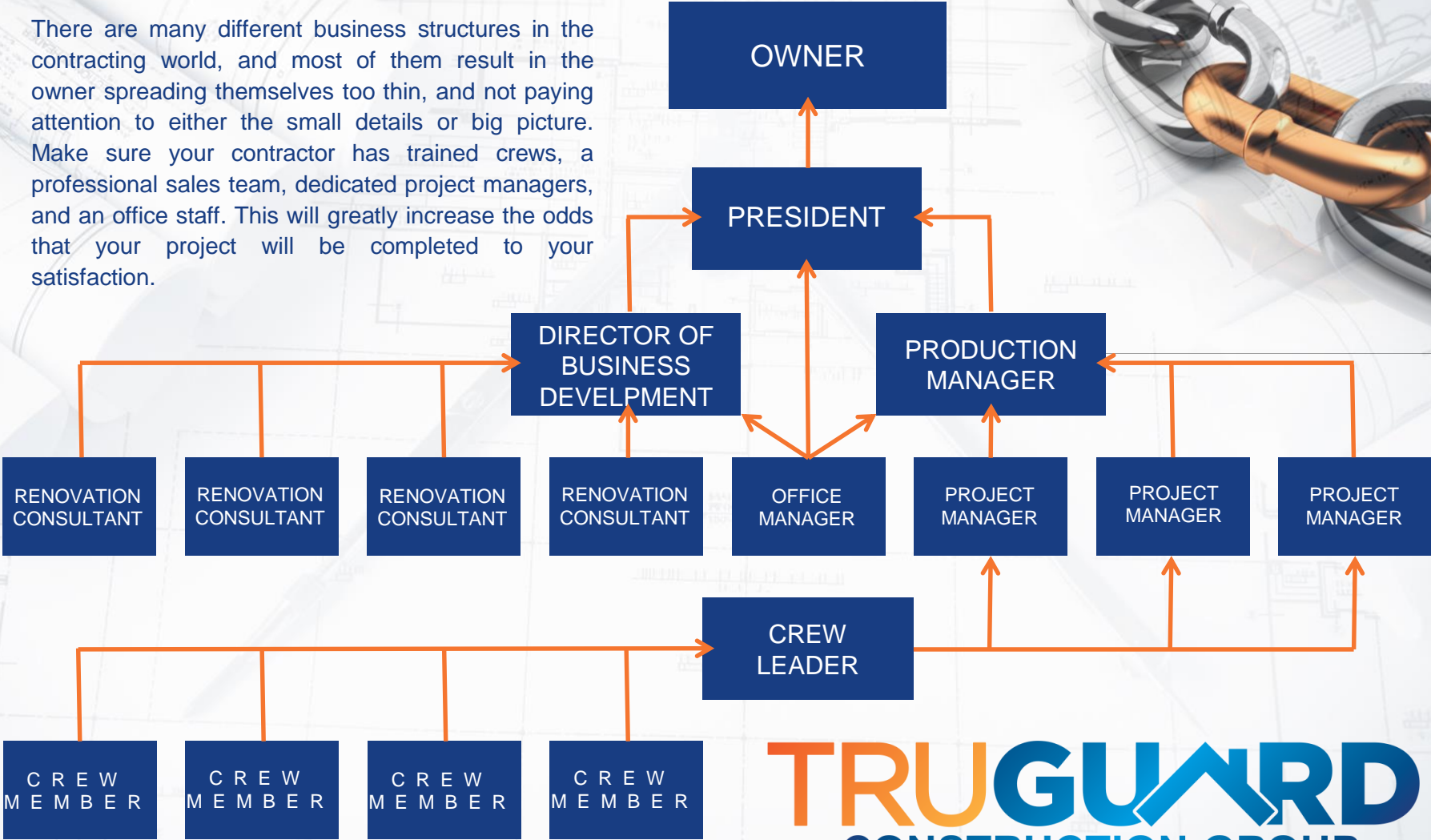
CERTIFICATE HOLDER  Informational Purposes Only	CANCELLATION  SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.  AUTHORIZED REPRESENTATIVE 
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# WHAT TO LOOK FOR

## Chain of Accountability

There are many different business structures in the contracting world, and most of them result in the owner spreading themselves too thin, and not paying attention to either the small details or big picture. Make sure your contractor has trained crews, a professional sales team, dedicated project managers, and an office staff. This will greatly increase the odds that your project will be completed to your satisfaction.



