



CHRIST-CENTERED.
FAMILY-OWNED.
ARIZONA-ROOTED.

CONSUMER ALERT / STORY IDEA

THE “FREE ROOF” CATCH.

Arizona’s new storm-claim rules.
The sales pitches worth questioning.
The Christian family business behind a better conversation.



PROPOSED ON-AIR FEATURE

Can you spot the roofing red flag?

APEX PROJECT PHOTOGRAPHY

NEW LAW / SCAM ALERTS / FAITH IN ACTION

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THE LEAD STORY

After the storm comes the sales pitch.

*A promise to erase a deductible. A demand to sign today.
A license number that deserves a second look.*

Arizona's SB1206 took effect September 12, 2026. It adds restrictions on deductible offers in covered storm-related residential claims. Here is a timely reason to examine what roofing customers are being promised. [1-3]

Viewers watch sample pitches, spot warning signs and learn what to check before signing. The audience stake is immediate: understanding the offer before committing their home, money or insurance paperwork.

Apex Roofing Systems brings the local human story: a Scottsdale-based, Christ-centered, family-owned business whose owners can discuss what Christian values require when a family's money is at stake. [7]

WHY BOOK APEX?

People

Four owners with roofing, operations, construction and insurance/finance experience.

Proof to discuss

Photo documentation, written findings and a free 22-point inspection.

A bigger perspective

A QB Development company, with broader construction experience.

SUGGESTED ANCHOR OPEN

"Someone offers to cover your roof deductible. A favor - or a red flag?"

Arizona has new rules for certain storm-related claims. Tonight, we put the promises on screen and show what homeowners should verify before they sign.

[1] SB1206 · enacted law

[2] Arizona · effective dates

[6] Apex · services & inspection

[7] Apex · owners & values

THE CURRENT LAW / EFFECTIVE SEPTEMBER 12, 2026

“We’ll pay your deductible.” Arizona drew a line.

SB1206 adds protections around storm-related insurance claims. These are three changes worth explaining on air. [1, 2]

01

THE DEDUCTIBLE OFFER

For claims covered by the statute, contractors cannot advertise, promise or pay the policy deductible, including indirect rebates.

02

THE CONTRACTOR’S ROLE

The law expressly bars a contractor from also acting as the insured’s adjuster. Existing limits on settlement negotiation remain, with a permission-based, uncompensated communication exception.

03

THE EMERGENCY SALES PITCH

Contractors cannot solicit work agreements during an ongoing loss or public-safety emergency response at the premises. The law allows essential-service and immediate-damage-prevention exceptions.

ALREADY IN THE STATUTE

The 50% deposit ceiling, four-business-day cancellation right, 72-hour cancellation after claim denial and estimate disclosures predate SB1206. These apply to the contracts specified by the statute. [3]

Scope matters: the residential storm-contract provisions concern catastrophic-storm damage in insurer-designated areas. An independent regulatory or legal source should explain application to a specific claim.

[1] SB1206 · enacted law [2] Arizona · effective dates [3] Current storm-repair statute

SCAM ALERT / THE PITCHES TO QUESTION

The storm ends. The pressure starts.

Six warning signs a homeowner can recognize before signing.
Examples below are illustrative, not quotations from a named contractor.

01 “We’ll cover the deductible.”

For covered storm claims, that promise crosses the line drawn by SB1206. Ask who pays what. [1, 3]

02 “This price is only good now.”

Pressure to decide immediately or skip competing quotes appears in Arizona’s construction-scam warnings. [13]

03 “We have leftover materials.”

The Attorney General flags the leftover-materials pitch among common home-construction scam tactics. [13]

04 “That’s our partner’s license.”

Verify the legal contracting entity against the ROC record. Arizona’s AG has warned about borrowed credentials. [5]

05 “Pay first. We’ll start soon.”

Large deposits followed by delays or silence feature in the AG’s 2026 ADU fraud alert. Confirm the payment schedule. [5]

06 “The permits are handled.”

Ask for documentation where permits are required. The 2026 alert described assurances unsupported by filings. [5]

These are prompts to investigate, not proof every offer is fraudulent. The 2026 AG alert concerns ADU construction; its verification lessons inform the broader homeowner conversation. Roofing permit requirements vary.

