



Contractor Standards Guide

Code of Ethics & Competency

Learn How to Choose the Right Contractor...**THE FIRST TIME.**



Table of Contents

- 03 Introduction
- 04 **STABILITY**
- 06 Bank Letter & Supplier Letter
- 07 Business License & Insurance
- 08 Debt Status of Company
- 09 **REPUTATION**
- 09 Online Reviews
- 10 Certifications
- 11 Direct Access to the Company Owner
- 12 **PROFESSIONALISM**
- 13 Detailed Bid Specs & Price Integrity
- 14 No Tricks, No Pressure Sales Agreement
- 15 Worker Conduct Agreement
- 16 Background Check & Drug Testing
- 17 **WORKMANSHIP**
- 18 Workmanship Guarantee
- 19 Worry-Free Guarantee
- 20 Project Photos
- 21 Frequently Asked Questions
- 22 Conclusion
- 23 Contractor Standards Checklist

SEAMLESS GUTTERING
ROOFING • WINDOWS
DOORS • LEAF  **• SIDING**

765 - 741 - 8214

clemenshomesolutions.com





So, You're Thinking About Remodeling Your **Home's Exterior?**

Congratulations! When done properly, replacing your windows, roof, doors, gutters or siding 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. It was shocking and embarrassing to find out that, according to Better Business Bureau statistics, home improvement contractors are in the top 1% 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 reputable 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.



It's **shocking** and **embarrassing** that contractors are America's #1 most complained about industry.

Shawn Clemens, President

I wanted to find a way to educate consumers about how to choose a good, honest home improvement contractor. The industry standards simply weren't tough enough--just about anybody with a hammer and a pickup truck could be a contractor. That's why we live and work by a set of standards called the **Code of Ethics & Competency for Remodeling Contractors**. The Code calls for contractors to uphold a high set of standards that will allow you to judge BEFORE-hand whether or not a contractor is likely to do the job right. This guide specifies those standards.

Before you hire any company to work in or around your home, make sure you consult this guide and **INSIST** that the company comply with **EVERY SINGLE STANDARD** in this book. If you do, chances are excellent you'll get exactly what you want out of your project.

Sincerely,

Shawn Clemens

President of Clemens Home Solutions

(765) 805-3045

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 financial stability by asking for the items listed on the next few pages.

What To Look For: Photos of Showroom and Staff



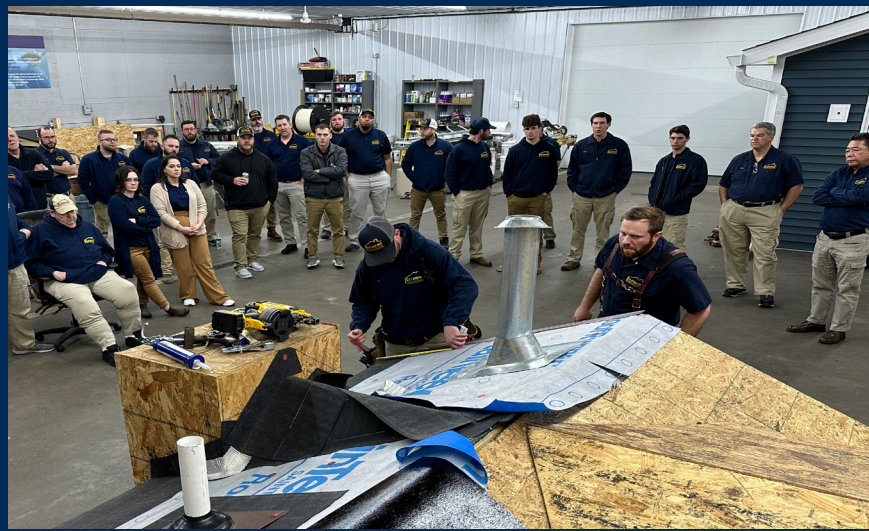
Why It's Important: Believe it or not, many contractors use a pickup truck for an office and showroom. Make sure that any contractor you're dealing with is substantial enough to have a real office with all the normal business functions—accounting, production, sales, etc. If a contractor does not have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



THE CLEMENS STANDARD

Since we are committed to the East Central Indiana area, we have the office and infrastructure to support our business. Our facility at 2222 S. Madison in Muncie houses our sales, accounting and operations offices, as well as a large training facility where all of our installers receive over 80 hours of training and certification each year on our installation guidelines and personal development.





What To Look For: Bank Letter



Why It's Important: Good standing with a bank is crucial for any business, but gaining the confidence and security of its financial managers allows a company not only to sustain itself and endure even in rough economic times, but to innovate and grow to meet and service customer demands.



THE CLEMENS STANDARD

We are in good standing with our bank, Prime Trust. We pay our bills and make our payments to our suppliers. In fact, one way we lower our prices for our customers is by taking advantage of payment discounts for prompt/early payments.



March 18, 2020

To Whom It May Concern:

This letter is to inform you Clemens Seamless Guttering d/b/a Clemens Home Solutions 2222 South Madison Street, Muncie, Indiana is a member in good standing of PrimeTrust Federal Credit Union. Our records state that C. Shawn Clemens is the Managing Member of Clemens Seamless Guttering and the signature appearing at the bottom of this letter is the same as the signature we have on file for this member. Clemens Seamless Guttering has been a member of the Credit Union for the past 6 years. Over this period of time they have operated demand deposit accounts and line of credit accounts satisfactorily.

During this time credit has been approved and extended and the repayment history is satisfactory.

Sincerely,

Lorraine Tomlin
Lorraine Tomlin
Vice President of Commercial Services
Prime Trust Federal Credit Union
765-281-4205
lorraine.tomlin@primetrustcu.com

C. Shawn Clemens
Managing Member
Clemens Seamless Guttering
765-741-8214

cbm



What To Look For: Supplier Letter



Why It's Important: This is written confirmation of the company's dealings with a supplier of a product they install stating that they are in good standing as a vendor and pay their bills promptly. These letters are easy for your contractor to obtain from suppliers — if a contractor says they are difficult to obtain, then there might be something they're trying to hide.



July 10, 2024

Subject: Clemens Home Solutions
2222 S. Madison Street
Muncie, IN 47302

To whom it may concern:

Wilco Supply, Inc. has had a long-standing relationship with Clemens Home Solutions. They have been a valued customer since October of 1999. Through the years they have always paid satisfactorily.

Clemens Home Solutions is a respected trade partner and Wilco considers them one of our top customers.

Sincerely,

Joseph J. Wilkins
Joseph J. Wilkins
President

EO, Box 33549
Indianapolis, IN 46203
Tel 317.781.5464
Fax 317.781.5469

www.wilcosupply.net

What To Look For: Business License

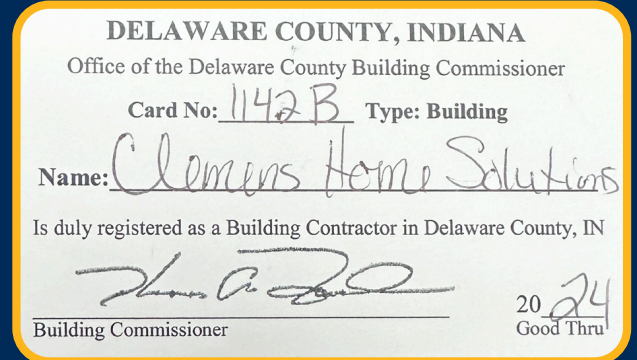


Why It's Important: Make sure they have been in operation under the same name for a minimum of 5 years. Many contractors open and close their doors multiple times to avoid past customer complaints. (Naturally, some businesses will be legitimately new—if so, get a 10-year work history of the owner and ASK questions!)