# REPUTATION



You can tell a great deal about a contractor based on what others are saying about them—particularly their customers. The old advice of “ask for 3 references” is just too easy to fake. You’ll need to get a little tougher with your contractor to protect yourself. Insist that any contractor you’re considering can produce the things listed on the next few pages to PROVE that their reputation is rock solid.



# WHAT TO LOOK FOR

## BBB Accreditation

Why It's Important: You need to go further than just checking a contractor's standing with the BBB. Remember, many contractors shut down and open under new names year after year. So check to see how long they've been a member, and check to be sure the contractor is accredited by the BBB. This means that if complaints arise, the contractor agrees that the BBB's judgment is binding and must perform accordingly. Without this agreement, you may have no recourse. TruGuard Construction Group is a BBB Accredited Business with an A+ rating at the time of this printing.

<http://www.bbb.org/charlotte/business-reviews/remodeling-services/truguard-construction-group-in-indian-trail-nc-263231>

# TRUGUARD

— CONSTRUCTION GROUP —



## BBB BUSINESS REVIEW

What is a BBB Business Review?

- Overview
- Complaints
- BBB Accreditation
- Request a Quote
- Customer Reviews

BBB ACCREDITED BUSINESS SINCE 01/11/2011

### TruGuard Construction Group

Phone: (704) 544-0455

Fax: (704) 544-0477  
1070 Van Buren Ave Ste C, Indian Trail, NC 28079-5593  
[www.truguardroofing.com](http://www.truguardroofing.com)



On a scale of A+ to F  
Reason for Rating  
BBB Ratings System  
Overview



BBB Business Reviews may not be reproduced for sales or promotional purposes.



Request a Quote

Request a quote from TruGuard Construction Group.

### BBB Accreditation

A BBB Accredited Business since 01/11/2011

BBB has determined that TruGuard Construction Group meets BBB accreditation standards, which include a commitment to make a good faith effort to resolve any consumer complaints. BBB Accredited Businesses pay a fee for accreditation review/monitoring and for support of BBB services to the public.

BBB accreditation does not mean that the business' products or services have been evaluated or endorsed by BBB, or that BBB has made a determination as to the business' product quality or competency in performing services.

# WHAT TO LOOK FOR

## Memberships & Awards

Why It's Important: If a contractor has been in business for any length of time- and doing a good job- they should be able to produce some awards. They should also be able to produce proof of membership in professional organizations that require their members to follow a strict code of ethics and conduct.



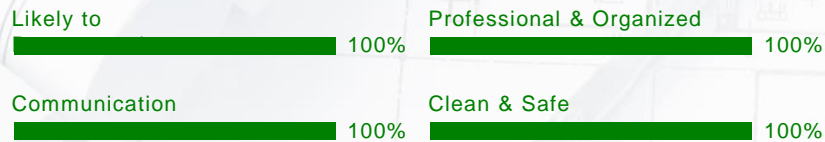


# WHAT TO LOOK FOR

## Customer References

Why It's Important: All reputable contractors should carry pre-printed lists of references.

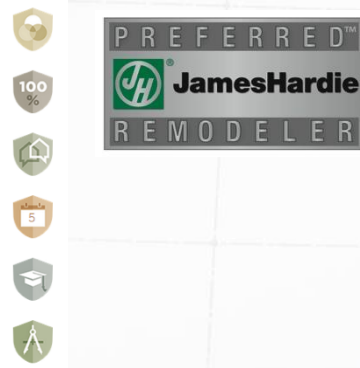
## Customer Reviews



**100%**  
Likely to Recommend

**6 of 6**  
Preferred Qualifications

- Superior Finish Badge
- 100% Hardie Badge
- Homeowner Recommended Badge
- Years in Program Badge
- Commitment to Excellence Badge
- Design Excellence Badge



