



# Restoring Homes, Reinforcing Trust

## CMY Renovations

*Building a strong partnership through transparency and efficiency*

# What We Do

## Restoration and Rebuild

- ❖ We have applied our custom renovation tactics in the insurance industry for construction projects. More specifically, we specialize in rebuilds within the insurance market for floods and fires.
- ❖ We have revolutionized the system on how to provide the best service and quality both for the restoration company and for the insured.



# Our Values



## Trustworthy

- ❖ Our word is our bond. When we commit to a project, we deliver.



## Passionate

- ❖ We approach everything we do with energy and enthusiasm. We love what we do and believe that passionate work changes lives.



## Brave

- ❖ We are not afraid to look beyond our walls to gain inspiration about how to be better. We embrace new ideas and innovation.



## Collaborative

- ❖ We work together across our teams and functions to empower our collective success. We consider ourselves part of our customer's & our supplier's communities.



## Kind

- ❖ We are empathetic and respect each other and our environment. We are socially responsible in everything we do and, whenever possible, we use our resources to make the world better place.



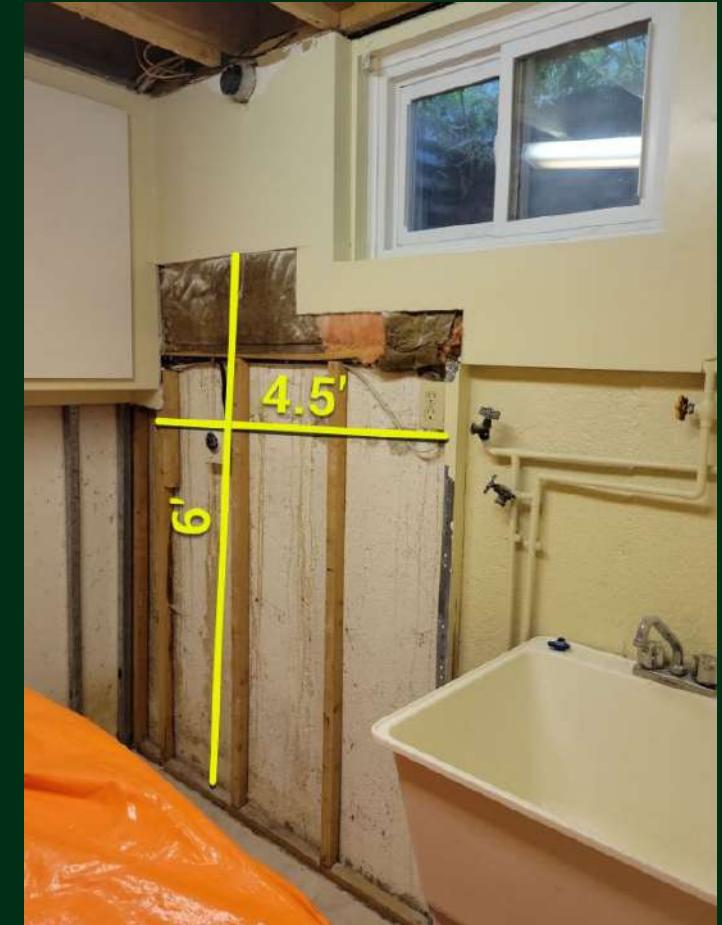
## Knowledgeable

- ❖ We are renovation specialists with 40+ years of experience in design, renovation, and delivering top-quality results, constantly evolving with new styles and trends.

# What We Do – Restoration Services

## The Insured

- ◆ With over 40 years of combined construction experience, our **Rebuild Services** are dedicated to returning homes to their pre-claim condition—post remediation. Our skilled team of professional trades ensures that every need is met, providing consistent support throughout the entire process. We uphold the highest standards of quality, protecting our clients' most valuable asset while minimizing disruption and ensuring timely, precise completion.
- ◆ We provide regular project updates for ongoing claims. These updates include, but are not limited to: before, during, and after photos; detailed change order requests for approval; risk mitigation and management strategies; project status reports; and proposals.
- ◆ Our systems ensure the scope is completely full and the insured is truly brought back to pre-claim condition or higher with proper materials, consistent and open communication, and aggressive scheduling.



# What We Do – Restoration Services

## The Initial Stages

We are involved with rebuilds in two primary ways:

- ❖ Our clients call us when they have an emergency and we guide them through the process and get them in touch with our contacts for remediation. Then CMY Renovations Ltd works closely with our contact to ensure a smooth process and the scope is completed appropriately. After the remediation is completed and the insurance adjuster approves the file, we commence operations. Depending on the size of the emergency, the price for consulting varies.
- ❖ Restoration companies request CMY Renovations Ltd to bid on a project. In this case the PM will provide a scope of work and we complete a verification of that scope. We have found over 200% increases in cost during that visit. We then submit our pictures using company cam a software for site assessments along with an excel with a clear breakdown explaining the extra work and why. Its then sent to the adjuster for approval prior to starting the work. Once approved, we commence.