THE CLEMENS STANDARD

*We've been licensed under the same name since 1998—over 25 years!
And you can count on us to be there for the next 25...and the 25 years after that!*



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. Good standing with a bank is crucial for any business, but gaining the confidence and security of its financial managers allows a company not only to sustain itself and endure even in rough economic times, but to innovate and grow to meet and service customer demands.



\$2,000,000
in liability coverage

THE CLEMENS STANDARD

Make sure they have been in operation under the same name for a minimum of 5 years. 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!)

| ACORD CERTIFICATE OF LIABILITY INSURANCE | | | | | | | | | | DATE (MM/DD/YYYY) |
|---|--|---|--|--|--|--|--|-----------------------|--|-------------------|
| <p>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.</p> <p>IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. ENDORSEMENT 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 endorsements.</p> | | | | | | | | | | |
| NAME: Adams, John ADDRESS: 101 N Middle School Road WINDICHER, IN 47374 | | PHONE: (765) 584-9501 FAX: (765) 584-9501 E-MAIL: John.Adams@farmbureau.com | | INSURER(S) APPROVED COVERAGE INSURER A: United Farm Family Mutual Insurance Company 15218 INSURER B: INSURER C: INSURER D: INSURER E: INSURER F: | | POLICY NUMBER: CP98133115 POLICY DATE: 03/14/2023 | | REVISION NUMBER: 1 | | |
| COVERAGE: GENERAL LIABILITY LIMITS: \$1,000,000 PER OCCURRENCE / \$2,000,000 AGGREGATE PRODUCTS, COMPOUND: \$2,000,000 | | | | | | | | | | |
| COVERAGE: PERSONAL AND ADJ. LIABILITY LIMITS: \$1,000,000 PER OCCURRENCE / \$2,000,000 AGGREGATE | | | | | | | | | | |
| COVERAGE: UMBRELLA LIABILITY LIMITS: \$1,000,000 PER OCCURRENCE / \$2,000,000 AGGREGATE | | | | | | | | | | |
| COVERAGE: WORKERS COMPENSATION AND EMPLOYERS LIABILITY LIMITS: \$1,000,000 PER ACCIDENT / \$1,000,000 PER EMPLOYEE PER YEAR | | | | | | | | | | |
| COVERAGE: AUTOMOBILE LIABILITY LIMITS: \$1,000,000 PER OCCURRENCE / \$2,000,000 AGGREGATE | | | | | | | | | | |
| COVERAGE: PRODUCTS, COMPOUND LIMITS: \$2,000,000 | | | | | | | | | | |
| COVERAGE: UMBRELLA LIABILITY LIMITS: \$1,000,000 PER OCCURRENCE / \$2,000,000 AGGREGATE | | | | | | | | | | |
| COVERAGE: WORKERS COMPENSATION AND EMPLOYERS LIABILITY LIMITS: \$1,000,000 PER ACCIDENT / \$1,000,000 PER EMPLOYEE PER YEAR | | | | | | | | | | |
| COVERAGE: AUTOMOBILE LIABILITY LIMITS: \$1,000,000 PER OCCURRENCE / \$2,000,000 AGGREGATE | | | | | | | | | | |
| COVERAGE: PRODUCTS, COMPOUND LIMITS: \$2,000,000 | | | | | | | | | | |
| COVERAGE: UMBRELLA LIABILITY LIMITS: \$1,000,000 PER OCCURRENCE / \$2,000,000 AGGREGATE | | | | | | | | | | |
| COVERAGE: WORKERS COMPENSATION AND EMPLOYERS LIABILITY LIMITS: \$1,000,000 PER ACCIDENT / \$1,000,000 PER EMPLOYEE PER YEAR | | | | | | | | | | |
| COVERAGE: AUTOMOBILE LIABILITY LIMITS: \$1,000,000 PER OCCURRENCE / \$2,000,000 AGGREGATE | | | | | | | | | | |
| COVERAGE: PRODUCTS, COMPOUND LIMITS: \$2,000,000 | | | | | | | | | | |
| COVERAGE: UMBRELLA LIABILITY LIMITS: \$1,000,000 PER OCCURRENCE / \$2,000,000 AGGREGATE | | | | | | | | | | |
| COVERAGE: WORKERS COMPENSATION AND EMPLOYERS LIABILITY LIMITS: \$1,000,000 PER ACCIDENT / \$1,000,000 PER EMPLOYEE PER YEAR | | | | | | | | | | |
| COVERAGE: AUTOMOBILE LIABILITY LIMITS: \$1,000,000 PER OCCURRENCE / \$2,000,000 AGGREGATE | | | | | | | | | | |
| COVERAGE: PRODUCTS, COMPOUND LIMITS: \$2,000,000 | | | | | | | | | | |
| COVERAGE: UMBRELLA LIABILITY LIMITS: \$1,000,000 PER OCCURRENCE / \$2,000,000 AGGREGATE | | | | | | | | | | |
| COVERAGE: WORKERS COMPENSATION AND EMPLOYERS LIABILITY LIMITS: \$1,000,000 PER ACCIDENT / \$1,000,000 PER EMPLOYEE PER YEAR | | | | | | | | | | |
| COVERAGE: AUTOMOBILE LIABILITY LIMITS: \$1,000,000 PER OCCURRENCE / \$2,000,000 AGGREGATE | | | | | | | | | | |
| COVERAGE: PRODUCTS, COMPOUND LIMITS: \$2,000,000 | | | | | | | | | | |
| COVERAGE: UMBRELLA LIABILITY LIMITS: \$1,000,000 PER OCCURRENCE / \$2,000,000 AGGREGATE | | | | | | | | | | |
| COVERAGE: WORKERS COMPENSATION AND EMPLOYERS LIABILITY LIMITS: \$1,000,000 PER ACCIDENT / \$1,000,000 PER EMPLOYEE PER YEAR | | | | | | | | | | |
| COVERAGE: AUTOMOBILE LIABILITY LIMITS: \$1,000,000 PER OCCURRENCE / \$2,000,000 AGGREGATE | | | | | | | | | | |
| COVERAGE: PRODUCTS, COMPOUND LIMITS: \$2,000,000 | | | | | | | | | | |
| COVERAGE: UMBRELLA LIABILITY LIMITS: \$1,000,000 PER OCCURRENCE / \$2,000,000 AGGREGATE | | | | | | | | | | |
| COVERAGE: WORKERS COMPENSATION AND EMPLOYERS LIABILITY LIMITS: \$1,000,000 PER ACCIDENT / \$1,000,000 PER EMPLOYEE PER YEAR | | | | | | | | | | |
| COVERAGE: AUTOMOBILE LIABILITY LIMITS: \$1,000,000 PER OCCURRENCE / \$2,000,000 AGGREGATE | | | | | | | | | | |
| COVERAGE: PRODUCTS, COMPOUND LIMITS: \$2,000,000 | | | | | | | | | | |