## GUILD QUALITY

### Customer Feedback Summary



# PROFESSIONALISM



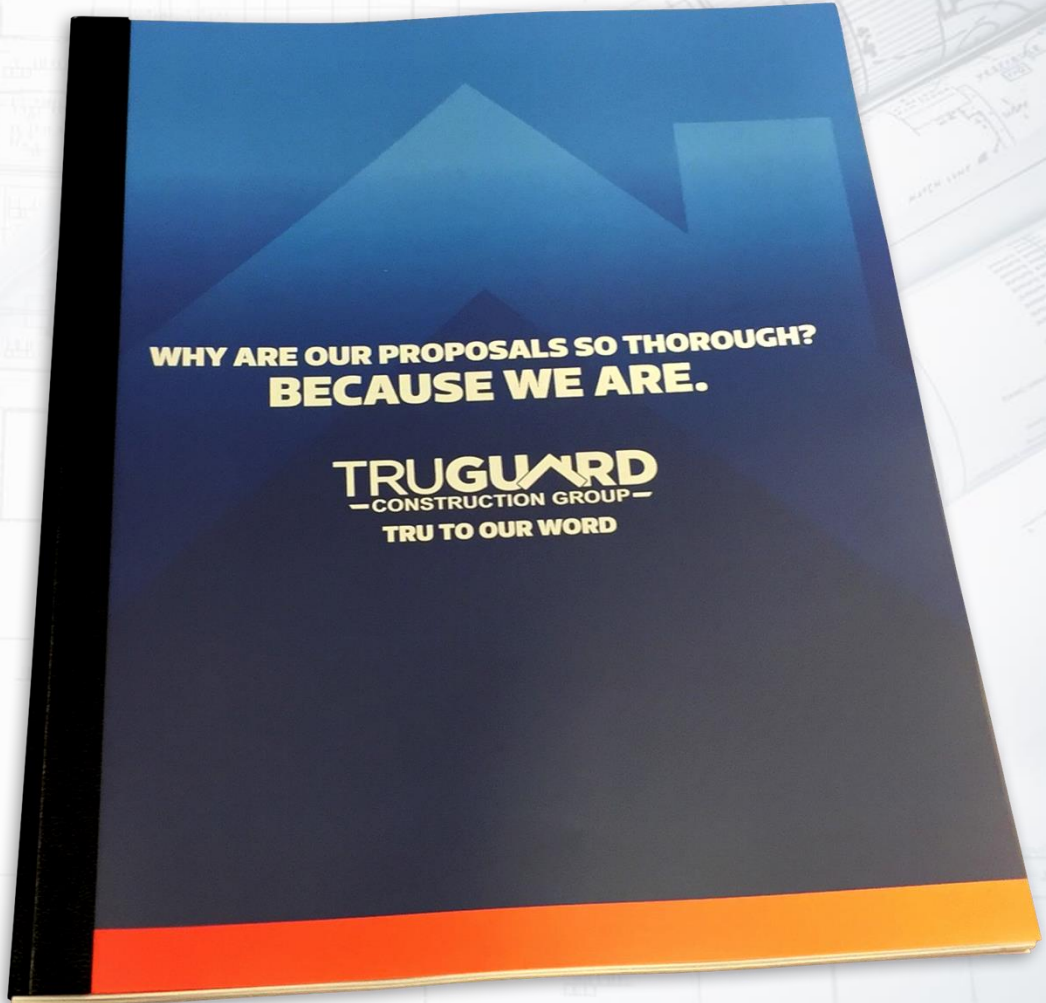
A good contractor doesn't just do good work. They also understand that when dealing with customers, it's oftentimes the little things that make a big difference. You should find a contractor that shows you respect by the way they treat you, the way they look, the way they treat your property, and how they pay attention to details. Check any contractor you're considering against these standards of professionalism found on the next few pages.



# WHAT TO LOOK FOR

## Detailed Proposal & Change Orders

Why It's Important: It is very important that you get a clearly-written contract that spells out key work scope details. Make sure it clarifies how your property will be protected and how and when the workers will enter your home or office. A complete proposal must include payment amounts and procedures. In remodeling, Change Orders may also occur on some projects. Make sure you understand what's included in the proposal and always require change orders be delivered in writing prior to authorizing any work.