[1] SB1206 · enacted law [5] AZ AG · April 2026 fraud alert [13] AZ AG · construction scams

PROPOSED EXCLUSIVE / PARTICIPATION BY ARRANGEMENT

Can you spot the roofing red flag?

A fast, visual consumer segment with a question before every reveal.

ROUND 1 / THE MONEY

“We’ll pay your deductible.”

Pause on the promise. Explain the new restriction and its scope with an independent legal or regulatory voice.

ROUND 2 / THE IDENTITY

“The license is under another company.”

Compare the contract name with the official license record. Show the viewer what needs to match or be explained.

ROUND 3 / THE EVIDENCE

“This photo means you need a new roof.”

Ask Apex what the image establishes, what it cannot show and what additional inspection could change the recommendation.

THE REVEAL WORTH STAYING FOR

The owner explains what would justify doing less work - or waiting.
Viewers leave with questions they can use at their own front door.

Use clearly labeled sample offers, roof components and approved documents. First-look access, exclusivity, homeowner participation and site filming are negotiated during booking. The outlet retains editorial control.

THE VIEWER TAKEAWAY / SAVE BEFORE YOU SIGN

Your roof. Your money. Five checks before you sign.

The time to check is before you commit.

Get answers, compare options and understand the paperwork.

01

VERIFY THE NAME

Check the current ROC record and the legal entity on the contract.

02

SEE THE FINDINGS

Ask which observations support the recommendation and what remains unknown.

03

COMPARE THE SCOPE

Get written estimates with the work, materials, exclusions and price.

04

UNDERSTAND THE MONEY

Read the deposit, payment and insurance terms before authorizing work.

05

KNOW WHO ANSWERS

Identify who handles questions, changes and completion concerns.

Apex offers a free 22-point inspection with documented findings.
Any repair or replacement remains the homeowner's separate decision. [6]

[6] Apex · services & inspection

[13] AZ AG · construction scams

THE HUMAN STORY / CHRISTIAN VALUES IN PRACTICE

Christian faith. A homeowner's trust. A standard to live up to.

Apex calls itself Christ-centered and family-powered. Its published mission connects that faith to honesty, skilled work and care for the people inside the home. [7]



THE APEX TEAM / COMPANY PHOTOGRAPH

HONESTY

Would you recommend a smaller job if it were the right answer?

STEWARDSHIP

How should Christian values shape a decision involving a family's savings?

ACCOUNTABILITY

What does taking responsibility look like when the work becomes difficult?

Ask the owners for specific examples that can be verified. The meaningful story is how their Christian convictions shape the choices homeowners can actually see.

[7] Apex · owners & values

THE DEMONSTRATION / TECHNOLOGY + ARIZONA EXPERTISE

Show me my roof. Then show me why.

A picture creates attention. A clear explanation earns its place in the story.



APEX PROJECT PHOTOGRAPHY

DOCUMENT THE CONDITION

Apex describes inspection photographs and a written report. Ask an owner to connect a specific finding to the proposed next step. [8]

EXPLORE THE APPEARANCE

The Apex site links to IKO ROOFViewer, which lets homeowners upload a photo to explore roof looks. It is a manufacturer's tool. [9, 10]

LOOK BELOW THE SURFACE

Use a tile and underlayment sample to explain why appearance alone does not settle the repair-or-replace question. [8]

The Arizona twist: a builder at the table.

Apex is a QB Development LLC company. QB's residential and commercial construction work adds a broader perspective on how a roof connects to the rest of the property; its design practice includes project renderings. [7, 11]

On camera: distinguish what a visualization illustrates from what an inspection establishes.

[8] Apex · inspection process

[9] Apex · shingle roof visualizer

[10] IKO ROOFViewer

[11] QB Development · services

THE INTERVIEW GUESTS

Four owners. Bring the hard questions.

Christian values, family leadership and complementary experience.
Choose the perspective that fits the story.

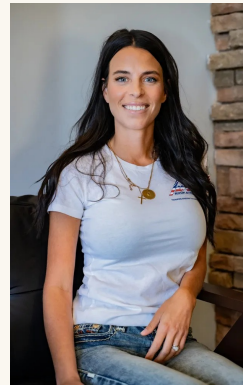


Kris Chavez

FOUNDER / ROOFING

More than a decade in residential and commercial roofing, from hands-on work to project leadership.

What evidence would make you recommend a repair instead?



