FOURELEMENTS

— THE STORM DAMAGE EXPERTS —

“WHEN THE 99% FAIL, WE STEP IN”

866.954.5FEA (5332)

fourelements.io

WE SPECIALIZE IN DENIED AND UNDERPAID CLAIMS

About us

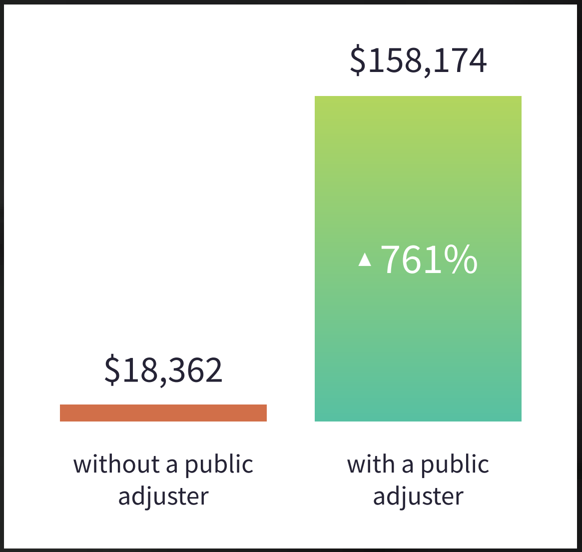
Four Elements Adjusters specialize in complex and problematic commercial claims and can put a strategy together to win and get an adequate equitable settlement.

Our team has worked well together in the past and provides answers and solutions to issues and problems.

We invest in your claim by utilizing our team of experts:

- forensic engineers
- thermologists
- estimators
- roof consultants
- meteorologists, accountants
- appraisers and lawyers combined with the use of cutting-edge technology, equipment and practices.

We increase the value of your insurance claim by an average of 700%. Ask us how



**data source according to Four Elements Case Studies 2015–2024*

YOUR BENEFITS

EQUITY
Property portfolio value and ROI (return on investment) increase

CAP RATE
Cap Rate will increase, therefore property value will increase (re-sale value)

SECTION 179D*
The settlement amount, up to $1,080,000 per calendar year, can be deducted from your bottom-line all-in year one. Consult with your CPA.

BUILDING CODE
Building code upgrades will go in effect.

ENERGY COST
Improving building energy efficiency and enhance cost saving

INSURANCE DISCOUNTS*
Property betterment such as upgraded roof, siding etc. will provide insurance premium discounts & will increase the fixed asset value

INSURANCE PREMIUMS*
Discount on premiums after 3 years (loss run report duration) when you reapply for coverage. (Estimate premium discount 10–15% over 20-year period)

OUR PROCESS

STEP 1
Inspection

STEP 2
Policy Review

STEP 3
Agreement

STEP 4
Initiation

STEP 5
Execution

STEP 6
Negotiation

STEP 7
Capital Recovery

STEP 8
Review

STEP 9
Final Settlement

STEP 10
Four Elements Asset Protection

**Any information Four Elements and its affiliates provide should not be construed as professional advice in these areas: tax, legal, and accounting.*