**TRUGUARD**  
 CONSTRUCTION GROUP  
 1070 Van Buren Ave Suite C  
 Indian Trail, NC 28079  
 PHONE: (704) 544-0455

**CHANGE ORDER**

PRINT DATE:

CHANGE ORDER(S) #:

OWNER:  JOB ADDRESS:

Cell:

CHANGE ORDER LIST:

CO ID	Created / Approved Date	Price
107104	Created: 11-14-2018 Approved: 11-14-2018	\$1,000.00
Description		
Pressure wash back deck Pressure wash rear deck.		

Approved by:  Date: 11-14-2018 10:28 AM

Comments:

TOTAL AMOUNT OF CHANGE ORDER:

# WHAT TO LOOK FOR

## Property Protection Program

**Why It's Important:** The project site should be cleared of large debris, and dangerous materials daily by the crew. After the job is completed, a total project clean-up should take place, including nail/screw detection (with a specialized magnet) and removal of any hazardous materials in your house or yard. Make sure your contractor has a pre-determined daily jobsite cleanup routine, and a more thorough cleanup routine upon completion of the job. TruGuard Construction Group follows this multi-step cleanup roster at the end of EVERY SINGLE DAY



### 11 POINT JOBSITE CLEANUP ROSTER

I \_\_\_\_\_ agree to abide by these guidelines when working with prospective customers/current customers for Big Horn Home Improvements.

#### DAILY CLEANUP

1. Entire jobsite is to be patrolled and cleaned for trash, including:
  - Soda cans, drink bottles, cups, etc.
  - Food items, bags, containers, etc.
  - Miscellaneous trash
2. Small hand tools will be removed from the jobsite daily.
3. Any larger tools that will be left on the jobsite will be unplugged and stored in a tidy manner.
4. Any materials that will be left on the jobsite will be neatly organized and stored.
5. Any hazardous materials will be either removed completely or tightly secured.
6. Scrap materials (including metal, glass, sawdust, boards, etc.) will be disposed of.
7. Work area will be patrolled to remove any nails, screws, and other sharp objects.
8. Customer's driveway and street will be patrolled to remove nails and/or screws that could cause tire damage.
9. Work area will be left with adequate ventilation in the case of painting or other materials that cause fumes and/or odors.
10. Any work areas that leave your home exposed overnight will be covered with plastic tarps and securely taped.
11. Work area will be swept with a push broom daily (where applicable).

#### AT THE CONCLUSION OF THE JOB

12. Entire work area and yard will be patrolled for trash, debris, materials, etc.
13. Magnetic nail locator will be used to find nails, screws, and other debris in customer's lawn.
14. Customer lawn will be restored to pre-job condition if damage has occurred as a result of job.
15. Customer home/yard will be inspected for any incidental damage; repairs will be made if necessary.
16. Cleanup not complete until customer signs off on this document.

WORKER SIGNATURE \_\_\_\_\_ DATE \_\_\_\_\_

SUPERVISOR SIGNATURE \_\_\_\_\_ DATE \_\_\_\_\_



# WHAT TO LOOK FOR

## Worker Conduct Agreement

Why It's Important: This compliance agreement, signed by the workers, is a 17-point contract prohibiting the use of alcohol, drugs, foul language, misconduct, or other bad behavior on a job site. It also gives appearance standards. Keep in mind that not everything is perfect, but this agreement will greatly reduce the likelihood of problems. All TruGuard Construction Group employees follow a "Worker Conduct Agreement" to pledge that they will conduct themselves in a respectful and courteous manner.



### WORKER CONDUCT COMPLIANCE AGREEMENT

I \_\_\_\_\_ agree to abide by these guidelines when working with prospective customers/current customers for Big Horn Home Improvements.

#### FOR ALL WORKERS

1. I will not smoke inside the customer's home.
2. I will not use foul language on the jobsite.
3. I will not consume alcohol or drugs on the jobsite.
4. I will play any radios or music on the jobsite quietly.
5. I will keep my clothing neat and clean.
6. I will act in a professional and courteous manner.
7. I will respect the customer's telephones, bathrooms, parking spaces, etc.
8. I will strive to keep dirt and messes to a minimum.
9. I will put trash in the proper container and leave the jobsite clean at the end of each work day.
10. I will keep any materials or tools that are left on the jobsite in an orderly fashion at the end of each day.
11. I agree to keep a current license appropriate for my trade(s).