# Our Process

## Project Intake

- ❖ Upon receiving a project, we begin by sharing all relevant information with our team.
- ❖ The project details are then entered into our custom made in-house software, which we use to ensure thorough tracking and management throughout the project's lifecycle.
- ❖ Once it exists in our software, we assign one of our Project Managers to the project.

## Scope Verification

- ❖ The assigned project manager will conduct a thorough scope verification and site inspection to ensure all necessary components are identified and the scope is clearly defined. If any missing elements or gaps in the project are identified, a detailed report is generated to address and resolve these issues. This process helps ensure that the project is completed efficiently, accurately, and to the highest standards.

# Our Process

## Our Proprietary Software

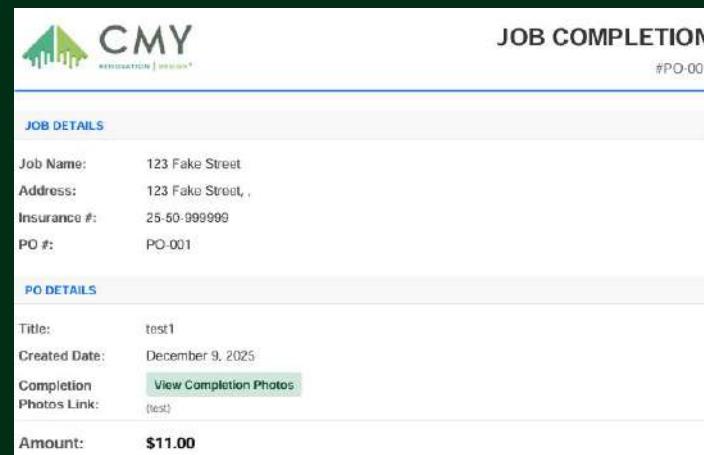
- Upon receiving a project, we begin by sharing all relevant information with our team.
- The project details are then entered into our custom made in-house software, which we use to ensure thorough tracking and management throughout the project's lifecycle.
- Detailed PDF reports about ongoing projects are sent to our partners on a weekly basis.
- Other pertinent reports such as Missing POs are also sent to our partners to be rectified.



| Mississauga   |            |       |          |       |   |
|---|------------|-------|----------|-------|---|
| Project   | Status     | Flags | End Date | Notes | POs   |
| 123 Fake Street<br>Ref: 25-50-999999<br>Richie INS PM | Operations |       |          |       | -- - test<br>View Photos (Dec 23)<br>PO-001 - test1<br>View Photos (Dec 17)<br>TBD - test missing |



| Mississauga                            |                          |                  |              |
|--|--------------------------|------------------|--------------|
| Job Name                               | PO Title / Details       | Amount (Pre-Tax) | Created      |
| 123 Fake Street<br>Ref: 25-50-999999   | test missing<br>testtest | \$12.00          | Dec 18, 2025 |
| 321 Hybrid Street<br>Ref: 25-50-123456 | test<br>1                | \$1.00           | Dec 18, 2025 |



| JOB DETAILS             |   | #PO-001 |
|-------------------------|---|---------|
| Job Name:               | 123 Fake Street                               |         |
| Address:                | 123 Fake Street,                              |         |
| Insurance #:            | 25-50-999999                                  |         |
| PO #:                   | PO-001  |         |
| PO DETAILS              |   |         |
| Title:                  | test1   |         |
| Created Date:           | December 9, 2025                              |         |
| Completion Photos Link: | <a href="#">View Completion Photos</a> (test) |         |
| Amount:                 | \$11.00                                       |         |

# Our Process

## Scope Verification

- ❖ The assigned project manager will conduct a thorough scope verification and site inspection to ensure all necessary components are identified and the scope is clearly defined. If any missing elements or gaps in the project are identified, a detailed report is generated to address and resolve these issues. This process helps ensure that the project is completed efficiently, accurately, and to the highest standards.

## Proposal Creation

- ❖ During the proposal creation stage, we carefully review the scope. If any part of the job lacks a pre-identified or quoted price, we create a detailed proposal to address these specific items. This proposal is then sent to the Insurance Company's Project Manager for approval. Once we receive the approved proposal, we can move forward with executing the required work. Examples of proposal requests typically include items such as flooring, kitchen cabinets, countertops, doors, or additional work not initially covered in the original scope. This process ensures that all aspects of the project are clearly defined and priced before proceeding.

