



Mike Huddleston Roofing Systems, LLC

Corporate Office:

1285 North Main Street, Suite 201
Mansfield, TX 76063

Phone: 817-480-9293

Austin Office:

201 Wolf Ranch Pkwy, Suite 1111
Georgetown, TX 78628

Phone: 512-240-9014

About our Company

Mike Huddleston Roofing Systems is a local Texas area-based roofing company that has been in business since 1983. As the premiere roofing contractor in Mansfield, Texas, we choose to use only top quality roofing products and services techniques. We have aligned ourselves with the top roofing material manufacturers and suppliers.

Our team of experienced professionals will help in determining the best possible solution, be it repairs or replacement along with assistance working with your insurance company.

Whether you have roof damage or even if you need an inspection after a storm, we can guide you. As a family owned and operated roofing contractor in the state of Texas, Mike Huddleston Roofing Systems is focused on providing an excellent experience, based on reliability and integrity.

We understand that protecting your investments with a dependable roofing system, requires your comfort and confidence in the contractor you choose. Our focus is to exceed your expectations.





CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

11/9/2022

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.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION 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 endorsement(s).

PRODUCER Unity Insurance Partners 3030 LBJ Freeway, Suite 1300 Dallas TX 75234-7004	CONTACT NAME: Greg Walther	PHONE (A/C, No, Ext): 972-231-8277	FAX (A/C, No): 972-231-8291
	E-MAIL ADDRESS: certsda1@unity-ip.com		
INSURED Mike Huddleston Roofing Systems LLC 1285 N. Main Street, #201 Mansfield TX 76063	INSURER(S) AFFORDING COVERAGE		NAIC #
	INSURER A: Commerce & Industry Ins. Co.		19410
	INSURER B: Mercury County Mutual Insurance Company		29394
	INSURER C: Texas Mutual Insurance Co.		22945
	INSURER D: Clear Blue Insurance Company		28860
	INSURER E:		
INSURER F:			

COVERAGES

CERTIFICATE NUMBER: 1535078934

REVISION NUMBER:

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
D	<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: <input type="checkbox"/> POLICY <input checked="" type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC OTHER:			AR01RS220280501	5/31/2022	5/31/2023	EACH OCCURRENCE \$ 1,000,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 100,000 MED EXP (Any one person) \$ 5,000 PERSONAL & ADV INJURY \$ 1,000,000 GENERAL AGGREGATE \$ 2,000,000 PRODUCTS - COMP/OP AGG \$ 2,000,000 OTHER: \$
B	AUTOMOBILE LIABILITY <input type="checkbox"/> ANY AUTO <input type="checkbox"/> OWNED AUTOS ONLY <input checked="" type="checkbox"/> SCHEDULED AUTOS <input checked="" type="checkbox"/> HIRED AUTOS ONLY <input checked="" type="checkbox"/> NON-OWNED AUTOS ONLY			BA420000017495	8/23/2022	8/23/2023	COMBINED SINGLE LIMIT (Ea accident) \$ 1,000,000 BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$ OTHER: \$
A	<input type="checkbox"/> UMBRELLA LIAB <input checked="" type="checkbox"/> OCCUR <input checked="" type="checkbox"/> EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE DED RETENTION \$			BE018233528	5/31/2022	5/31/2023	EACH OCCURRENCE \$ 2,000,000 AGGREGATE \$ 2,000,000 OTHER: \$
C	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? <input checked="" type="checkbox"/> N (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below		N/A	0001278109	10/31/2022	10/31/2023	<input checked="" type="checkbox"/> PER STATUTE <input type="checkbox"/> OTH-ER E.L. EACH ACCIDENT \$ 1,000,000 E.L. DISEASE - EA EMPLOYEE \$ 1,000,000 E.L. DISEASE - POLICY LIMIT \$ 1,000,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

General Liability
 CG2010 04/13 Additional Insured-Automatic Status if Required by Written Contract (Ongoing Operations)
 CG2037 04/13 Additional Insured-Automatic Status if Required by Written Contract (Completed Operations)
 CG2034 07/04 Additional Insured-Lessor of Leased Equipment-Automatic Status When Required In a Lease Agreement With You
 CG2404 05/09 Blanket Waiver of Subrogation
 CG2001 04/13 Blanket Primary & Non Contributory
 CG2503 05/09 Designated Project(s) General Aggregate Limit
 Commercial Auto
 See Attached...