#### FOR SUB-CONTRACTORS

12. I agree to carry workers' compensation, accident insurance, or have a waiver form signed before work begins. I understand that my insurance must remain in effect for the duration for the job.
13. I agree to carry general liability insurance; or make special arrangements with the contractor before any work begins.
14. I agree to be responsible for my own taxes.
15. I agree to comply with any OSHA safety regulations for my trade.
16. I will communicate any changes to the agreed work schedule to the job supervisor before the original scheduled time.
17. I agree to warranty all work and materials supplied by me for one year, and perform any callbacks or warranty work within two weeks of the request.

WORKER SIGNATURE \_\_\_\_\_ DATE \_\_\_\_\_

SUPERVISOR SIGNATURE \_\_\_\_\_ DATE \_\_\_\_\_

# WHAT TO LOOK FOR

## Project Management

### THE PROJECT MANAGER WILL:

#### Plan Ahead

- Review the project in detail prior to the start of the job
- Hold a pre-construction walk with the installers before the commencement of work
  - During this time, the owner will have the ability to ask any questions they may have regarding the project

#### Manage Materials

- Materials will be ordered by the Production Manager and Project Manager before the job begins
- As additional materials are needed, the Project Manager will secure them without delay
  - This will allow the crew leader to remain on the jobsite

#### Manage their Time

- The Production Manager and Project Manager will set a specific schedule with a number of deadlines for various projects that must be completed
- Inspections of the jobsite will be made throughout the day to make sure the job is progressing properly
- Unexpected changes (due to weather, et cetera) will be dealt with by the Project Manager in an expedient manner

#### Communicate

- The Project Manager is the customer's direct contact with TruGuard during the installation period of the project
- Daily updates will be made via BuilderTrend
- Pictures will be taken throughout the project to capture the progress and best installation practices



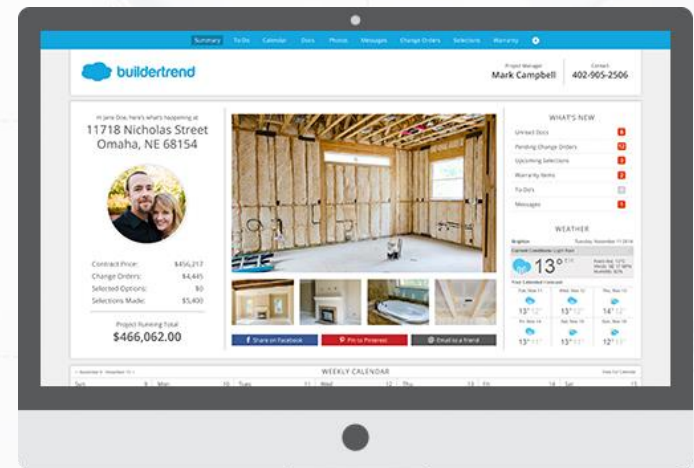
# WHAT TO LOOK FOR

## Communication

- I. Contact is made through phone or email.
- II. A phone conversation about your project is had.
- III. An initial meeting is scheduled.
  - A specific time and date is set.
  - This meeting typically lasts 30 – 45 minutes.
- IV. An email confirmation is sent.
  - This email contains information about your Renovation Consultant, as well as their phone number and email address.
- V. The first meeting takes place.
  - Questions specific to the project will be asked during this meeting.
  - Detailed measurements and pictures are taken at this time.
- VI. The second meeting is scheduled.
  - A specific date and time is set.
  - This meeting typically lasts 1 – 1 1/2 hours.
  - All aspects of the project will be thoroughly explained.
  - Questions pertaining to the project will be answered at this time.
- VII. The contract is signed and a deposit is taken.
- VIII. TruGuard's Production Manager will make contact.
- IX. All particulars are finalized.
- X. The project start date and time are scheduled.
- XI. Your Project Manager will make contact.
  - Typically the day before the project begins.
- XII. Daily updates on project will be given through BuilderTrend.
- XIII. A final walkthrough is preformed.
  - A preliminary walkthrough between the Project Manager and Crew Leader will be performed prior to the final walkthrough.
- XIV. Warranty information is provided.
- XV. You will have the opportunity to rate your experience with TruGuard.