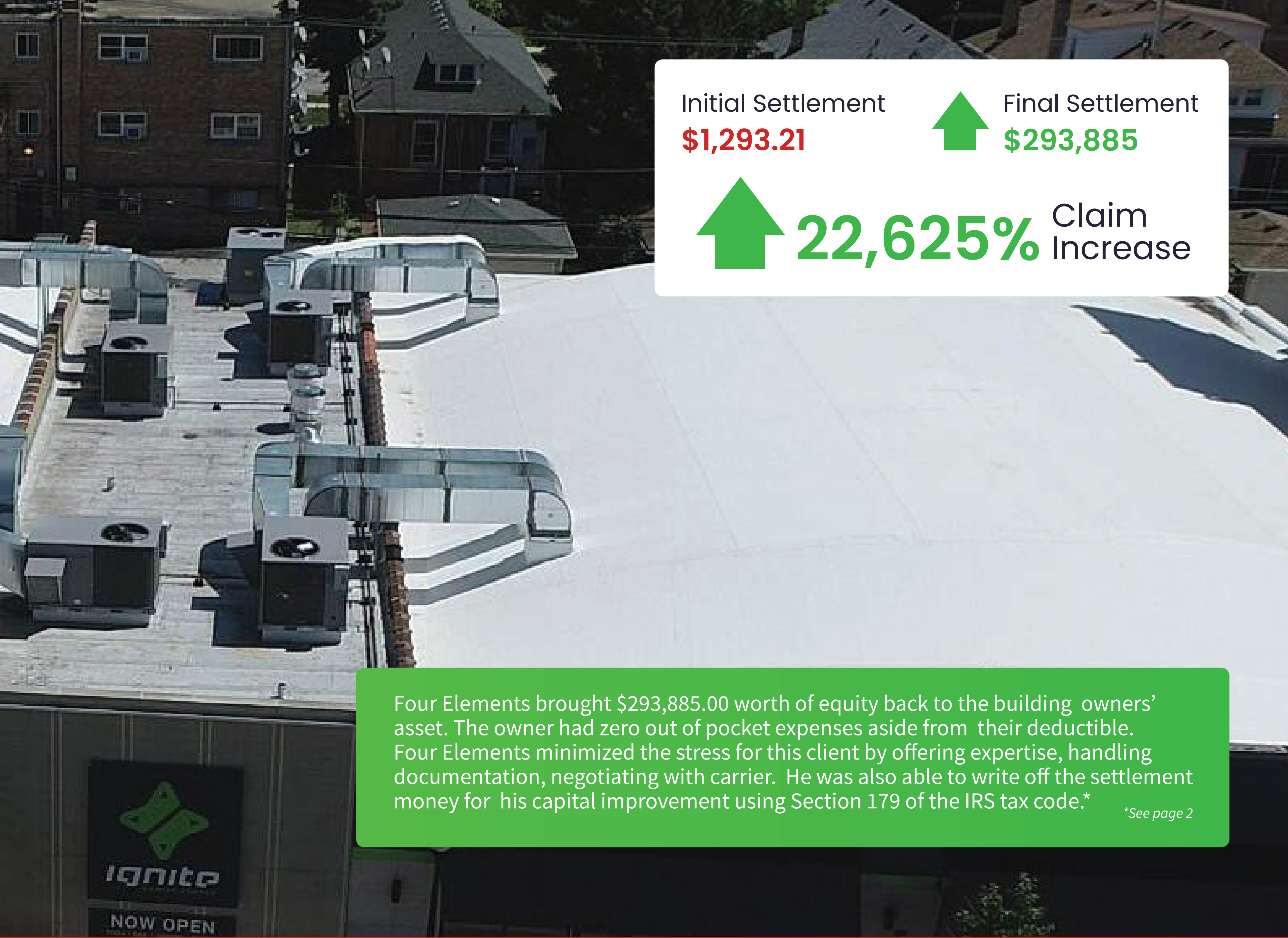
18,000 SQ. FT. TPO ROOF SYSTEM

The Challenge:

- The building had an older built-up roofing assembly with acrylic coating prior to the storm.
- The storm caused physical damage to the roof membrane, gutters, downspouts, and perimeter sheet metal.

The Solution:

- The owner used insurance claim funds to install a fully adhered 60 MIL TPO roof system, following Mule Hide guidelines for a single ply TPO roofing system over a wood substrate.
- A certified contractor removed the old roof system, installed new insulation, and fully adhered the TPO roofing membrane while ensuring proper flashing, raised roof penetrations, and installation of new sheet metal gutters, downspouts, and fascia.
  The specification came with a transferable 20-year material warranty from the manufacturer and a Four Seasons Labor Warranty from Four Elements Restoration.



Initial Settlement
$1,293.21

Final Settlement
$293,885

22,625% Claim Increase

Four Elements brought $293,885.00 worth of equity back to the building owners' asset. The owner had zero out of pocket expenses aside from their deductible. Four Elements minimized the stress for this client by offering expertise, handling documentation, negotiating with carrier. He was also able to write off the settlement money for his capital improvement using Section 179 of the IRS tax code.*

*See page 2

53,829 SQ. FT. TPO ROOF SYSTEM

The Challenge:

- The storm caused significant damage to the smooth modified bitumen roofing system, skylights, flashings, window capping, gutters, and downspouts. The settlement included the installation of a new roof system with 5.5" of insulation, an upgrade from the original roofing assemblies.

The Solution:

- The owner used the funds from the insurance claim to upgrade the roofing systems to a fully adhered 60 MIL TPO roof system. The specification followed Mule Hide guidelines for a single-ply TPO roofing system over a wood substrate. The skylights, roof accessories, gutters, and downspouts were also replaced with new ones.
- New 24-gauge perimeter sheet metal gutters and downspouts were fabricated and installed to accommodate the new roof system. The specification included a transferable 20-year NDL full system warranty from the manufacturer and a Four Seasons Labor Warranty from Four Elements Restoration.

Initial Settlement
$75,211

Final Settlement
$809,497

976% Claim Increase

Four Elements brought $809,497 worth of equity back to the building owner's asset. The owner had zero out of pocket expenses aside from their deductible. Four Elements minimized the stress for this client by offering expertise, handling documentation, negotiating with carrier, advocating for client, saving time, and providing peace of mind. Property Owner was also able to write off the settlement money for his capital improvement using Section 179 of the IRS tax code.*

*See page 2

10,500 SQ. FT. EPDM ROOF SYSTEM

The Challenge:

- The storm caused significant damage to the existing EPDM roofing system, insulation, window capping, signage, rooftop units, and perimeter sheet metal. The settlement amount was $225,000.00.