# Our Process

## Material Selections and Design

- Once the proposal has been approved, we begin the process of selecting materials and finalizing designs with the Client. Our goal is to provide solutions that align closely with their vision while upholding the highest standards of quality. Over the years, we've developed strong relationships with a wide range of suppliers and vendors, which enables us to offer an extensive selection of materials to suit every project.
- We have established systems and best practices set in place to efficiently identify and address all the project requirements, ensuring accuracy and clarity. Once materials are selected and confirmed by the Client, we verify stock availability to ensure timely ordering and scheduling of installations. This careful planning ensures a smooth and efficient process from start to finish.



# Our Process

## Commencement of work - Keep site secured

- Once the design, materials, and scope have been approved and finalized, we proceed to create a detailed project schedule. Our skilled labor team, with extensive knowledge and experience, is ready to handle any project. Before any works begins, we place a strong emphasis on site protection.
- Our team begins by isolating the work area from the rest of the home using poly barriers and zipper doors. We secure the site with a lockbox and communicate the work schedule to the client.
- COMMUNICATION:** Transparent Communication is our utmost priority. Our custom made software was built around this Ethos. It sends automated email updates, reminders and tracks progress efficiently. We also create a dedicated WhatsApp group, allowing us to stay connected and address any concerns or issues promptly with the clients and our team. Open, two-way communication is a core value of our business, and we implement it at every stage of the project.
- Once all pre-work items are completed and verified, we begin tackling the scope items as required, ensuring that each step is executed efficiently and to the highest standard.



# Site Prep, Protection and Inspection



# Our Process

## Commencement of work

- ❖ We conduct check-ins with the Client and the Insurance Company PM as needed. However, as we conduct a comprehensive scope verification process, most potential project variances are addressed during the initial stages to minimize interruptions with operations.
- ❖ As we move into the initial stages of the project, we carefully develop work schedules for our trades and clearly outline the job scope and site expectations. This proactive approach helps us identify and address potential issues early, ensuring we stay on schedule with minimal delays or disruptions. By defining key project milestones, we can effectively track progress and maintain precise control over the timeline.



# Our Process

## Substantial Completion

- ◆ The Substantial meeting is scheduled with the insured prior to the final sign-off. a comprehensive assessment of the scope. During this meeting, we utilize site assessment software to document any deficiencies. A detailed report is then generated and shared with the insured for confirmation of the final punch list. Once the list is confirmed, our Project Manager will schedule the necessary labor to complete the final deficiencies.

## Final Sign-Off

- ◆ After the substantial completion punch list is completed, our PM will book a walkthrough to ensure the quality of work is to our standards which will meet or exceed the Tarion Standard guidelines.
- ◆ Our PM will provide final pictures of all angles of the project.
- ◆ Our PM will provide a slow walkthrough video which can be used to guarantee Client satisfaction
- ◆ The Client will be notified ahead of time when we will be completed, so the project manager can book contents reset and final deep clean



# Our Process



## Warranty Phase Begins

- ◆ CMY Renovations Ltd. stands by our workmanship and will provide baseboard to baseboard warranty of 24 months on all our projects. This is on labor only. It does not include material warranty, acts of God, or client damage from negligence. Interior spaces are required to be between 35-55% RH for the warranty to be maintained or followed

## Warranty and Risk Management

- ◆ \$5,000,000.00 Liability to cover our clients and projects.
- ◆ WSIB coverage always in good standing
- ◆ CMY Renovations Ltd. will provide an exclusive warranty to your project for 2 years from the completion date for workmanship. CMY Renovations Ltd. is not responsible for damage caused by Acts of God or damage caused by other trades.

# Order of Operations



Intake



Proposals and POs



PM Assignment



Materials and Design



Warranty



Substantial and Final



Work  
Commencement/  
In Progress



Pre-Construction



BEFORE



AFTER

CMY  
RENOVATION | DESIGN<sup>+</sup>



BEFORE



AFTER

CMY  
RENOVATION | DESIGN

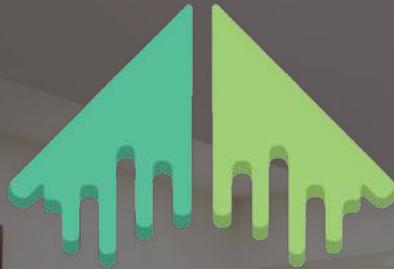


BEFORE



AFTER

CMY  
RENOVATION | DESIGN



# CMY

RENOVATION | DESIGN

Visit us at  
[www.cmyrenovations.ca](http://www.cmyrenovations.ca)