| COVERAGE: UMBRELLA LIABILITY LIMITS: \$1,000,000 PER OCCURRENCE / \$2,000,000 AGGREGATE | | | | | | | | | | |
| COVERAGE: WORKERS COMPENSATION AND EMPLOYERS LIABILITY LIMITS: \$1,000,000 PER ACCIDENT / \$1,000,000 PER EMPLOYEE PER YEAR | | | | | | | | | | |
| COVERAGE: AUTOMOBILE LIABILITY LIMITS: \$1,000,000 PER OCCURRENCE / \$2,000,000 AGGREGATE | | | | | | | | | | |
| COVERAGE: PRODUCTS, COMPOUND LIMITS: \$2,000,000 | | | | | | | | | | |
| COVERAGE: UMBRELLA LIABILITY LIMITS: \$1,000,000 PER OCCURRENCE / \$2,000,000 AGGREGATE | | | | | | | | | | |
| COVERAGE: WORKERS COMPENSATION AND EMPLOYERS LIABILITY LIMITS: \$1,000,000 PER ACCIDENT / \$1,000,000 PER EMPLOYEE PER YEAR | | | | | | | | | | |
| COVERAGE: AUTOMOBILE LIABILITY LIMITS: \$1,000,000 PER OCCURRENCE / \$2,000,000 AGGREGATE | | | | | | | | | | |
| COVERAGE: PRODUCTS, COMPOUND LIMITS: \$2,000,000 | | | | | | | | | | |
| COVERAGE: UMBRELLA LIABILITY LIMITS: \$1,000,000 PER OCCURRENCE / \$2,000,000 AGGREGATE | | | | | | | | | | |
| COVERAGE: WORKERS COMPENSATION AND EMPLOYERS LIABILITY LIMITS: \$1,000,000 PER ACCIDENT / \$1,000,000 PER EMPLOYEE PER YEAR | | | | | | | | | | |
| COVERAGE: AUTOMOBILE LIABILITY LIMITS: \$1,000,000 PER OCCURRENCE / \$2,000,000 AGGREGATE | | | | | | | | | | |
| COVERAGE: PRODUCTS, COMPOUND LIMITS: \$2,000,000 | | | | | | | | | | |
| COVERAGE: UMBRELLA LIABILITY LIMITS: \$1,000,000 PER OCCURRENCE / \$2,000,000 AGGREGATE | | | | | | | | | | |
| COVERAGE: WORKERS COMPENSATION AND EMPLOYERS LIABILITY LIMITS: \$1,000,000 PER ACCIDENT / \$1,000,000 PER EMPLOYEE PER YEAR | | | | | | | | | | |
| COVERAGE: AUTOMOBILE LIABILITY LIMITS: \$1,000,000 PER OCCURRENCE / \$2,000,000 AGGREGATE | | | | | | | | | | |
| COVERAGE: PRODUCTS, COMPOUND LIMITS: \$2,000,000 | | | | | | | | | | |
| COVERAGE: UMBRELLA LIABILITY LIMITS: \$1,000,000 PER OCCURRENCE / \$2,000,000 AGGREGATE | | | | | | | | | | |
| COVERAGE: WORKERS COMPENSATION AND EMPLOYERS LIABILITY LIMITS: \$1,000,000 PER ACCIDENT / \$1,000,000 PER EMPLOYEE PER YEAR | | | | | | | | | | |
| COVERAGE: AUTOMOBILE LIABILITY LIMITS: \$1,000,000 PER OCCURRENCE / \$2,000,000 AGGREGATE | | | | | | | | | | |
| COVERAGE: PRODUCTS, COMPOUND LIMITS: \$2,000,000 | | | | | | | | | | |
| COVERAGE: UMBRELLA LIABILITY LIMITS: \$1,000,000 PER OCCURRENCE / \$2,000,000 AGGREGATE | | | | | | | | | | |
| COVERAGE: WORKERS COMPENSATION AND EMPLOYERS LIABILITY LIMITS: \$1,000,000 PER ACCIDENT / \$1,000,000 PER EMPLOYEE PER YEAR | | | | | | | | | | |
| COVERAGE: AUTOMOBILE LIABILITY LIMITS: \$1,000,000 PER OCCURRENCE / \$2,000,000 AGGREGATE | | | | | | | | | | |
| COVERAGE: PRODUCTS, COMPOUND LIMITS: \$2,000,000 | | | | | | | | | | |
| COVERAGE: UMBRELLA LIABILITY LIMITS: \$1,000,000 PER OCCURRENCE / \$2,000,000 AGGREGATE | | | | | | | | | | |
| COVERAGE: WORKERS COMPENSATION AND EMPLOYERS LIABILITY LIMITS: \$1,000,000 PER ACCIDENT / \$1,000,000 PER EMPLOYEE PER YEAR | | | | | | | | | | |
| COVERAGE: AUTOMOBILE LIABILITY LIMITS: \$1,000,000 PER OCCURRENCE / \$2,000,000 AGGREGATE | | | | | | | | | | |
| COVERAGE: PRODUCTS, COMPOUND LIMITS: \$2,000,000 | | | | | | | | | | |
| COVERAGE: UMBRELLA LIABILITY LIMITS: \$1,000,000 PER OCCURRENCE / \$2,000,000 AGGREGATE | | | | | | | | | | |
| COVERAGE: WORKERS COMPENSATION AND EMPLOYERS LIABILITY LIMITS: \$1,000,000 PER ACCIDENT / \$1,000,000 PER EMPLOYEE PER YEAR | | | | | | | | | | |
| COVERAGE: AUTOMOBILE LIABILITY LIMITS: \$1,000,000 PER OCCURRENCE / \$2,000,000 AGGREGATE | | | | | | | | | | |
| COVERAGE: PRODUCTS, COMPOUND LIMITS: \$2,000,000 | | | | | | | | | | |
| COVERAGE: UMBRELLA LIABILITY LIMITS: \$1,000,000 PER OCCURRENCE / \$2,000,000 AGGREGATE | | | | | | | | | | |
| COVERAGE: WORKERS COMPENSATION AND EMPLOYERS LIABILITY LIMITS: \$1,000,000 PER ACCIDENT / \$1,000,000 PER EMPLOYEE PER YEAR | | | | | | | | | | |
| COVERAGE: AUTOMOBILE LIABILITY LIMITS: \$1,000,000 PER OCCURRENCE / \$2,000,000 AGGREGATE | | | | | | | | | | |
| COVERAGE: PRODUCTS, COMPOUND LIMITS: \$2,000,000 | | | | | | | | | | |
| COVERAGE: UMBRELLA LIABILITY LIMITS: \$1,000,000 PER OCCURRENCE / \$2,000,000 AGGREGATE | | | | | | | | | | |
| COVERAGE: WORKERS COMPENSATION AND EMPLOYERS LIABILITY LIMITS: \$1,000,000 PER ACCIDENT / \$1,000,000 PER EMPLOYEE PER YEAR | | | | | | | | | | |
| COVERAGE: AUTOMOBILE LIABILITY LIMITS: \$1,000,000 PER OCCURRENCE / \$2,000,000 AGGREGATE | | | | | | | | | | |
| COVERAGE: PRODUCTS, COMPOUND LIMITS: \$2,000,000 | | | | | | | | | | |
| COVERAGE: UMBRELLA LIABILITY LIMITS: \$1,000,000 PER OCCURRENCE / \$2,000,000 AGGREGATE | | | | | | | | | | |
| COVERAGE: WORKERS COMPENSATION AND EMPLOYERS LIABILITY LIMITS: \$1,000,000 PER ACCIDENT / \$1,000,000 PER EMPLOYEE PER YEAR | | | | | | | | | | |
| COVERAGE: AUTOMOBILE LIABILITY LIMITS: \$1,000,000 PER OCCURRENCE / \$2,000,000 AGGREGATE | | | | | | | | | | |