The Solution:

- The owner used the insurance claim proceeds to install a fully adhered 60 MIL EPDM roof system, following Mule Hide guidelines for a single-ply EPDM roofing system over a steel substrate.
- Roof penetrations and gas lines were raised and flashed with a separate layer of 60 MIL EPDM membrane. New EPDM roofing accessories were installed at the penetrations. The specification included a transferable 20-year material warranty from the manufacturer and a Four Seasons Labor Warranty from Four Elements Restoration.

Initial Settlement
$182,683

Final Settlement
$222,064

231% Claim Increase

Four Elements brought $225,064 worth of equity back to the building owners' asset. The owner had zero out of pocket expenses aside from their deductible. Four Elements minimized the stress for this client by offering expertise, handling documentation, negotiating with carrier, advocating for client, and providing peace of mind. He was also able to write off the settlement money used for his capital improvement using Section 179 of the IRS tax code.*

*See page 2

13,354 SQ. FT. EPDM & 6,200 SQ. FT STANDING SEAM METAL ROOF SYSTEM

The Challenge:

- Four Elements Adjusters managed the insurance claim for storm damage in Aurora, IL, which resulted in approval for EPDM roof system and Standing seam metal mansard canopy roof system.
- The storm caused significant damage to the EPDM roof membrane and substrate, rooftop equipment, and perimeter sheet metal, resulting in a settlement amount of $1,165,027.

The Solution:

- The owner will use the insurance claim funds to install a fully adhered Carlisle 60 MIL EPDM roof system, following Carlisle guidelines for a single ply EPDM roofing system. Perimeter sheet metal, and stack vents, and RTUs will also be replaced.
- A certified contractor will removed the existing EPDM roof system and install a double 2.5” rigid Poly ISO insulation, and fully adhered the 60 MIL EPDM roofing membrane to the insulation. All seams and laps will be hot air welded, and roof penetrations were flashed with a separate layer of EPDM membrane.
- The specification will include warranties: a transferable 20-year material warranty from the manufacturer and a four seasons Labor Warranty from Four Elements Restoration.

Initial Settlement
$87,654

Final Settlement
$1,165,027

1,229% Claim Increase

Four Elements brought $1,165,027 worth of equity back to the building owners' asset. The owner had zero out of pocket expenses aside from their deductible. Four Elements minimized the stress for this client by offering expertise, handling documentation, negotiating with carrier, advocating for client, and providing peace of mind. Owner will be able to write off the settlement money used for his capital improvement using Section 179 of the IRS tax code.*

*See page 2

6,000 SQ. FT. MODIFIED BITUMEN ROOF SYSTEM

The Challenge:

- The storm caused significant damage to the modified bitumen roofing system, RTU's, skylights, rooftop equipment, and perimeter sheet metal. The settlement amount was $233,458. The new roofing system will include an upgrade in insulation, with a total of 5.5" of new insulation compared to the previous 1.0" in the existing roof assembly.

The Solution:

- The owner will use the funds from the insurance claim to upgrade the roofing systems to a fully adhered 60 MIL TPO roof system. The specification followed Mule Hide guidelines for a single-ply TPO roofing system over a wood substrate. The skylights, roof accessories, gutters, and downspouts were also replaced with new ones.
- New 24-gauge perimeter sheet metal gutters and downspouts were fabricated and installed to accommodate the new roof system. The specification included a transferable 20-year NDL full system warranty from the manufacturer and a four seasons labor warranty from Four Elements Restoration.

Initial Settlement
$113.16

Final Settlement
$233,458

206,208% Claim Increase

Four Elements brought $233,458.58 worth of equity back to the building owners' asset. The owner had zero out of pocket expenses aside from their deductible. Four Elements minimized the stress for this client by offering expertise, handling documentation, negotiating with carrier, advocating for client, and providing peace of mind. He was also able to write off the settlement money used for his capital improvement using Section 179 of the IRS tax code.*

*See page 2

25,000 SQ. FT. TPO ROOF SYSTEM

The Challenge:

- The storm caused significant damage to the existing built-up roofing system, roof top units (RTUs), exhaust vents, gutters, downspouts, and perimeter sheet metal. The settlement also allowed for an additional 4” of insulation to be added to the new roofing system due to code coverage in the owner’s insurance policy.

The Solution:

- The owner used the insurance claim funds to upgrade the older built-up roof system to a fully adhered 60 MIL TPO roof system. The specification followed Mule Hide guidelines for installing a single-ply TPO roofing system over a wood substrate. The damaged rooftop units were also replaced with new Carrier units.
- New 24-gauge perimeter sheet metal gutters, downspouts, fascia, and coping were fabricated and installed to accommodate the new roof system. The specification included a transferable 20-year NDL (No Dollar Limit) full system warranty from the manufacturer and a Four Seasons Labor Warranty from Four Elements Restoration.