With the help of BuilderTrend Software, we are able to provide a better experience for our customers. Our clients can login to receive real-time 24/7 access to the following pages:

- Summary
- To-do
- Calendar
- Docs
- Photos
- Messages
- Change Orders
- Selections
- Warranty



# WHAT TO LOOK FOR

## Continuing Education

The construction industry is constantly changing. Continuing education is required to stay current with the latest product developments, product availability, installation methods, and new technologies. More importantly, continuing education is necessary to comply with laws, remaining licensed or certified, and maintaining memberships in trade associations.

**TRUGUARD ENGAGES IN THE FOLLOWING CONTINUING EDUCATION TRAINING:**

**OSHA Safety Training**

**EPA RRP Certification Training**

**Manufacturer Training for All Product Offerings**

**Products**

**Vendor Training**

**Installation**

**Availability**

**Internal Training**

Project Review Sessions

Bi-Weekly, Quarterly, & Yearly One-on-One Training Sessions

Customer Surveys

Review

**Renovation Consultant Training**

**Project Manager Training**

**Crew Manager Training**

**Crew Member Training**



# WHAT TO LOOK FOR

## Multiple Payment Options

Why It's Important: Reputable contractors offer several different forms of payment to give their customers financial flexibility.

- Cash
- Check
- Credit Cards
- Money Order
- Financing

# TruFinance

The easy way to pay.

We know home renovation can be a big project, so we want to make it as easy on you as possible to make your home look even better than you imagined. We feature two **TruFinance** programs to help fit your goals and budget.

### 1 12 MONTHS SAME-AS-CASH

- No payments and no interest for 12 months (Most companies require a monthly payment during the Same-As-Cash period)
- 100% unsecured financing from \$1,000 - \$55,000
- A quick, easy, and safe toll-free loan by phone application process
- A fast credit decision in about 10 minutes
- No paperwork
- Peace of Mind- you provide your personal financial information directly to the bank, and not to TruGuard Construction Group
- No application fee
- No closing costs
- No prepayment penalties

### 2 6.99% FIXED APR

#### 5-YEAR 7-YEAR 10-YEAR

- 100% unsecured financing from \$1,000 - \$55,000
- A quick, easy, and safe toll-free loan by phone or online application process
- A fast credit decision in about 10 minutes
- No paperwork
- Peace of Mind- you provide your personal financial information directly to the bank, and not to TruGuard Construction Group
- No application fee
- No closing costs
- No prepayment penalties

**TRUGUARD**  
— CONSTRUCTION GROUP —

TRU TO OUR WORD

If you'd like to speak to one of our exterior construction specialists, please call us at **704.544.0455** or email [info@TruGuardConstruction.com](mailto:info@TruGuardConstruction.com)

# WORKMANSHIP



Ultimately, any contractor has to be competent to do the job right the first time. Competence comes as a result of training, experience, and good old-fashioned hard work. As you evaluate a contractor, look for signs that they can do the job right the first time.



# WHAT TO LOOK FOR

## Certifications & Associations

Why It's Important: Any reputable company will be certified in the products they install, and schedule regular training sessions with manufacturers and distributors. They will also at least be a member of their local Chamber of Commerce- and often multiple Chambers.



PREFERRED CONTRACTOR



# WHAT TO LOOK FOR

## Written Warranty

Why It's Important: Always ask for a written warranty. Most contractors do not have a written warranty. TruGuard Construction Group warrants every project them complete.



We've  
Got you  
Covered!

**TRUGUARD CONSTRUCTION GROUP WORKMANSHIP WARRANTY - SIDING**

1) Contractor: TRUGUARD CONSTRUCTION GROUP

2) Home Owner: \_\_\_\_\_

3) Type and Name of Building: \_\_\_\_\_

Building location: \_\_\_\_\_

Area of Siding: \_\_\_\_\_

4) Siding Materials Manufacturer: \_\_\_\_\_  
(Name and Address)

5) Warranty begins: XXXX/XXXX and expires: XX/XX/XXXX  
(Date) (Date)

6) **Warranty:** Contractor warrants to Owner that it applied the siding materials to the above-described home in accordance with (a) the written specifications of Siding Materials Manufacturer and (b) good siding industry practices, in effect on \_\_\_\_\_, the date application commenced. Subject to the following terms, conditions and limitations, Contractor will, during the term of this Warranty, at its expense, repair or cause to be repaired issues in said siding which are the result of defects in Contractor's workmanship. Upon expiration of the term of this Warranty, without notice from Owner of some defect, Contractor shall have no further obligation to make repairs at Contractor's expense under any provision of this Warranty and Owner shall not make any further demand or claim against Contractor concerning Contractor's workmanship, or the siding materials installed, provided that Contractor promptly commences and diligently proceeds with the correction and repair of all such defects covered by this Warranty which are called to Contractor's attention in the manner set forth in paragraph 8 below during the term of this Warranty by Owner.