| COVERAGE: PRODUCTS, COMPOUND LIMITS: \$2,000,000 | | | | | | | | | | |
| COVERAGE: UMBRELLA LIABILITY LIMITS: \$1,000,000 PER OCCURRENCE / \$2,000,000 AGGREGATE | | | | | | | | | | |
| COVERAGE: WORKERS COMPENSATION AND EMPLOYERS LIABILITY LIMITS: \$1,000,000 PER ACCIDENT / \$1,000,000 PER EMPLOYEE PER YEAR | | | | | | | | | | |
| COVERAGE: AUTOMOBILE LIABILITY LIMITS: \$1,000,000 PER OCCURRENCE / \$2,000,000 AGGREGATE | | | | | | | | | | |
| COVERAGE: PRODUCTS, COMPOUND LIMITS: \$2,000,000 | | | | | | | | | | |
| COVERAGE: UMBRELLA LIABILITY LIMITS: \$1,000,000 PER OCCURRENCE / \$2,000,000 AGGREGATE | | | | | | | | | | |
| COVERAGE: WORKERS COMPENSATION AND EMPLOYERS LIABILITY LIMITS: \$1,000,000 PER ACCIDENT / \$1,000,000 PER EMPLOYEE PER YEAR | | | | | | | | | | |
| COVERAGE: AUTOMOBILE LIABILITY LIMITS: \$1,000,000 PER OCCURRENCE / \$2,000,000 AGGREGATE | | | | | | | | | | |
| COVERAGE: PRODUCTS, COMPOUND LIMITS: \$2,000,000 | | | | | | | | | | |
| COVERAGE: UMBRELLA LIABILITY LIMITS: \$1,000,000 PER OCCURRENCE / \$2,000,000 AGGREGATE | | | | | | | | | | |
| COVERAGE: WORKERS COMPENSATION AND EMPLOYERS LIABILITY LIMITS: \$1,000,000 PER ACCIDENT / \$1,000,000 PER EMPLOYEE PER YEAR | | | | | | | | | | |
| COVERAGE: AUTOMOBILE LIABILITY LIMITS: \$1,000,000 PER OCCURRENCE / \$2,000,000 AGGREGATE | | | | | | | | | | |
| COVERAGE: PRODUCTS, COMPOUND LIMITS: \$2,000,000 | | | | | | | | | | |
| COVERAGE: UMBRELLA LIABILITY LIMITS: \$1,000,000 PER OCCURRENCE / \$2,000,000 AGGREGATE | | | | | | | | | | |
| COVERAGE: WORKERS COMPENSATION AND EMPLOYERS LIABILITY LIMITS: \$1,000,000 PER ACCIDENT / \$1,000,000 PER EMPLOYEE PER YEAR | | | | | | | | | | |
| COVERAGE: AUTOMOBILE LIABILITY LIMITS: \$1,000,000 PER OCCURRENCE / \$2,000,000 AGGREGATE | | | | | | | | | | |
| COVERAGE: PRODUCTS, COMPOUND LIMITS: \$2,000,000 | | | | | | | | | | |
| COVERAGE: UMBRELLA LIABILITY LIMITS: \$1,000,000 PER OCCURRENCE / \$2,000,000 AGGREGATE | | | | | | | | | | |
| COVERAGE: WORKERS COMPENSATION AND EMPLOYERS LIABILITY LIMITS: \$1,000,000 PER ACCIDENT / \$1,000,000 PER EMPLOYEE PER YEAR | | | | | | | | | | |
| COVERAGE: AUTOMOBILE LIABILITY LIMITS: \$1,000,000 PER OCCURRENCE / \$2,000,000 AGGREGATE | | | | | | | | | | |
| COVERAGE: PRODUCTS, COMPOUND LIMITS: \$2,000,000 | | | | | | | | | | |
| COVERAGE: UMBRELLA LIABILITY LIMITS: \$1,000,000 PER OCCURRENCE / \$2,000,000 AGGREGATE | | | | | | | | | | |
| COVERAGE: WORKERS COMPENSATION AND EMPLOYERS LIABILITY LIMITS: \$1,000,000 PER ACCIDENT / \$1,000,000 PER EMPLOYEE PER YEAR | | | | | | | | | | |
| COVERAGE: AUTOMOBILE LIABILITY LIMITS: \$1,000,000 PER OCCURRENCE / \$2,000,000 AGGREGATE | | | | | | | | | | |
| COVERAGE: PRODUCTS, COMPOUND LIMITS: \$2,000,000 | | | | | | | | | | |
| COVERAGE: UMBRELLA LIABILITY LIMITS: \$1,000,000 PER OCCURRENCE / \$2,000,000 AGGREGATE | | | | | | | | | | |
| COVERAGE: WORKERS COMPENSATION AND EMPLOYERS LIABILITY LIMITS: \$1,000,000 PER ACCIDENT / \$1,000,000 PER EMPLOYEE PER YEAR | | | | | | | | | | |
| COVERAGE: AUTOMOBILE LIABILITY LIMITS: \$1,000,000 PER OCCURRENCE / \$2,000,000 AGGREGATE | | | | | | | | | | |
| COVERAGE: PRODUCTS, COMPOUND LIMITS: \$2,000,000 | | | | | | | | | | |
| COVERAGE: UMBRELLA LIABILITY LIMITS: \$1,000,000 PER OCCURRENCE / \$2,000,000 AGGREGATE | | | | | | | | | | |
| COVERAGE: WORKERS COMPENSATION AND EMPLOYERS LIABILITY LIMITS: \$1,000,000 PER ACCIDENT / \$1,000,000 PER EMPLOYEE PER YEAR | | | | | | | | | | |
| COVERAGE: AUTOMOBILE LIABILITY LIMITS: \$1,000,000 PER OCCURRENCE / \$2,000,000 AGGREGATE | | | | | | | | | | |
| COVERAGE: PRODUCTS, COMPOUND LIMITS: \$2,000,000 | | | | | | | | | | |
| COVERAGE: UMBRELLA LIABILITY LIMITS: \$1,000,000 PER OCCURRENCE / \$2,000,000 AGGREGATE | | | | | | | | | | |
| COVERAGE: WORKERS COMPENSATION AND EMPLOYERS LIABILITY LIMITS: \$1,000,000 PER ACCIDENT / \$1,000,000 PER EMPLOYEE PER YEAR | | | | | | | | | | |
| COVERAGE: AUTOMOBILE LIABILITY LIMITS: \$1,000,000 PER OCCURRENCE / \$2,000,000 AGGREGATE | | | | | | | | | | |
| COVERAGE: PRODUCTS, COMPOUND LIMITS: \$2,000,000 | | | | | | | | | | |
| COVERAGE: UMBRELLA LIABILITY LIMITS: \$1,000,000 PER OCCURRENCE / \$2,000,000 AGGREGATE | | | | | | | | | | |
| COVERAGE: WORKERS COMPENSATION AND EMPLOYERS LIABILITY LIMITS: \$1,000,000 PER ACCIDENT / \$1,000,000 PER EMPLOYEE PER YEAR | | | | | | | | | | |
| COVERAGE: AUTOMOBILE LIABILITY LIMITS: \$1,000,000 PER OCCURRENCE / \$2,000,000 AGGREGATE | | | | | | | | | | |
| COVERAGE: PRODUCTS, COMPOUND LIMITS: \$2,000,000 | | | | | | | | | | |
| COVERAGE: UMBRELLA LIABILITY LIMITS: \$1,000,000 PER OCCURRENCE / \$2,000,000 AGGREGATE | | | | | | | | | | |
| COVERAGE: WORKERS COMPENSATION AND EMPLOYERS LIABILITY LIMITS: \$1,000,000 PER ACCIDENT / \$1,000,000 PER EMPLOYEE PER YEAR | | | | | | | | | | |
| COVERAGE: AUTOMOBILE LIABILITY LIMITS: \$1,000,000 PER OCCURRENCE / \$2,000,000 AGGREGATE | | | | | | | | | | |