Initial Settlement
$99,827

Final Settlement
$561,579

563% Claim Increase

Four Elements brought $565,000.00 worth of equity back to the building owners' asset. The owner had zero out of pocket expenses aside from their deductible. Four Elements minimized the stress for this client by offering expertise, handling documentation, negotiating with carrier, advocating for client, and providing peace of mind. He was also able to write off the settlement money for his capital improvement using Section 179 of the IRS tax code.*

*See page 2

84,200 SQ. FT. TPO ROOF SYSTEM

The Challenge:

- The storm caused significant damage to the existing single ply TPO roof system membrane, RTU's, and roofing vents. The settlement amount was $1,785, and the new roofing system would receive a total of 5.5" of new insulation, an upgrade from the existing 2.0" insulation.

The Solution:

- The owner will use the insurance claim funds to install a mechanically attached 60 MIL TPO roof system, following Mule Hide guidelines for a single ply TPO roofing system over a wood substrate. The drainage system was also upgraded for improved efficiency.
- A certified contractor removed the existing modified and built-up roof system, replaced damaged decking, and installed 5.5 inches of new Poly ISO insulation. The 60 MIL TPO roofing membrane was fully adhered to the insulation, with all seams and laps hot air welded. Roof penetrations and gas lines were raised and flashed with a separate layer of TPO membrane.
- The specification included a transferable 20-year material warranty from the manufacturer and a four seasons Labor Warranty from Four Elements Restoration.

Initial Settlement
$1,785

Final Settlement
$1,572,862

87,974% Claim Increase

Four Elements brought $1,572,862 worth of equity back to the building owners' asset. The owner had zero out of pocket expenses aside from their deductible. Four Elements minimized the stress for this client by offering expertise, handling documentation, negotiating with carrier, advocating for client, saving time, and providing peace of mind. He was also able to write off the settlement money used for his capital improvement using Section 179 of the IRS tax code.*

*See page 2

6,100 SQ. FT. TPO ROOF SYSTEM

The Challenge:

- The storm caused significant damage to the smooth modified bitumen roofing system, rooftop equipment, and perimeter sheet metal, resulting in a settlement amount of $153,362.00.

The Solution:

- The owner used the insurance claim funds to install a mechanically attached 45 MIL TPO roof system, following Mule Hide guidelines for a single ply TPO roofing system. Perimeter sheet metal, skylights, roof hatch, and stack vents were also replaced.
- A certified contractor removed the existing modified and built-up roof system, installed rigid 2.0” Poly ISO insulation, and fully adhered the 45 MIL TPO roofing membrane to the insulation. All seams and laps were hot air welded, and roof penetrations were flashed with a separate layer of TPO membrane.
- The specification included warranties: a transferable 15-year material warranty from the manufacturer and a Four Seasons Labor Warranty from Four Elements Restoration.

Initial Settlement
$49,962

Final Settlement
$160,922

222% Claim Increase

Four Elements brought $160,922 worth of equity back to the building owners' asset. The owner had zero out of pocket expenses aside from their deductible. Four Elements minimized the stress for this client by offering expertise, handling documentation, negotiating with carrier, advocating for client, saving time, and providing peace of mind. He was also able to write off the settlement money used for his capital improvement using Section 179 of the IRS tax code.*

*See page 2

18,000 SQ. FT. TPO ROOF SYSTEM

The Challenge:

- The storm caused significant damage to the granulated modified bitumen roofing system, metal mansard, rooftop equipment, and perimeter sheet metal. The settlement amount was $187,818.00. The new roofing system also included an upgrade in insulation, with a total of 5.5” of new insulation compared to the previous 1.0” in the existing roof assembly.

The Solution:

- The owner used the funds from the insurance claim to upgrade the roofing systems to a fully adhered 60 MIL TPO roof system. The specification followed Mule Hide guidelines for a single-ply TPO roofing system over a wood substrate. The skylights, roof accessories, gutters, and downspouts were also replaced with new ones.
- New 24-gauge perimeter sheet metal gutters and downspouts were fabricated and installed to accommodate the new roof system. The specification included a transferable 20-year NDL full system warranty from the manufacturer and a Four Seasons Labor Warranty from Four Elements Restoration.