CERTIFICATE HOLDER**CANCELLATION**

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

AUTHORIZED REPRESENTATIVE

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Mike Huddleston Roofing Systems, LLC

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Phone: 817-480-9293 ♦ Fax: 817-516-8071

Below is the actual standing of our BBB Accreditation pulled from the Better Business Bureau website. If you would like to review, please visit:



Accreditation



Accredited Since: 2/11/2010
Years in Business: 41

BBB Rating



Customer Reviews are not used in the calculation of BBB Rating

[Overview of BBB Ratings](#)

Customer Reviews and Complaints



Average of 1 Customer Review

[Leave a Review](#)

Want a quote from this business?

[Request a Quote](#)

Business Details

Headquarters

1285 N Main St Ste 201, Mansfield, TX 76063-1511

BBB File Opened: 2/1/1995
Years In Business: 41
Business Started: 11/7/1978
Business Incorporated: 3/14/2011
Accredited Since: 2/11/2010
Type of Entity: Limited Liability Company (LLC)

Alternate Business Name

Mike Huddleston Roofing Systems, LLC

Business Management

Mr. Mike Huddleston, Owner

Contact Information

Principal
Mr. Mike Huddleston, Owner

Additional Contact Information

Phone Numbers

(817) 764-5470 [Other Phone](#)

Website Addresses

<http://www.yellowpages.com/mansfield-tx/mjp/mike-huddleston-roofing-5566444>
<https://porch.com/mansfield-tx/roofers/mike-huddleston-roofing-systems-1/rq>
<http://www.houzz.com/pro/mikeh924/mike-huddleston-roofing-systems>
<https://www.yelp.com/biz/mike-huddleston-roofing-systems-mansfield-3>

[Read More Business Details](#)

Customer Complaints

1 Customer Complaints

Need to file a complaint? BBB is here to help. We'll guide you through the process. [How BBB Processes Complaints and Reviews](#)

[File a Complaint](#)

Most Recent Customer Complaint

Complaint Type: Guarantee/Warranty Issues Status: Answered

06/07/2018



I contracted with Mike Huddleston Roofing in Sept. 2017 to repair my balcony as well as water proofing the balcony floor. In addition the contract called for repairs to the balcony underside as well as replacing a support post. Painting of all s...[Read More](#)

Customer Reviews

1 Customer Reviews

What do you think? Share your review. [How BBB Processes Complaints and Reviews](#)

[Leave a Review](#)

Most Recent Customer Review



Merlene A
★★★★★

11/21/2019



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UNDERSTANDING YOUR INSURANCE CLAIM

Should I get multiple bids to make sure I'm getting the best price?

Answer: The insurance claim buying process is different than other buying decisions. The only reason you should get multiple bids is to find the best contractor you can because the price is determined by the carrier, not the contractor. Work with a local contractor who knows how to walk you through the insurance claims process. Your out-of-pocket expense, even with a cheaper contractor, will be the exact same as with a higher quality contractor.

If my contractor's price is less than what I am being paid by my insurance carrier, do I get to keep the extra money?

Answer: Insurance companies have laws, regulations, and processes in place to keep this from being possible. They will withhold an amount of your claim value for recoverable depreciation. For you to receive this depreciation amount, the contractor must send your insurance company a certificate of completion w/ pictures and a contractor invoice that matches the insurance scope of work and claim value. If they see that you paid your contractor less than their insurance estimate is, they will keep the difference out of the remaining depreciation. This saves the insurance company money, not the customer.

Should I share my insurance scope of work and estimate with the contractor?

Answer: Yes, an experienced and qualified contractor will review the insurance scope of work and estimate to make sure they have included all the damaged items and have paid you the correct price for these items. Insurance adjusters work for insurance companies. A contractor works solely for the customer and has the customer's best interest in mind.