| COVERAGE: PRODUCTS, COMPOUND LIMITS: \$2,000,000 | | | | | | | | | | |
| COVERAGE: UMBRELLA LIABILITY LIMITS: \$1,000,000 PER OCCURRENCE / \$2,000,000 AGGREGATE | | | | | | | | | | |
| COVERAGE: WORKERS COMPENSATION AND EMPLOYERS LIABILITY LIMITS: \$1,000,000 PER ACCIDENT / \$1,000,000 PER EMPLOYEE PER YEAR | | | | | | | | | | |
| COVERAGE: AUTOMOBILE LIABILITY LIMITS: \$1,000,000 PER OCCURRENCE / \$2,000,000 AGGREGATE | | | | | | | | | | |
| COVERAGE: PRODUCTS, COMPOUND LIMITS: \$2,000,000 | | | | | | | | | | |
| COVERAGE: UMBRELLA LIABILITY LIMITS: \$1,000,000 PER OCCURRENCE / \$2,000,000 AGGREGATE | | | | | | | | | | |
| COVERAGE: WORKERS COMPENSATION AND EMPLOYERS LIABILITY LIMITS: \$1,000,000 PER ACCIDENT / \$1,000,000 PER EMPLOYEE PER YEAR | | | | | | | | | | |
| COVERAGE: AUTOMOBILE LIABILITY LIMITS: \$1,000,000 PER OCCURRENCE / \$2,000,000 AGGREGATE | | | | | | | | | | |
| COVERAGE: PRODUCTS, COMPOUND LIMITS: \$2,000,000 | | | | | | | | | | |
| COVERAGE: UMBRELLA LIABILITY LIMITS: \$1,000,000 PER OCCURRENCE / \$2,000,000 AGGREGATE | | | | | | | | | | |
| COVERAGE: WORKERS COMPENSATION AND EMPLOYERS LIABILITY LIMITS: \$1,000,000 PER ACCIDENT / \$1,000,000 PER EMPLOYEE PER YEAR | | | | | | | | | | |
| COVERAGE: AUTOMOBILE LIABILITY LIMITS: \$1,000,000 PER OCCURRENCE / \$2,000,000 AGGREGATE | | | | | | | | | | |
| COVERAGE: PRODUCTS, COMPOUND LIMITS: \$2,000,000 | | | | | | | | | | |
| COVERAGE: UMBRELLA LIABILITY LIMITS: \$1,000,000 PER OCCURRENCE / \$2,000,000 AGGREGATE | | | | | | | | | | |
| COVERAGE: WORKERS COMPENSATION AND EMPLOYERS LIABILITY LIMITS: \$1,000,000 PER ACCIDENT / \$1,000,000 PER EMPLOYEE PER YEAR | | | | | | | | | | |
| COVERAGE: AUTOMOBILE LIABILITY LIMITS: \$1,000,000 PER OCCURRENCE / \$2,000,000 AGGREGATE | | | | | | | | | | |
| COVERAGE: PRODUCTS, COMPOUND LIMITS: \$2,000,000 | | | | | | | | | | |
| COVERAGE: UMBRELLA LIABILITY LIMITS: \$1,000,000 PER OCCURRENCE / \$2,000,000 AGGREGATE | | | | | | | | | | |
| COVERAGE: WORKERS COMPENSATION AND EMPLOYERS LIABILITY LIMITS: \$1,000,000 PER ACCIDENT / \$1,000,000 PER EMPLOYEE PER YEAR | | | | | | | | | | |
| COVERAGE: AUTOMOBILE LIABILITY LIMITS: \$1,000,000 PER OCCURRENCE / \$2,000,000 AGGREGATE | | | | | | | | | | |
| COVERAGE: PRODUCTS, COMPOUND LIMITS: \$2,000,000 | | | | | | | | | | |
| COVERAGE: UMBRELLA LIABILITY LIMITS: \$1,000,000 PER OCCURRENCE / \$2,000,000 AGGREGATE | | | | | | | | | | |
| COVERAGE: WORKERS COMPENSATION AND EMPLOYERS LIABILITY LIMITS: \$1,000,000 PER ACCIDENT / \$1,000,000 PER EMPLOYEE PER YEAR | | | | | | | | | | |
| COVERAGE: AUTOMOBILE LIABILITY LIMITS: \$1,000,000 PER OCCURRENCE / \$2,000,000 AGGREGATE | | | | | | | | | | |
| COVERAGE: PRODUCTS, COMPOUND LIMITS: \$2,000,000 | | | | | | | | | | |
| COVERAGE: UMBRELLA LIABILITY LIMITS: \$1,000,000 PER OCCURRENCE / \$2,000,000 AGGREGATE | | | | | | | | | | |
| COVERAGE: WORKERS COMPENSATION AND EMPLOYERS LIABILITY LIMITS: \$1,000,000 PER ACCIDENT / \$1,000,000 PER EMPLOYEE PER YEAR | | | | | | | | | | |
| COVERAGE: AUTOMOBILE LIABILITY LIMITS: \$1,000,000 PER OCCURRENCE / \$2,000,000 AGGREGATE | | | | | | | | | | |
| COVERAGE: PRODUCTS, COMPOUND LIMITS: \$2,000,000 | | | | | | | | | | |
| COVERAGE: UMBRELLA LIABILITY LIMITS: \$1,000,000 PER OCCURRENCE / \$2,000,000 AGGREGATE | | | | | | | | | | |
| COVERAGE: WORKERS COMPENSATION AND EMPLOYERS LIABILITY LIMITS: \$1,000,000 PER ACCIDENT / \$1,000,000 PER EMPLOYEE PER YEAR | | | | | | | | | | |
| COVERAGE: AUTOMOBILE LIABILITY LIMITS: \$1,000,000 PER OCCURRENCE / \$2,000,000 AGGREGATE | | | | | | | | | | |
| COVERAGE: PRODUCTS, COMPOUND LIMITS: \$2,000,000 | | | | | | | | | | |
| COVERAGE: UMBRELLA LIABILITY LIMITS: \$1,000,000 PER OCCURRENCE / \$2,000,000 AGGREGATE | | | | | | | | | | |
| COVERAGE: WORKERS COMPENSATION AND EMPLOYERS LIABILITY LIMITS: \$1,000,000 PER ACCIDENT / \$1,000,000 PER EMPLOYEE PER YEAR | | | | | | | | | | |
| COVERAGE: AUTOMOBILE LIABILITY LIMITS: \$1,000,000 PER OCCURRENCE / \$2,000,000 AGGREGATE | | | | | | | | | | |
| COVERAGE: PRODUCTS, COMPOUND LIMITS: \$2,000,000 | | | | | | | | | | |
| COVERAGE: UMBRELLA LIABILITY LIMITS: \$1,000,000 PER OCCURRENCE / \$2,000,000 AGGREGATE | | | | | | | | | | |
| COVERAGE: WORKERS COMPENSATION AND EMPLOYERS LIABILITY LIMITS: \$1,000,000 PER ACCIDENT / \$1,000,000 PER EMPLOYEE PER YEAR | | | | | | | | | | |
| COVERAGE: AUTOMOBILE LIABILITY LIMITS: \$1,000,000 PER OCCURRENCE / \$2,000,000 AGGREGATE | | | | | | | | | | |
| COVERAGE: PRODUCTS, COMPOUND LIMITS: \$2,000,000 | | | | | | | | | | |
| COVERAGE: UMBRELLA LIABILITY LIMITS: \$1,000,000 PER OCCURRENCE / \$2,000,000 AGGREGATE | | | | | | | | | | |
| COVERAGE: WORKERS COMPENSATION AND EMPLOYERS LIABILITY LIMITS: \$1,000,000 PER ACCIDENT / \$1,000,000 PER EMPLOYEE PER YEAR | | | | | | | | | | |
| | | | | | | | | | | |