Initial Settlement
$81,618

Final Settlement
$187,878

230% Claim Increase

Four Elements brought $187,818.00 worth of equity back to the building owners' asset. The owner had zero out of pocket expenses aside from their deductible. Four Elements minimized the stress for this client by offering expertise, handling documentation, negotiating with carrier, advocating for client, and providing peace of mind. He was also able to write off the settlement money used for his capital improvement using Section 179 of the IRS tax code.*

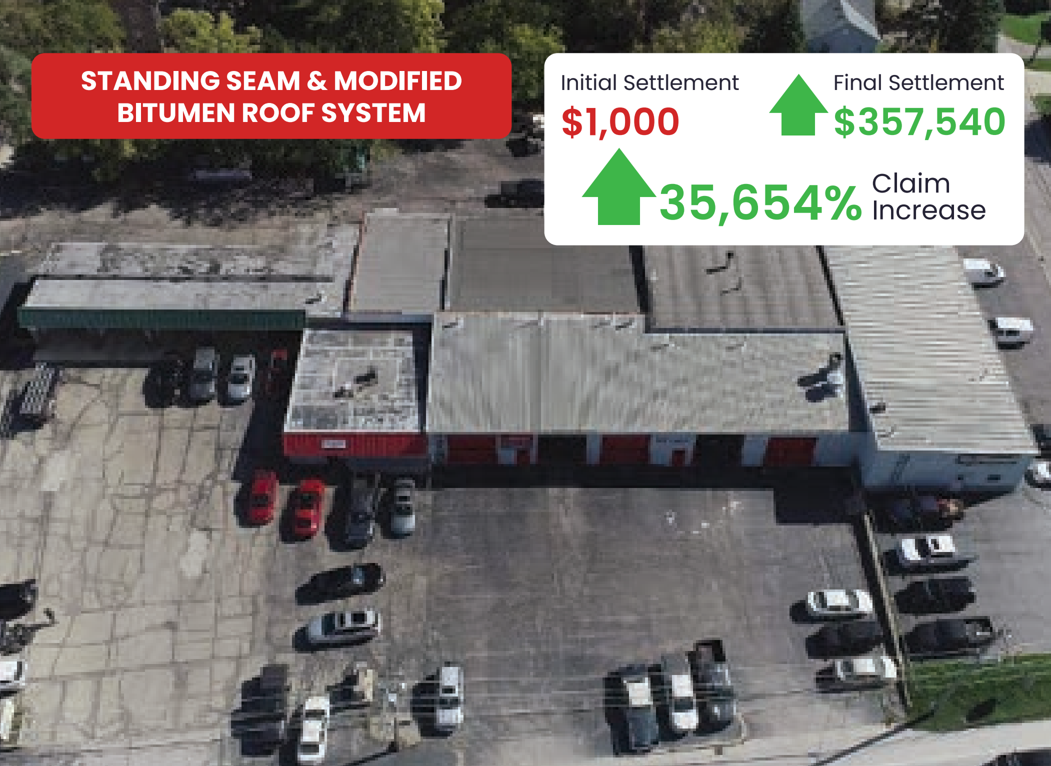
*See page 2

STANDING SEAM & MODIFIED BITUMEN ROOF SYSTEM

Initial Settlement **$1,000**

Final Settlement **$357,540**

35,654% Claim Increase



STANDING SEAM METAL & EPDM ROOF SYSTEM

Initial Settlement **$63,688**

Final Settlement **$720,974**

1032% Claim Increase

MODIFIED BITUMEN ROOF SYSTEM

Initial Settlement **$150,730**

Final Settlement **$774,107**