7) **Terms, Conditions and Limitations.** This warranty does not cover any issues in the siding caused by: the acts or omissions of other trades or contractors; lightning, winds of peak gust speeds of 55 m.p.h. or higher measured at 10 meters above ground, hail storm, flood, earthquake or other unusual phenomenon of the elements; structural settlement; failure, movement, cracking or excess deflection of the sheathing; defects or failure of materials used as a siding substrate over which the siding system is applied; vapor condensation beneath the vapor barrier; penetrations for erosion, cracking and porosity of mortar and brick; dry rot; stoppage of roof drains and gutters; inadequate drainage, slope or other conditions beyond the control of Contractor; termites or other insects; rodents or other animals; fire; or harmful chemicals, oils, acids and the like that come in contact with the siding system and cause a leak or otherwise damage the siding system. If the siding fails to maintain a water-tight condition because of damage by reason of any of the foregoing, this warranty shall immediately become null and void for the balance of its term unless such damage is repaired by Contractor at the expense of Owner.

8) **Notification by Owner.** During the term of this warranty, if there are siding issues, Owner must immediately notify Contractor by telephone of such issues, and promptly confirm such telephone notice by written notice to Contractor.

9) **Events Which May Void Warranty.** This warranty shall become null and void:  
 (a) Unless Contractor receives notice from Owner during the term of this Warranty in accordance with paragraph 8 above of any issues and is provided an opportunity to inspect, and if required by the terms of this warranty to repair the siding;  
 (b) If work is done on such siding, including, but without limitation, work in connection with penetrations, vents, braces, railings, platforms or other equipment fastened to or set to the siding or if repairs or alterations are made to said siding, without first notifying Contractor in writing and giving Contractor the opportunity to make the necessary siding application recommendations with respect thereto, which recommendations are complied with. Contractor shall be paid for time and materials expended in making recommendations or repairs occasioned by the work of others on the subject siding;  
 (c) If any area of the siding is used as a work area or is sprayed or flooded, unless such use was originally specified with a defined area and the specification is noted in paragraph 14 below.

10) **Transferability.** This warranty shall accrue only to the benefit of the original owner named above. It is not transferable to any other person, except with the prior written consent of Contractor.

11) **No Other Warranties. NO OTHER EXPRESS WARRANTY IS GIVEN BY CONTRACTOR TO OWNER. THE REPAIR OF THE SUBJECT SIDING IS THE EXCLUSIVE REMEDY. THERE ARE NO WARRANTIES THAT EXTEND BEYOND THE DESCRIPTION ON THE FACE HEREOF. ALL IMPLIED WARRANTIES, AND SPECIFICALLY THE IMPLIED WARRANTIES OF MERCHANTABILITY AND FITNESS FOR ANY PARTICULAR PURPOSE ARE EXPRESSLY EXCLUDED AND DISCLAIMED.** This warranty is separate and apart from any warranty that may be issued to Owner by the Roofing Materials Manufacturer. CONTRACTOR EXPRESSLY EXCLUDES AND DISCLAIMS ANY RESPONSIBILITY TO OWNER IN CONNECTION WITH OR ATTRIBUTABLE TO THE SIDING MATERIALS AND ANY SUCH SIDING MATERIALS MANUFACTURER'S WARRANTY.

12) **Incidental or Consequential Damages. UNDER NO CIRCUMSTANCES SHALL CONTRACTOR BE LIABLE TO OWNER OR ANY OTHER PERSON FOR ANY INCIDENTAL, SPECIAL, CONSEQUENTIAL OR OTHER DAMAGES INCLUDING, BUT NOT LIMITED TO, LOSS OF PROFITS OR DAMAGE TO OR LOSS OF USE OF THE BUILDING OR ITS CONTENTS, WHETHER ARISING OUT OF BREACH OF WARRANTY, BREACH OF CONTRACT OR UNDER ANY OTHER THEORY OF LAW.**

13) **Payment to Contractor.** This warranty shall not be or become effective unless and until Contractor has been paid in full for said siding in accordance with the agreement pursuant to which said siding was applied.