What To Look For: Debt Status of Company



Why It's Important: Companies that are in debt have to make extra money each month to pay their debt on top of what they need to run the company. You should avoid companies that have debt loads that are in excess of 10% of company revenues, and if possible, work with companies that have no debt at all. Lack of debt shows that the company knows how to run a profitable business and dramatically lowers the risk of a problem.



THE CLEMENS STANDARD

Clemens has only nominal, current payables to vendors and operates free from any kind of long-term debt including credit cards, private equity, etc.



October 4, 2024

To whom it may concern:

As of October 2024, Clemens Home Solutions is virtually debt free and has non-shareholder debt of less than 1% of total assets.

Thank you.

Sincerely,

Jerry Case | Chief Financial Officer




SEAMLESS GUTTERING • ROOFING • WINDOWS
DOORS • LEAF X • SIDING

CLEMENS HOME SOLUTIONS
is a
100% debt-free
company.

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 their reputation is rock solid.

WHAT TO LOOK FOR: Online Reviews


 **Why It’s Important:** All reputable contractors can provide a list of references that include information about their past customers. You should be able to find current online reviews for a reputable contractor. A company with very few (or no) reviews should be a huge red flag.





 **Deb Hughes**
2 reviews · 2 photos ago
★★★★★ 2 months ago
Wonderful experience from beginning to end. I want to thank all of you. Seth, Nathan, Melvin and their crew you all are professional, helpful, knowledgeable, friendly and great workers. I love my new roof. The workmanship is so good. I love the color. I still can't believe it was completed in a day. I appreciate the clean up job. Thank-You for my fantastic roof !!!

 **Lorna Enyart**
9 reviews · 2 photos
★★★★★ 4 days ago **NEW**
We have had several jobs completed by Clemens Home Solutions. Our personal home with gutters and windows, a rental and church with gutters and just this month new gutters on another rental. Great company!

 **LARRY WAYNE Beals**
1 review
★★★★★ 4 weeks ago
It started as a small spot on the ceiling and grew larger with more wet weather. We called Clemens Home Solutions and Josh found the problems. He explained the damage was due ventilation issues. A new roof was required and we certainly agreed. We were amazed to have the job completed in one day due skilled workers, Nathan's well managed project direction, and Dustin's efforts to check, follow up to make sure all details were complete except paint touch up. We are well pleased.


 **Cory Grubb**
4 reviews
★★★★★ a month ago
We had new windows installed by Clemens. The crew was great to work with and did a great job. Mike the manager was also great to work with and even showed up on site a couple times to check on his guys and see how the installation was coming along.

 **Barbara**
3 reviews · 2 photos
★★★★★ a month ago
Clemens is a super company all the way around. Such a great warranty. Our experience with both teams of installers was a treat. They are very confident and knowledgeable about what they are doing. They shared what they were doing, results they found, etc. They took care of our gutters, fascia and soffit like our house was their own. Great quality. It was a big relief to have the fascia repaired, new gutters and

 **Ruthanna Addington**
2 reviews
★★★★★ 4 months ago
If you're needing new gutters and downspouts, be sure to check out Clemens Home Solutions on Madison St. Freeman and his crew put new gutters and downspouts on my house today and I absolutely love them. So happy that I chose the black gutters with white downspouts. Love how it makes my house look. Clemens has excellent workers who take care to clean up after the job, making sure they have all nails and screws are picked. Also, they have excellent warranties on their products and workmanship. I also had Clemens put on a new roof a couple years ago, so I know what a great company they are to work with. Thank you Freeman for a job well done!

 **Kay Crockett**
3 reviews
★★★★★ 2 months ago
Clemens Home Solutions installed my gutters today with the leaf guard. They look so nice! I am so happy with them. Freeman and his crew did a great job. They were very respectful and worked diligently all day. Thank you so much!

 **Stephen Marsh**
1 review
★★★★★ a month ago
I contracted with Clemens to replace wood trim around my over head garage door. Everyone I dealt with was very professional and communicated well throughout the process. The work was done well and they were very conscientious about clean-up. I can certainly recommend them.

 **Holly Pierce**
6 reviews · 2 photos
★★★★★ a year ago
The whole Clemens crew that arrived at our house were professional, kind, courteous, and very efficient working as a team. Cameron was a great leader for the young men. Our new gutters look awesome and it really makes our house look several years newer. Thank you for your hard work. They did an awesome clean up job as well!



THE CLEMENS STANDARD

You can easily view over 1,000 5-star reviews by accessing Google, Facebook, Angi, Home Advisor, Project Map It and our website.



What To Look For: Certifications



Why It's Important: Any reputable company will do their due diligence to follow manufacturer's guidelines and recommendations. They will also commit to being certified with the companies that manufacture their products.



THE CLEMENS STANDARD

Clemens follows installation guidelines and is certified at the highest level with the companies that manufacture your products.



Five Star Exclusive Dealer Program

Every Home Guard Windows & Doors System Certified Dealer has gone through our certification training process, and has qualified as a Five Star Exclusive Dealer.

- 1
Service
★
- 2
Performance
★
- 3
Integrity
★
- 4
Knowledge
★
- 5
Presence
★

SELECT ShingleMaster™ Roofing Contractor

This is to certify that

Clemens Home Solutions

has achieved CertainTeed's highest credential level and therefore is authorized to operate and represent itself as a SELECT ShingleMaster™, and can offer the CertainTeed SureStart™ PLUS warranty extensions.

To become a SELECT ShingleMaster, this company has met the following conditions. Each of these criteria, by itself, is stringent, and highlights this contractor as a leader in the trade. The SELECT ShingleMaster Roofing Contractor credential is subject to review at any time and is valid through the date entered, subject to the terms and conditions of the credential.

1 All job supervisors, plus at least 50% of the shingle installation workforce, must be Master Craftsmen™. And, at least one employee is qualified as a Shingle Quality Specialist.

2 The company owner has agreed to abide by the terms and conditions described in the "Code of Ethics and Professional Practices," and has qualified as a fully responsible business owner.

3 Proof of current workers' compensation insurance, as required by law, and liability insurance covering roofing has been submitted and are on file at CertainTeed.

4 The company has been in business for at least five years, or accredited in the CertainTeed ShingleMaster™ program for at least one year, or have prior industry experience that CertainTeed considers a comparative qualification.

Valid through: January 31, 2026

Kelly Warren
Senior Manager - Channel & Contractor Programs
Strategy and Communications

What To Look For: Direct Access to the Company Owner

Why It's Important: In the event of a problem, you want to know that you can go all the way to the top to have your problem addressed, if necessary. Make sure the company you deal with makes the final decision-maker available via cell phone at any time of the day. "Feedback" mechanisms such as online forms or voice mails are not acceptable; look for a company that makes getting in touch with the owner direct and easy.



THE CLEMENS STANDARD

I started Clemens Seamless Guttering in 1998 and still own 100% of the company. Even though the company now installs over 800 projects a year, I can be reached at any time by any customer calling my personal cell number listed below.

1998 Starts company out of parent's shed



2002 Builds new office



2016 Moves office and showroom to downtown Muncie



PRESENT




Shawn Clemens, President
Cell: (765) 805-3045

Email: shawnclemens@clemenshomesolutions.com

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: Multiple Product Options

 **Why It's Important:** Many companies take a "one size fits all" approach to the products they sell, which severely limits consumer choice. This is typically done because they find it too hard to manage inventory, they find it too hard to train salespeople to know or explain the differences and they find it too hard to find installers who can handle different products. Any reputable remodeling contractor will give you multiple options within a given product category to account for consumers' differing needs in terms of product quality, durability, price points and product features. A "one product, take it or leave it" approach should be a red flag.



THE CLEMENS STANDARD

Clemens always gives you many options to choose from to fit your budget and quality needs. All of our products are clearly presented so you can see exactly what our products include and exactly what the prices are... no funny business, no guessing, no problems.