414% Claim Increase

MODIFIED BITUMEN & SHINGLE ROOF SYSTEM

Initial Settlement **$3,473**

Final Settlement **$372,811**

10,635% Claim Increase

GRANULATED MODIFIED BITUMEN ROOF SYSTEM

Initial Settlement **$63,129**

Final Settlement **$422,171**

569% Claim Increase

EPDM STANDING SEAM METAL ROOF SYSTEM

Initial Settlement **$122,601**

Final Settlement **$345,357**

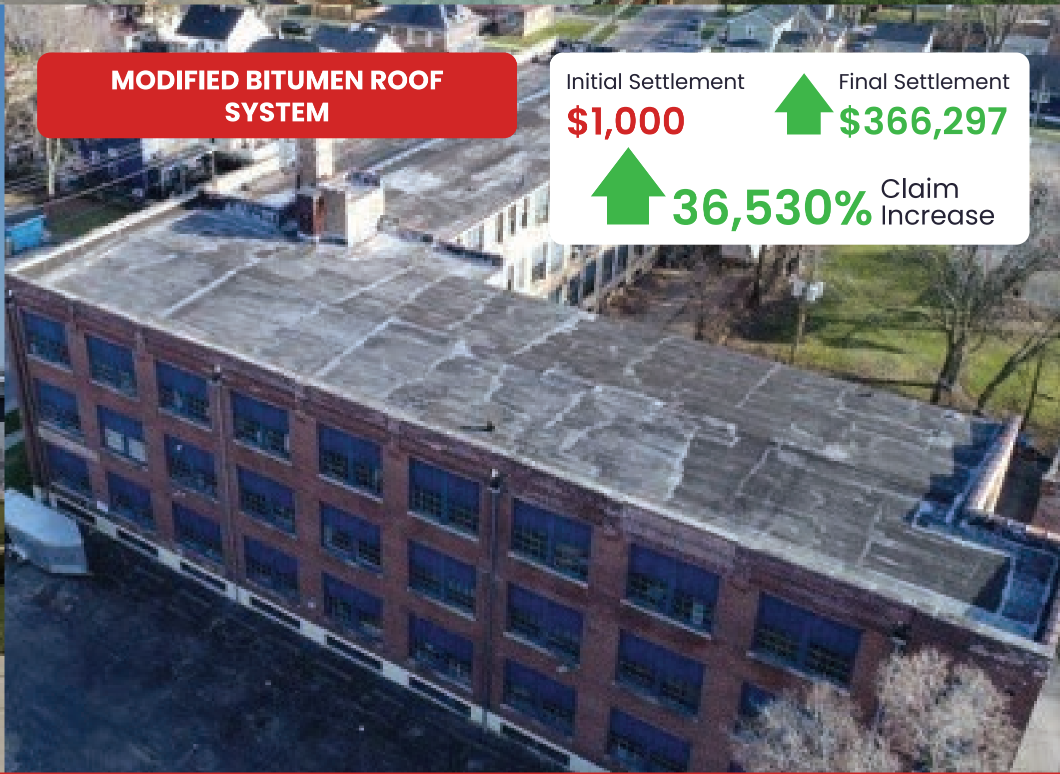
182% Claim Increase

STANDING SEAM METAL ROOF SYSTEM

Initial Settlement **$2,750**

Final Settlement **$1,225,179**

44,452% Claim Increase



MODIFIED BITUMEN ROOF SYSTEM

Initial Settlement **$1,000**

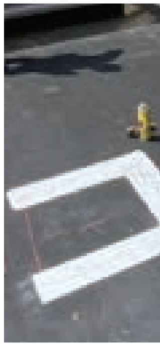
Final Settlement **$366,297**

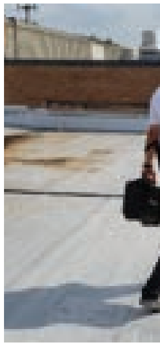
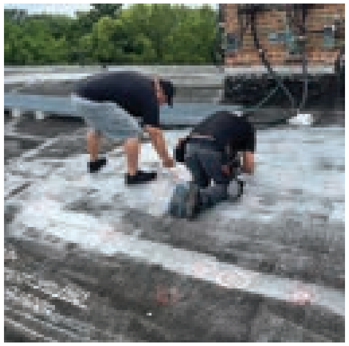
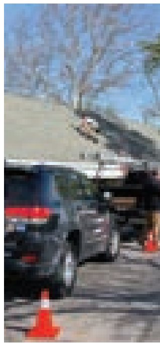
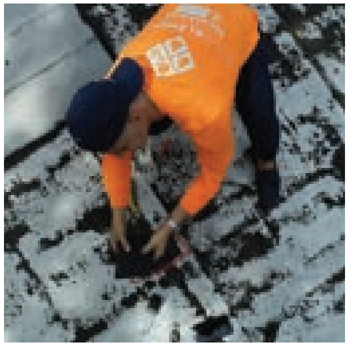
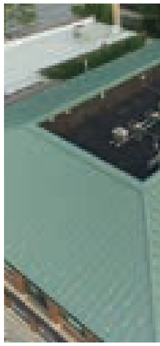
36,530% Claim Increase