14) **Additional conditions or exclusions**  
 This warranty has been duly executed this \_\_\_ day of \_\_\_\_\_, 20XX \_\_\_\_.

By: TRUGUARD CONSTRUCTION GROUP Contractor By: \_\_\_\_\_ Owner

TruGuard Construction Group – 1070-C Van Buren Ave, Indian Trail, NC 28079 – (704)544-0455

# Contractor Standards Checklist

For your convenience, we've enclosed a checklist of all the items you'll want to look for before hiring any contractor.

WHAT TO LOOK FOR	TRUGUARD	CONTRACTOR A	CONTRACTOR B
Proof of Establishment	✓		
Business License	✓		
Insurance	✓		
BBB Accreditation	✓		
Memberships	✓		
Customer References	✓		
Multiple Payment Options	✓		
Detailed Proposal & Change Orders	✓		
Property Protection Program	✓		
Worker Conduct Agreement	✓		
Project Photos for Inspiration	✓		



# FREQUENTLY ASKED QUESTIONS

Q: Are there any other things I should look for or watch out for that aren't listed in the pages of this guide?

A: Look for some of these telltale signs of contractors who shouldn't be trusted:

- Main phone numbers that ring to cell phones
- Main phone numbers that are never answered by receptionists
- Trucks without signage on them
- No business cards or company brochures
- No company logo on work clothes/uniform
- Few references available
- Unresolved BBB complaints or no report at all
- NO process to give you a clearly-written proposal or warranty
- Prices that are unusually low compared to other bids
- No website or very poor website
- Ability to start on your job immediately—no backlog
- Unwillingness to give any information

## An Ounce Of Prevention...

It's been said that an ounce of prevention is worth a pound of cure. When the stakes are high—your home and your wallet that saying is even more true. We hope that by reading this guide you feel more prepared to evaluate home improvement contractors and make the best decision for your family.

Q: Are you saying that you are the only company in the area that can uphold these standards?

A: Most companies cannot uphold them, but there are several good, honest contractors to be found. Just be sure to take the time and use this guide to make sure before you hire anyone.

Q: Can a contractor just “fake” these standards?

A: Not likely. Most shady contractors that don't put any effort into making their businesses good, also won't put effort into faking these standards. It's a lot easier for them to throw out a cheap price and then just move on to their next unsuspecting victim.

Q: What if a contractor SAYS they can do all these things, but can't show the proof?

A: Don't settle for lip service. Demand to see the documentation for every single standard on the checklist at the end of this guide.

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[TruGuardConstruction.com](http://TruGuardConstruction.com)

# IN CONCLUSION

When you're hiring someone to do any type of work in your home, remember it's your money and your home. Be sure you get everything in writing, ask all the questions on your mind and clearly understand the answers you receive.

Besides what we've mentioned here, there are several other ways to gather information on a company before giving anyone a dime. Check with consumer-to-consumer reporting groups like the Better Business Bureau, [www.betterbusinessbureau.com](http://www.betterbusinessbureau.com), or Angie's List at [www.angieslist.com](http://www.angieslist.com)

If all this makes sense, and you are curious about our approach to remodeling, please give us a call. We'll be happy to answer all of your questions for free.

As part of our commitment to our previous and potential new customers, at your request, we will set up a time to come to your home to answer your questions and concerns. At this time we can also determine if we can meet your remodeling needs. We provide this as a FREE, NO OBLIGATION service for you and your family.

Hopefully we can show you, as we have thousands of others, how to make your home absolutely gorgeous— something to be really proud of!

Remember that when TruGuard Construction Group visits your home, we are not going to use high-pressure sales tactics. It is simply a chance for you to meet us and see if our services can benefit you. If, after our meeting, you believe there is no benefit to be derived from working with us, we simply leave and that is that. If, however, you do find that you would like our help, we will discuss how we proceed from there.







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