Brianna Chavez

CO-FOUNDER / OPERATIONS

Oversees office operations, project coordination and client communication.

Who keeps a homeowner informed when the scope changes?



Barty Quarders

CO-OWNER / CONSTRUCTION

Brings 31 years in the trades and experience across residential and commercial construction.

What can a surface-level roofing pitch overlook?



Brad Beedy

CO-OWNER / PROCESS

A Scottsdale native with 25 years in insurance and financial services.

How do you build accountability into everyday decisions?

Bios reflect Apex's published profiles. Experience shown belongs to each individual.

[7] Apex · owners & values

THE HEADLINE DESK / TV, DIGITAL, PODCASTS

Eight angles. A clear reason to click.

Proposed headlines and visual treatments for an independently reported story.

- 01 THE “FREE ROOF” CATCH**
When a deductible offer crosses Arizona’s new legal line. / Statute + sample pitch
- 02 THE LICENSE NUMBER LOOKS REAL. IS IT THEIRS?**
How to check the business behind the number. / Official record + contract name
- 03 AFTER THE STORM COMES THE SALES PITCH**
The pressure tactics worth recognizing. / Three illustrative offer cards
- 04 “INSURANCE WILL PAY.” WHO CAN PROMISE THAT?**
Separate the roof assessment from the coverage decision. / Documents explained
- 05 THE TILES LOOK FINE. WHAT’S UNDERNEATH?**
A roof-system reveal with Arizona relevance. / Tile + underlayment sample
- 06 ONE PHOTO. A WHOLE NEW ROOF?**
What an inspection image can and cannot establish. / Annotated photo
- 07 BEFORE YOU SIGN, SPOT WHAT’S MISSING**
The details a headline price can leave out. / Redacted written estimate
- 08 FAITH, FAMILY - AND THE ESTIMATE**
What should Christian values change when a family’s money is at stake? / Owners

Suggested social caption: Save this before you sign a roofing contract.

BOOK THE CONVERSATION

A local face. A timely warning. A story viewers can use.

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A PITCH YOU CAN FORWARD TO THE DESK

Subject: The “free roof” catch - Arizona’s new rules and six red flags

Arizona’s new storm-claim rules create a timely consumer story: the roofing promises homeowners should question before they sign. Apex Roofing Systems is a Scottsdale-based, Christ-centered, family-owned company with a visual segment concept: put sample sales pitches on screen, reveal the red flags and explain what an inspection can actually show. Owner interviews, a roof-components demonstration and potential project access can be discussed with Michael Hopkins.

Formats to develop

Studio demonstration, remote interview, podcast conversation or an agreed project visit.

Materials to arrange

Inspection images, roof samples, redacted paperwork and approved company photography.

First-look or exclusive access can be discussed with Michael. Confirm participants, documents and filming arrangements during booking.

THE REFERENCE DESK

Strong headlines. Checkable facts.

Updated September 18, 2026. Primary-source links below are clickable.

01 SB1206 / Chapter 157

Enacted June 19, 2026; new provisions.

02 Arizona effective-date table

September 12, 2026, regular-session laws.

03 A.R.S. 32-1158.02

Current text, existing rights and defined scope.

05 AZ Attorney General / April 14, 2026

ADU fraud warning; credentials, deposits, permits.

13 AZ Attorney General / November 20, 2025

Home-construction scams and warning signs.

04 University of Arizona Extension

Monsoon season: June 15-September 30.

06 Apex homepage

22-point inspection and homeowner choice.

07 Apex owners and Christian values

Biographies, mission and QB relationship.

08 Apex storm-inspection article

Photos, written findings and roof components.

09 Apex shingle services

Roof-system discussion and visualizer link.

10 IKO ROOFViewer

Third-party manufacturer visualization.

11 QB Development

Construction practice and renderings.

12 Apex company contact

Public office phone and company website.

Reporting notes. Red flags are reasons to verify, not automatic findings of fraud. AG construction and ADU alerts are identified by scope; they do not establish a roofing-specific scam surge. Pair company expertise with independent legal or regulatory interpretation. Sample offers and anchor language are proposed production copy.

Company and images. Capabilities, owner bios and Christian identity reflect Apex and QB's published materials. Photography comes from Apex's official site; the flag texture comes from the supplied brand reference. Access and exclusivity are by arrangement. No customer story or owner quote has been invented.