1% SUCCESS STORIES

ILLINOIS | INDIANA | WISCONSIN | FLORIDA | NEW YORK

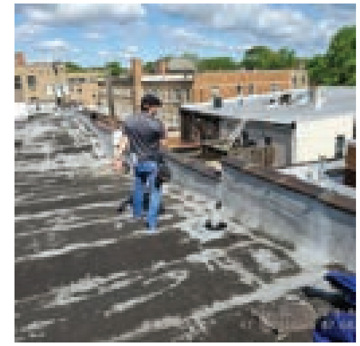
American Inn Suites
ADC Property Management
Aimtron
American Inn Sweets
Andies Restaurant
Apelian Rugs
Apostolic Pentecostal Church
Assyrian Banquets
Athletico Physical Therapy
Resource Center
Bethel Baptist Church
BIB'N Enterprises Inc.
Bonefish Grill
Cagan Management
Caliber Collision Center
Caliber Collision Center
Cermak Fresh Market
Cheetah Gym
Chicago Title and Trust
Chucks BBQ
Clement Presbyterian Church
Comar Properties
Connie's Restaurant
Crawford Condo Assoc.
Crawford Condo Association
Dairy Queen
Dental Works
Destined To Win Christian Center
Diversey Manor Condo
Association
Dollar Tree
Dorn Property Management
Dunkin
Egaleo Realty
Ehan Allen
El Ranchito Supermarkets
Elan Furs
Elgin Fresh Market
Embassy Suites
Enterprises
Family & Cosmetic Dentistry
Family & Cosmetic Dentistry
Fastenal
Forest Park Baptist Church
Fountain Condo Assoc.
Fountain Condo Association
Gaslight Manor Banquets
Goldenberg
Grand Appliance
Greenwich Farms
Heavenly Massage
Hi Mom Enterprises
High Prairie Lofts
Ho Shing Enterprises
Hull Condo Assoc
Ignite Gaming
Invest Pro LLC
J. Thomas McHugh Co.
Kanan Liquors
Kass Management
Knight Dental & Associates
Knowledge System Institute
Ko Be Care
LA Tan
Lamon Condo Assoc
LaSalle National Bank
Lincoln Inn Banquets
Loves Park Scuba
M3 Transportation
Martinique Banquets
Material Solutions Laboratory
McGuire Properties
Armenian All Saints Apostolic
Church & Community Center"
Miami Inn Suites
Michigan Building Corporation
Midas
Moss Family Funeral Home
Motor Harley Davidson
Nabali Auto Mall
Napleton
New First Church of God In Christ
Nuno's Complete Auto Care
Odell Condo Assoc
Oxford Auto Insurance
Papa John's
Pita Inn
Pita Inn Meat Market and Bakery
Planet Fitness
Postal Plus & We Buy Gold
Presence Church
ProMED Pain Rehabilitation
Institute Non-Surgical Disc Center
Providence Church
Quarry Pub & Grill
R&R Transportation
Resurrection Presbyterian Church
Reza's Restaurant
Rockford Office Supply House
Romanian Seventh Day Adventist
Church
Roupas & Associates, LLC
Rusty Nails Lounge
Saratoga Hotel
Sartinos Pizza
Skokie Valley Agudath Jacob
Skylark & Desplaines Motel
St. Athanasios the Great & John
the Baptist Greek Orthodox
Church
St. Mary's Coptic Orthodox
Church
Starbucks
State Farm
Valli Produce
Village Market
Windsor Storage INC
YK Base LLC
Yolks & Berries
Zhivago Restaurant and Banquet

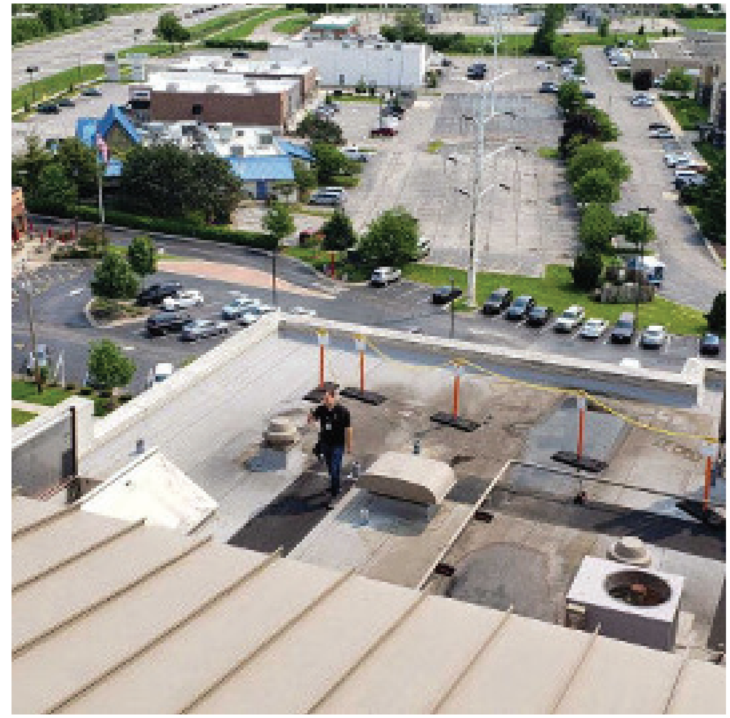
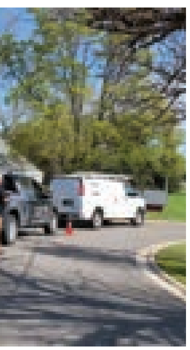



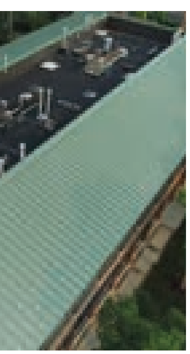
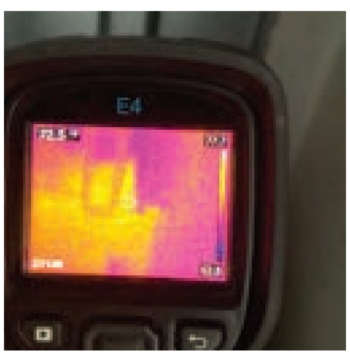










