

License & Compliance Documentation

Service Contract Disclosure

— What the Bear Plan Is & Is Not —

Plan Structure

The Bear Protection Plan is a prepaid roof maintenance and repair service contract offered by California First Roofing. It provides scheduled inspections, covered repairs, emergency response priority, and a replacement credit bank for participating members.

Not an Insurance Policy

The Bear Protection Plan is not a property/casualty insurance policy. It does not cover storm damage, fire, vandalism, or other catastrophic losses typically covered by homeowner's insurance. It does not replace your homeowner's insurance and does not transfer risk in the way an insurance contract does.

What Is Covered

- Annual preventative roof inspection and tune-up.
- Up to three covered repairs per year with zero deductible, subject to area limits.
- 24-hour emergency response priority for members.
- 50% of all plan fees accrue as Replacement Credit Bank toward a future roof replacement.

Member Agreement

Full terms, exclusions, cancellation policy, and coverage limits are contained in the written Bear Protection Plan Member Agreement, which is available for review before enrollment and in your member dashboard after enrollment.

This disclosure is a summary of the service contract structure. The complete Member Agreement governs all coverage, billing, and dispute terms.