Insurance companies also request that you share the insurance scope of work and estimate with your contractor so we can all work together to get you compensated correctly for your loss PRIOR to the work being started or completed. The only way to maximize your claim is to work with an experienced and qualified contractor who know the insurance claim's process and has the knowledge to know the correct scope of work and estimate and to correct the insurance company's scope of work errors and underpayments.

If I file an insurance hail damage claim and if it is or it is not approved, will my individual insurance rates increase or cancel?

Answer: This is simply not possible. Homeowner's rates are determined on a geographic regional level based on weather events, not on an individual claim basis. By law, filing a claim for a weather-related event cannot raise or cancel your individual rates.

Do I have to pay my deductible?

Answer: Yes. It is illegal in the State of Texas to wave, absorb or decline the charge of a deductible. If you work with a roofer who has said they'll get you a "free" roof, you may unknowingly be at risk of insurance fraud, which is a misdemeanor. Worse, it is a felony to knowingly not pay your deductible.

Texas law HB2102 Sec. 27.02 states:

"Texas law requires a person insured under a property insurance policy to pay any deductible applicable to a claim made under the policy. It is a violation of Texas law for a seller of goods or services who reasonably expects to be paid wholly or partly from the proceeds of a property insurance claim to knowingly allow the insured person to fail to pay, or assist the insured person's failure to pay, the applicable insurance deductible."

Tips for Hiring a Roofing Contractor



**ASSESS
YOUR
DAMAGE**

TIP

BEWARE!

If your roof is leaking or has major damage, find a contractor who can put on a tarp immediately. Roof damage with no leaks can wait.

Many contractors are willing to put on tarps immediately but beware of the difference between signing a contract that authorizes them to put on a tarp and signing a contract for future repairs or a new roof. Read carefully before you sign a contract with contingencies.



**CALL YOUR
INSURANCE
COMPANY**

TIP

TIP

Take time to understand your deductible, your depreciation, what your insurance company will pay and what you will be responsible for paying.

Texas law requires you to pay the full insurance deductible you agreed to pay in your insurance policy. Be prepared to submit proof of payment to your insurance provider.



**DO
YOUR
RESEARCH**

TIPS

- Hire Local!
- Don't feel pressured to hire someone right away.
- Visit NTRCA.com for more information and advice
- Make sure they at least have general liability insurance
- Don't pay \$\$ upfront unless materials are delivered



**UNDERSTAND
INSURANCE
FRAUD**

BEWARE!

Make sure you aren't committing or participating in insurance fraud. "Waiving," "eating" or "covering" a deductible is against Texas law and a Class B misdemeanor. It's also insurance fraud if a contractor and/or homeowner falsify an invoice, a proposal, a loss summary or any other pertinent documents relating to the payment of an insured loss in order to circumvent the payment of a deductible.



**SELECT
YOUR
CONTRACTOR**

TIPS

- Get more than one bid.
- Compare apples to apples.
- If a price is particularly low, find out why – a significantly low price or large discount can possibly mean the company is using stolen goods, cutting corners or committing fraud.
- Meet with your contractor – understand your contract and the work plan.
- Get and keep a copy of your final, signed contract.



ENJOY

SHARE

Enjoy your new roof; it protects your home and everyone in it.

Send us a photo of your new roof and tell us about your experience.

USE HASHTAG #NTRCANEWROOF



CERTIFICATE OF MEMBERSHIP

this certifies that

Mike Huddleston Roofing Systems, LLC

is an **Accredited** member of the North Texas Roofing Contractors Association and is entitled to the full benefits and privileges of such membership for the year 2022, subject to the rules and regulations of the association.


Carolyn Coleman, President
North Texas Roofing Contractors Association



Mike Huddleston Roofing Systems LLC

is a Master Commercial Roofing Contractor for GAF

As a GAF Master, this contractor has demonstrated a commitment to installation excellence and continuous education. They have pledged to ensure that each customer receives their best choice in roofing.

GAF ID: 1002408

Valid Through: 01/2023

Member Since: 01/2021



Jim Schnepfer
President and CEO, GAF



Bobby Fischer
VP, Contractor Programs, GAF

Guarantees offered



Designations