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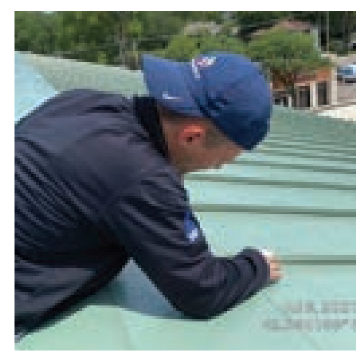

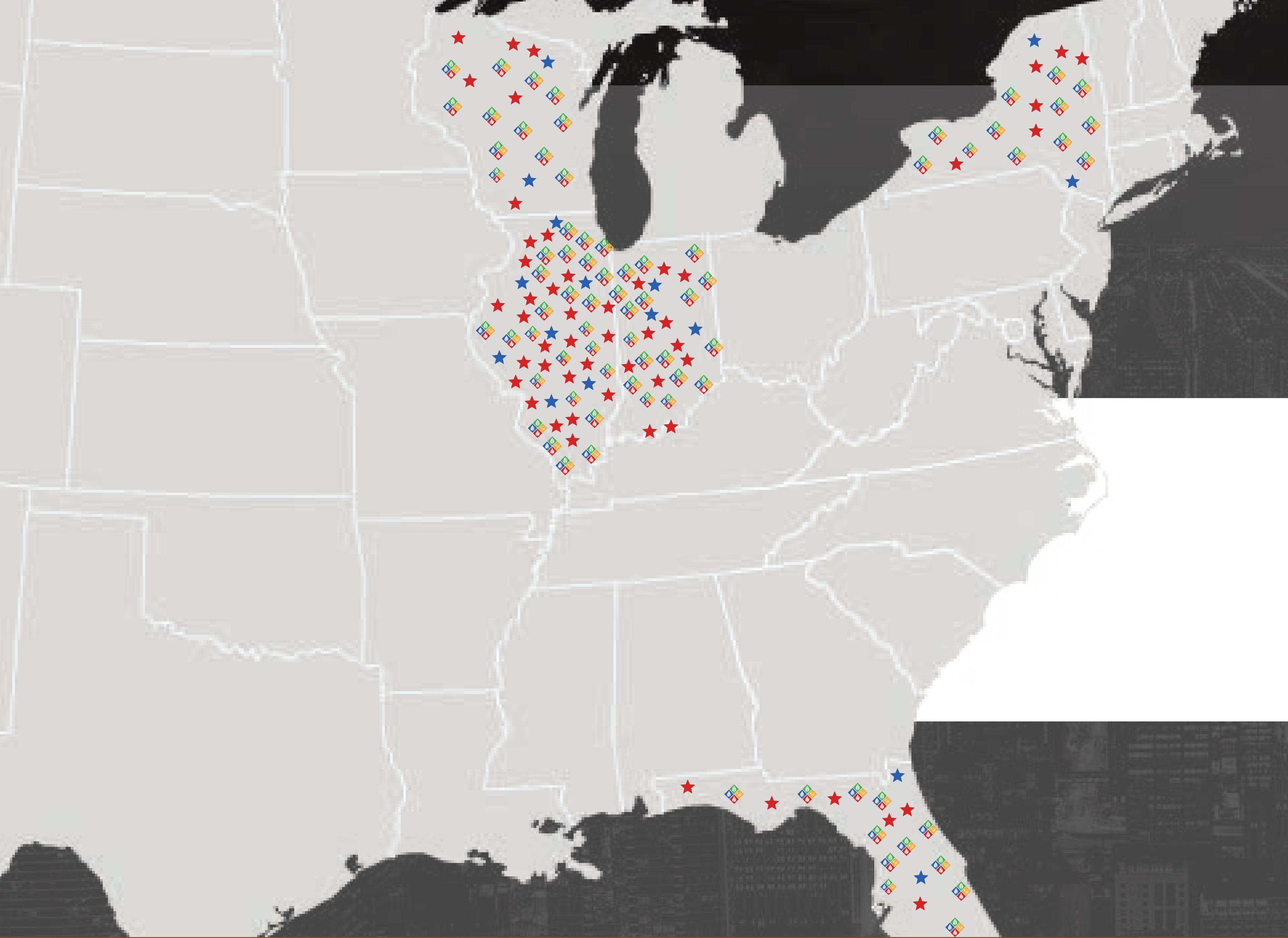

Availability

Four elements provides services across all states.

- US state in which clients have received claim increases 10–499%
- US state in which clients have received claim increases 500–999%
- US state in which clients have received claim increases above 1000%*

**Source Four Elements Case Studies*

Associations | Certifications

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Licensed Public Adjusters & Disaster Recovery Consultants

FOURELEMENTS

— THE STORM DAMAGE EXPERTS —

"LET'S CREATE THE STRATEGY THAT WILL WIN THE CLAIM"