What To Look For: Detailed Bid Specifications and Price Integrity

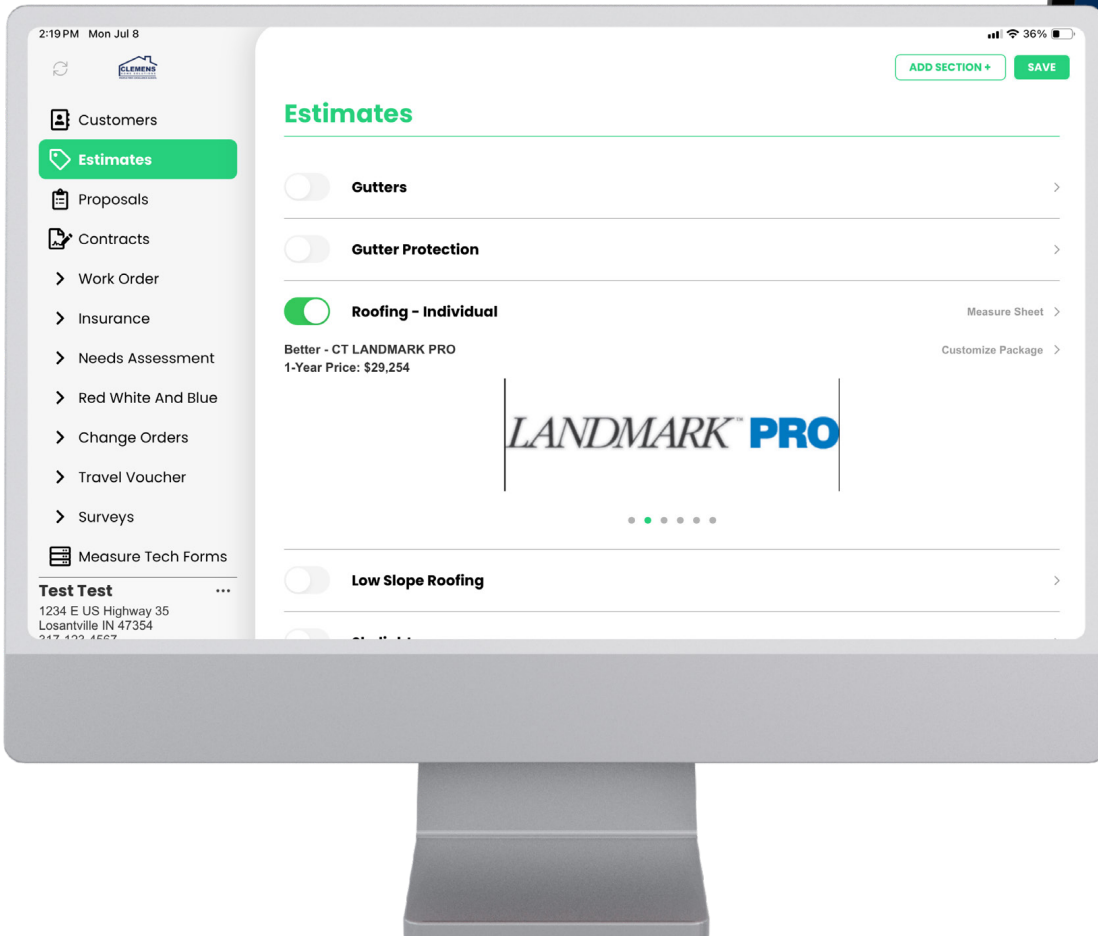


Why It's Important: Most contractors provide no written bid or a basic receipt of invoice. The minimum you should accept is a bid which details the type and amount of materials to be used. Even better than that, is a detailed bid which lists measurements, estimates the time to be spent on the job, and details the type of materials to be used. Always make sure the bid has the contractor's signature on it. In competitive bidding situations, make sure that bids are "apples to apples," especially in the case where one bid is significantly less than others – not a good sign.



THE CLEMENS STANDARD

Clemens uses the very latest technology to eliminate pricing mysteries and games. It also allows you to see the exact scope of work to be done so there is never any question or dispute.



What To Look For: No Tricks, No Pressure Sales Agreement

Why It's Important: Many unethical contractor's will resort to high pressure sales tactics to get you to buy before you've had the opportunity to do proper research. If you know nothing about the contractor prior to the sales (from literature, references, online information), and they give you a low ball price but "only if you buy this minute" you should be wary. Any time you feel uncomfortable or unduly pressured in a sales consultation you should ask the contractor to back off. Reputable companies will have a no tricks, no pressure sales pledge signed by the owner, sales manager and each sales consultant.

THE CLEMENS STANDARD

All Clemens Home Solutions project consultants sign a "Zero Sales Pressure Agreement" that is also signed by our Sales Manager to pledge that they will handle sales situations in a respectful way. Ask your project consultant to see a copy of their sales agreement when he comes into your home.



PROJECT CONSULTANT
Customer Respect / No Pressure Agreement

As a project consultant for Clemens, you must agree to abide by the precepts and principles of our Core Values. Any violation of these principles will be grounds for written warning. Multiple violations will be grounds for termination.

I, _____ agree to abide by these guidelines when working with prospective or current customers of Clemens Home Solutions.

1. I will not smoke in the customer's house
2. I will not use foul language on the job site
3. I will respect the customer's time by being punctual.
4. In the event I cannot be on time, I will call to alert the customer and reschedule if necessary.
5. I will keep my clothing neat and clean.
6. I will earnestly strive to find the best solution for the customer's needs.
7. I will respect the customer's telephones, bathrooms, parking spaces, etc.
8. I will not use high pressure techniques to force customer's to comply with my requests.
9. I will give all my customer's a fair price and a fair opportunity considering their options.
10. I will educate my customer's on all sides of the purchase decision being made.
11. I will give my customer's the opportunity to express any concerns they have and work to resolve them.
12. If the customer is not ready to move forward, I will respect their decision.

| | |
|------------------------------------|------------|
| Project Consultant Signature _____ | Date _____ |
| Sales Manager Signature _____ | Date _____ |
| Company Owner Signature _____ | Date _____ |

**GUTTERING • ROOFING • WINDOWS
DOORS • LEAFIX • SIDING**



What To Look For: Worker Conduct Agreement



Why It's Important: This agreement, signed by all employees, is a contract prohibiting the use of alcohol, drugs, foul language, misconduct or other bad behavior on a jobsite. It also gives appearance standards. Keep in mind that not everything is perfect, but this agreement will greatly reduce the likelihood of problems.



THE CLEMENS STANDARD

All Clemens employees sign a Code of Conduct agreement that is also signed by their manager to pledge that they will conduct themselves in a respectful and courteous manner.



Code of Conduct & Core Values

Personal Responsibility In Delivering Excellence

- We are proud of who we are; we take pride in what we do.
- We constantly seek new opportunities to learn, to improve, to teach and to add value.

Relationship

- We practice the principle of the Golden Rule.
- We respect the rights and personal property of others.
- We partner with clients and other employees to achieve a common goal.

Integrity

- We are trustworthy and dependable.
- We are non-deceptive in communication and conduct.
- Our word is our bond. We do what we say.
- We do the right thing when no one is watching.

Diligence

- We have a persevering determination to complete the job entrusted to us.
- We have a commitment to perpetual quality improvement...we go the extra distance to exceed expectations.

Excellence

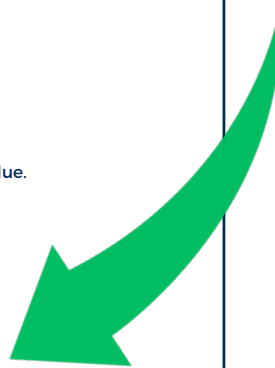
- We give our best to every task and job.
- We give full attention to details to ensure high quality projects and customer service.
- We are all responsible for building and protecting our reputation as the contractor of choice.

Our Commitment

In support of our core values, each employee, officer and director of Clemens Home Solutions, and each agent, consultant and contract worker engaged by Clemens Home Solutions commits to abide by this Code of Conduct. Each of those persons also commits to abide by all the policies referenced in this code, individual positions and in the handbooks that are relevant to that person. Violations will be the cause for corrective action, which may result in disciplinary action up to and including termination of employment or services contract.

Our Work Environment

We will provide a positive and ethical work environment that supports doing what is right, respecting others and performing with high standards. We must be careful in our words and our conduct to avoid placing pressure on others that could cause them to deviate from acceptable ethical behavior. While all of us must contribute to the creation and maintenance of such an environment, our executives and management personnel assume special responsibility for fostering a positive and ethical work environment. We will provide a workplace where everyone feels respected, satisfied and appreciated.



