

# POA™

FEATURES

**POLICYHOLDER ADVOCATE**  
(newsletter)

**POA Position Statement**

**Just for Laughs**

**Update Your Email Address**

**Full Member Sign In**

**Free Members Sign In**

**Not A Member: Join POA!**

**Join As A Free Member**

**Cool Books**

**Discounted Lab Work**  
(mycotoxin testing)

**Search Our Documents**

**POA Approved Contractors**

**Earn Money as a Hurricane**  
**Chaser**

**Weekly Editorial**

**Message To Insurers**

**Healthcare Issues to Watch**

**Contact Policyholders**  
**of America**

**Email Link: [Info@](mailto:Info@)**

## NEWS

stories that affect you!

**Insurance industry**  
**news**

**Insurance**  
**industry news**

**\$264/Day Part**  
**Time Job in Biloxi-**  
**Gulfport...**  
*Sponsored Link*

**A.M. Best**  
**Comments on**  
**Insurers'**  
**Potential**  
**Exposure to the**  
**Florida Hurricane**  
**Catastrophe**  
**Fund...**

*Globe Investor 4901*  
*Jun 3 12:56:46 CDT*  
*2009*

**Fitch Downgrades**  
**Security Benefit**

**IMAGINE HOW INSURERS WOULD BEHAVE IF WE WEREN'T HERE.**

## POA PLEDGE OF PROFESSIONALISM

### CONTRACTOR AND SUBCONTRACTOR PLEDGE

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

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

#### THE PLEDGE TO UPHOLD PROFESSIONAL AND ETHICAL CONDUCT:

As a professional contractor, I pledge to **not minimize or overstate the repairs required**, for any job referred to me by POA.

As a professional contractor, I pledge to **price the repairs in a fair and consistent manner** on any POA-referred job.

As a professional contractor, I pledge to **provide a time schedule for work to begin and an estimated completion date.**

As a professional contractor, I pledge to disclose in writing, to a POA-referred homeowner, if any **restrictions have been placed on me by an insurer or other party involved and describe in writing any such restrictions.** (This includes but is not limited to situations where the insurer refuses to replace items with lesser quality and/or cheaper items.)

As a professional contractor, I pledge to provide the **policyholder with a true and correct copy of the estimate for repairs/replacement which will include a statement from me and/or my company about the cause of the damage** if the POA-homeowner requests it. I will instruct my personnel what is typically covered and what is not covered by the homeowners policy. Covered perils typically include wind damage, driving rain, sudden (not chronic) water leaks from pipes and appliances, etc... Perils typically not covered by the policy include wear and tear, chronic (long term) leaks, rising flood water from rain or storm surge, installation defects, construction defects, etc.... I understand that State Farm policies now contain language that is known as an "Anti-Concurrent clause" which means that if a portion of the damage sustained is covered but the other portion of the damage is not covered, State Farm will not cover any of the damage.

As a professional contractor, on POA-referred jobs, I pledge to **adhere to the most stringent published industry standards for the work to be performed.**

As a professional contractor, I pledge to **stay within the areas of my expertise and training** and not venture out of that area(s) on jobs referred to me or my company by POA.

It is understood that **POA receives no compensation for its referrals.**

It is understood that POA does not accept any full memberships from anyone other than homeowners and their legal representatives and **I am hereby representing that I am not a full member of POA.**

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

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

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

A.R.S.C., LLC  
Company Name

Appraiser/Restorer  
Title

Advanced Restoration Specialist & consultants, LLC

# Welcome to POA Contractors Pledge

6/1/09  
Date

[Signature]  
Signature

**Life Insurance Company...**  
*Stake Investor Mon Jun 1 13:36:13 CDT 2009*

**A.M. Best Comments on Insurers' EUR™ Potential Exposure to the Florida Hurricane Catastrophe Fund...**  
*Business Wire Mon Jun 1 13:33:47 CDT 2009*

**New Municipal Bond Insurer Set to Launch, Reports Reuters...**  
*Insurance Journal Mon Jun 1 13:29:46 CDT 2009*

**Supreme Court Nominee Sotomayor Shows Record of Favoring Insurers...**  
*Insurance Journal Mon Jun 1 13:28:43 CDT 2009*

**Free news feeds from Moreover.com**

**Other:**

1. Please provide a brief description of services performed:  
Insurance Damage Appraiser  
Excess Damage Analyst  
Damage Estimator

2. Territory Covered: MS, LA, TX, GA, TN, AL, FL

3. Telephone Number for POA Members To Call: 228-623-1080

4. Email Address: bssail@hotmail.com (or)  
skydivekd@hotmail.com

5. Website (if applicable): \_\_\_\_\_

6. Charge for Estimates (if applicable): \_\_\_\_\_

7. Any Other Details:  
30+ years experience in Disaster Restoration,  
Project Mgmt, 10 years consulting to property  
owners, contractors, carriers  
ASCB, IICRC, NAOC and other tech. training

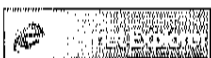
Fax the filled out form and other information to: 888-648-8823.

Thank you.

Melinda Ballard, Policyholders of America

*[Faint text]*

[www.policyholdersofamerica.org](http://www.policyholdersofamerica.org)



[Click Here For PDF](#)

[Click Here For Word Doc](#)



©2001-2007 Policyholders of America, Inc. All Rights Reserved.