

ADDITIONS AND  
REMODELING



INSURANCE  
RESTORATION  
WORK

Dear Valued Agent/Adjuster,

Word has spread *far and wide* about Capstone's **FREE** home study courses. As a result, the volume of courses being processed in our office has grown considerably and costs have escalated. Therefore, Capstone will be implementing a new Home Study Policy beginning **immediately**.

- 1) **Capstone's In-House classes will remain free of charge including our Excellent Lunch!!**
- 2) Home study courses will continue to be available at **no charge** to agents/adjusters who attend an in-house class at least once a year. Capstone has two sessions per year starting in January and September with six class dates to choose from in each session.  
**See attachment for September 2009 session classes and dates!**
- 3) **Once an in-house class has been attended**, agents/adjusters may check out as many home study courses as desired for a period of one year from the date of class attendance at **no charge**.
- 4) There will be a **\$5.00 per credit hour charge plus shipping if applicable** for agents **not** attending our classes as outlined above. This charge is payable prior to receiving the courses by check or cash. Visa/MC accepted; a \$5.00 service charge will apply.

Additionally, calling ahead for home study packets and faxing or e-mailing completed tests in advance is greatly appreciated as it gives the staff time to prepare the packets and process the certificates before you come into the office to pick them up. Often we can process the certificates the same day and e-mail or fax them to you, however, there are times when we are extremely busy and cannot get to them right away. We appreciate your patience during those times.

In conclusion, we feel this is a necessary change due to the high volume of home study courses we are processing on a daily basis. Thank you for your understanding. As **Capstone** is here to serve you with our Continuing Education Program, we also appreciate your *referrals* giving us the opportunity to meet the needs of your clients with our **Complete Restoration Services**. We value our partnership and hope to continue to serve the insurance industry for many years to come.

Sincerely,

A handwritten signature in black ink, appearing to read "Patrick J. Cummings".

Patrick J. Cummings, President  
Capstone Construction Co., Inc.

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