GUTTERING • ROOFING • WINDOWS
DOORS • LEAFX • SIDING

What To Look For: Background Check and Drug Testing



Why It's Important: Feeling comfortable with the people who are working on your home is important. Besides appearance and conduct standards, you should insist that employees of the company you are doing business with have a formal drug and alcohol policy, including a background check procedure. Any company that cannot supply these easy-to-obtain documents is either too careless to check or trying to conceal facts that would make them look bad.



THE CLEMENS STANDARD

Every Clemens employee is subject to a background check and drug testing upon hiring and is subject to random drug testing after that.



Acknowledgment of Receipt and Agreement to Clemens Home Solutions Drug Free Workplace Policy

I hereby acknowledge receipt of Clemens Home Solutions Drug-Free Workplace Policy regarding drugs and alcohol. I have read and understand the policy. I understand that refusal to submit to any drug test required by this policy or a positive test result is grounds for disciplinary action up to and including termination. Furthermore, I authorize the release of the test results to my employer; and on post-accident tests, the Company's worker's compensation carrier, and understand that refusal to release these results is grounds for disciplinary action up to and including termination.

I understand that if I test positive for drugs or refuse to submit to any drug test required by this policy, I may be ineligible for worker's compensation and/or unemployment benefits.

I recognize that the company's policy on drugs and alcohol does not constitute an expressed or implied contract of employment.

PRINTED NAME

SOCIAL SECURITY NUMBER

EMPLOYEE SIGNATURE

DATE

WITNESS SIGNATURE

DATE



GUTTERING • ROOFING • WINDOWS
DOORS • LEAFIX • SIDING

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: Certified Installers



Why It's Important: The best product in the world won't do its job if it is improperly installed. One of the biggest challenges remodeling companies face is finding qualified installers; that's why you should always insist on doing business with companies that have certification programs for their installers. These programs may be administered either through their suppliers or in-house. Companies that don't take the time to train and certify their installers are likely hiring the least-employable and least experienced workers in the marketplace, which could have obvious negative consequences.



THE CLEMENS STANDARD

Clemens turns down more installer applicants than it accepts—most installers cannot meet our standards or pass our tests. Every year, our installers must pass through our rigorous training program to learn our methods and pass tests showing they have the proper knowledge.



What To Look For: Workmanship Warranties and Follow-Up Visits



Why It's Important: It's easy to get a contractor to come to your house and get a job done. The problem arises when you have an issue with something they've done. Getting them to address it is like pulling teeth. Some contractors will verbally promise refunds for defective products, poor workmanship and installation issues, but rarely back them up. There are so many loopholes, that it's easy for them to neglect their initial sales promise to you. They may try to suffice by offering you a partial refund, which really doesn't cut it. Regardless, you lose. A reputable contractor won't just promise a workmanship warranty, they'll guarantee it in writing.



THE CLEMENS STANDARD

We offer a 15-YEAR guarantee on anything we install. If we make a mistake, then we fix it—end of story.

We've established a series of inspections at various intervals to ensure that our craftsmanship and materials stand the test of time. Our certified inspectors have the technical expertise and years of experience to examine your exterior renovations thoroughly. When necessary, we will go to bat for our customers with manufacturers to ensure they uphold their end of the warranty bargain.

Here's a breakdown of our inspection schedule:

- ✓ **ONE YEAR** After the first year, we perform a thorough inspection to address any (albeit rare) potential issues that may have arisen since project completion. This allows us to catch and rectify any minor problems before they escalate.
- ✓ **FIVE YEAR** At the five-year mark, we conduct another comprehensive examination to assess the performance and durability of our work and materials. This mid-term checkpoint ensures that our installations are still functioning optimally.
- ✓ **TEN YEAR** A decade after project completion, we revisit your home for another in-depth analysis. This inspection verifies that our materials and craftsmanship have withstood the test of time, providing you with continued peace of mind.
- ✓ **FIFTEEN YEAR** Like our ten-year inspection, this in-depth look at your home further solidifies what we need to know to ensure you that your products and installs are good to go.

What To Look For: Worry-Free Guarantees

Why It's Important: Less than 1% of contractors nationwide offer the ultimate level of protection against problems a homeowner might experience with their home improvement job: The "Worry-Free Guarantee" and "Money Back Guarantee." These guarantees work in tandem to ensure that you only ever pay for your project ONCE; if anything goes wrong, the contractor should make it right. This includes a guarantee on the product, labor, and workmanship. And, if the product completely fails, the contractor should offer you your money back. It's like a "lemon law" for home improvement. It allows you, the homeowner, to be confident before, during and long after you do business with the contractor. No hitches, hassles or headaches.

CLEMENS
15 YEAR
WORRY-FREE
GUARANTEE

15 YEAR WORRY FREE GUARANTEE

CLEMENS
HOME SOLUTIONS
PEOPLE FIRST. EXCELLENCE ALWAYS.
765.741.8214

NO HASSLE - NO LOOPHOLES

**"When we say it's covered, you can take it out the bank."
One call does it all!**

We will repair, free of charge, any defect due to poor workmanship.
We will replace, free of charge, any defective material under
manufacturer warranty.



THE CLEMENS STANDARD

We offer worry-free and money back guarantees on all of our projects.

What To Look For: Project Photos



Why It's Important: A contractor who serves his customer well should be proud to present pictures of the work they've done. Ask to see samples of jobs they've done--for inspiration for your own project and to gauge the quality of the work they've done in the past. If no photos can be produced, that should be a major warning sign.

Here are a few photos from the thousands of jobs we've done over the past 20 years.



Let me answer your Frequently Asked Questions



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 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.



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 or are never answered by receptionists
- Trucks without signage on them
- No business cards
- No company logo on work clothes/uniform
- Few references available
- Unresolved BBB complaints
- Prices that are unusually low compared to other bids
- No website or very poor website
- 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.



In Conclusion

You don't deserve to be cheated by low quality products or sub-par services. 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 groups like the Better Business Bureau, Google Reviews or other online review websites.

If all this makes sense, and you are curious about our approach to home improvement, please give us a call. We'll be happy to answer all 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.

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 Clemens 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.

I can't think of a better way to work with you. If you think our approach is fair and honest, please consider Clemens for your construction needs. All the best with your remodeling plans!



Sincerely,

Shawn Clemens

President of Clemens Home Solutions
765.741.8214

Contractor Checklist

For your convenience, we've included a checklist of all the questions you'll want to ask before hiring any contractor.



| WHAT TO LOOK FOR | CLEMENS | CONTRACTOR A | CONTRACTOR B |
|--|---------|--------------|--------------|
| Staff / Showroom | ✓ | | |
| Bank Letter and Supplier Letter | ✓ | | |
| Business License | ✓ | | |
| Insurance | ✓ | | |
| Debt Status of Company | ✓ | | |
| Positive Online Reviews | ✓ | | |
| Customer References | ✓ | | |
| Certifications | ✓ | | |
| Direct Access to Company Owner | ✓ | | |
| Multiple Product Options | ✓ | | |
| Detailed Bid Specs and Pricing | ✓ | | |
| No Tricks, No Pressure Sales Agreement | ✓ | | |
| Worker Conduct Agreement | ✓ | | |
| Background Checks and Drug Testing | ✓ | | |
| Workmanship Warranty | ✓ | | |
| Certified Installers | ✓ | | |
| 15 Year Guarantee | ✓ | | |
| Project Photos | ✓ | | |

You don't deserve to be
cheated by low quality
products or sub-par services.



**SEAMLESS GUTTERING
ROOFING • WINDOWS
DOORS • LEAF X • SIDING**

(765) 741 - 8214

ClemensHomeSolutions.com

