

USA

INSULATION™

Comfort & Savings

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FRANCHISE DISCLOSURE DOCUMENT

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USA Insulation Franchise, LLC
an Ohio limited liability company
17700 Saint Clair Avenue
Cleveland, Ohio 44110
Phone: (440) 951-6800; Fax: (440) 951-6800
www.usainsulation.net

As a USA Insulation franchisee, you will operate a Franchised Business that (i) offers and sells an array of insulation products, including proprietary injection foam, polyurethane spray foam insulation, blown fiberglass insulation, rolled/batten fiberglass insulation and other products and services that we may authorize, and (ii) evaluates a customer's insulation needs and subsequently installs one or more of the products discussed above at that customer's property, utilizing our marks and proprietary operating system.

The total investment necessary to begin operation of a single USA Insulation Franchised Business ranges from \$271,000 to \$399,500. This includes \$109,000 to \$135,000 that must be paid to the franchisor or its affiliates. We may offer to qualified individuals the right to open and operate up to 3 USA Insulation Franchised Businesses within a designated development area in accordance with a development schedule. Individuals purchasing multiple Franchised Businesses in a development area must sign a Development Agreement. The Initial Franchise Fee for multiple Franchised Businesses is \$55,000 for the first Franchised Business, \$50,000 for the second Franchised Business and \$30,000 for the third Franchised Business. Except for the Initial Franchise Fee, the total initial investment necessary to begin operation of each Franchised Business under the Development Agreement is the same as the investment disclosed above.

This disclosure document summarizes certain provisions of your franchise agreement and other information in plain English. Read this disclosure document and all accompanying agreements carefully. You must receive this disclosure document at least 14 calendar days before you sign a binding agreement with, or make any payment to, the franchisor or an affiliate in connection with the proposed franchise sale. **Note, however, that no governmental agency has verified the information contained in this document.**

You may wish to receive your disclosure document in another format that is more convenient for you. To discuss the availability of disclosures in different formats, contact our corporate office at 17700 Saint Clair Avenue, Cleveland, Ohio 44110, or via telephone at (440) 951-6800.

The terms of your franchise agreement will govern your franchise relationship. Don't rely on the disclosure document alone to understand your contract. Read all of your contract carefully. Show your contract and this disclosure document to an advisor, like a lawyer or an accountant.

Buying a franchise is a complex investment. The information in this disclosure document can help you make up your mind. More information on franchising, such as "[A Consumer's Guide to Buying a Franchise](#)," which can help you understand how to use this disclosure document, is available from the Federal Trade Commission (the "FTC"). You can contact the FTC at 1-877-FTC-HELP or by writing to the FTC at 600 Pennsylvania Avenue, NW, Washington, D.C. 20580. You can also visit the FTC's home page at www.ftc.gov for additional information. Call your state agency or visit your public library for other sources of information on franchising.

There may also be laws on franchising in your state. Ask your state agencies about them.

Issuance date: March 30, 2022, as amended January 24, 2023

How to Use This Franchise Disclosure Document

Here are some questions you may be asking about buying a franchise and tips on how to find more information:

QUESTION	WHERE TO FIND INFORMATION
How much can I earn?	Item 19 may give you information about outlet sales, costs, profits or losses. You should also try to obtain this information from others, like current and former franchisees. You can find their names and contact information in Item 20 or Exhibits H & I.
How much will I need to invest?	Items 5 and 6 list fees you will be paying to the franchisor or at the franchisor’s direction. Item 7 lists the initial investment to open. Item 8 describes the suppliers you must use.
Does the franchisor have the financial ability to provide support to my business?	Item 21 or Exhibit D includes financial statements. Review these statements carefully.
Is the franchise system stable, growing, or shrinking?	Item 20 summarizes the recent history of the number of company-owned and franchised outlets.
Will my business be the only USA Insulation business in my area?	Item 12 and the “territory” provisions in the franchise agreement describe whether the franchisor and other franchisees can compete with you.
Does the franchisor have a troubled legal history?	Items 3 and 4 tell you whether the franchisor or its management have been involved in material litigation or bankruptcy proceedings.
What’s it like to be an USA Insulation franchisee?	Item 20 or Exhibits H & I list current and former franchisees. You can contact them to ask about their experiences.
What else should I know?	These questions are only a few things you should look for. Review all 23 Items and all Exhibits in this disclosure document to better understand this franchise opportunity. See the table of contents.

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