



## Nationwide Insurance Company of America

Megan McWilliams  
PO Box 182068  
Columbus, OH 43218-2068  
866-425-9200 x19923  
[nationwide-claims@nationwide.com](mailto:nationwide-claims@nationwide.com)

Insured: Ina Stidham  
Property: 998 NICOLE WAY  
WHITELAND, IN 46184-9388  
Home: 998 NICOLE WAY  
WHITELAND, IN 46184-9388

E-mail: [iladynorris@hotmail.com](mailto:iladynorris@hotmail.com)

Claim Rep.: Megan McWilliams  
Business: PO Box 182068  
Columbus, OH 43218-2068

Business: (866) 425-9200 x 19923  
E-mail: [nationwide-claims@nationwide.com](mailto:nationwide-claims@nationwide.com)

Estimator: Megan McWilliams  
Business: PO Box 182068  
Columbus, OH 43218-2068

Business: (866) 425-9200 x 19923  
E-mail: [nationwide-claims@nationwide.com](mailto:nationwide-claims@nationwide.com)

**Claim Number:** 698981-GQ

**Policy Number:** 9113HP376047

**Type of Loss:** HAIL

Date Contacted: 8/28/2025 2:20 PM

Date Received: 8/28/2025 12:00 AM

Date of Loss: 5/16/2025 12:00 AM

Date Entered: 8/28/2025 1:53 PM

Date Inspected:

Date Est. Completed: 9/8/2025 11:03 AM

Price List: ININ8X\_AUG25  
Restoration/Service/Remodel  
Estimate: INA\_STIDHAM3



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Dear Valued Customer,

Please refer to the attached itemized estimate. The estimate contains our valuation of the damages for the reported loss and was prepared using usual and customary prices for your geographic area. If this is a supplemental or updated estimate and your policy includes replacement cost coverage, please refer to our communication regarding how to make a claim for any additional eligible payment.

Please note that if your mortgage company is included on your claim payment check, contact the mortgage company to discuss how to handle the proceeds of this payment.

If you choose to hire a contractor or vendor to make repairs, please provide this estimate to them. If you, your contractor, or vendor determine that there are additional building fees and/or permits associated with the estimated repairs that are not included in this estimate, please contact me immediately so that I may review and make a determination as to the appropriate payment.

If the estimate reflects a reduction for Salvage Retention, there are materials estimated for removal that have been identified as having salvage value. The amount reflected for Salvage Retention is applied using current values specific to the weight and quantity of materials to be removed and specific to your geographic region. A report is attached or can be provided upon request that provides a detailed summary of the Salvage Retention amount shown on your estimate. This amount should also be reflected on any estimates or invoicing provided by your contractor or vendor as a reduction in repair costs. Please note that the values provided are subject to change due to market conditions.

If you discover any additional damage to your property, please immediately contact me, either personally or through your contractor/vendor. We may need to re-inspect your property before authorization of supplemental payment. Please do not destroy or discard any of the damaged items until we have had an opportunity to inspect the damages and have reached an agreement with you on any supplemental cost.

Nationwide may also request to re-inspect your property, at your convenience, as part of our commitment to quality and customer service.

Please note your policy may include additional coverages, coverage extensions, and/or settlement provisions that may require you to notify us within certain times of your intent to make a claim under those portions of the policy. Please refer to your policy or contact your claim professional for more information.

Thank you for allowing Nationwide Insurance Company of America to serve your insurance needs. Please contact me at the numbers listed above if you have any questions regarding this estimate or any other matter pertaining to your claim.

A person who knowingly and with intent to defraud an insurer files a statement of claim containing any false, incomplete, or misleading information commits a felony.



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**INA\_STIDHAM3**

**ROOF17914480**

### Front Elevation

QUANTITY	UNIT	TAX	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
1. R&R Gutter / downspout - aluminum - up to 5"								
20.50 LF	9.42	5.96	199.07	14/25 yrs	Avg.	56%	(50.98)	148.09
Gutter								
<b>Totals: Front Elevation</b>		<b>5.96</b>	<b>199.07</b>				<b>50.98</b>	<b>148.09</b>

### RIGHT ELEVATION

QUANTITY	UNIT	TAX	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
2. R&R Gutter / downspout - aluminum - up to 5"								
20.58 LF	9.42	5.98	199.84	14/25 yrs	Avg.	56%	(51.18)	148.66
The above line item relates to damaged gutters on this elevation.								
3. R&R Gutter / downspout - aluminum - up to 5"								
12.00 LF	9.42	3.49	116.53	14/25 yrs	Avg.	56%	(29.84)	86.69
downspout								
<b>Totals: RIGHT ELEVATION</b>		<b>9.47</b>	<b>316.37</b>				<b>81.02</b>	<b>235.35</b>

### BACK ELEVATION

QUANTITY	UNIT	TAX	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
4. R&R Gutter / downspout - aluminum - up to 5"								
41.00 LF	9.42	11.91	398.13	14/25 yrs	Avg.	56%	(101.95)	296.18
The above line item relates to damaged gutters on this elevation.								
<b>Totals: BACK ELEVATION</b>		<b>11.91</b>	<b>398.13</b>				<b>101.95</b>	<b>296.18</b>

### LEFT ELEVATION

QUANTITY	UNIT	TAX	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
5. R&R Gutter / downspout - aluminum - up to 5"								
13.00 LF	9.42	3.78	126.24	14/25 yrs	Avg.	56%	(32.33)	93.91

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9/30/2025

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### CONTINUED - LEFT ELEVATION

QUANTITY	UNIT	TAX	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
The above line item relates to damaged downspouts on this elevation.								
<b>Totals: LEFT ELEVATION</b>		<b>3.78</b>	<b>126.24</b>			<b>32.33</b>	<b>93.91</b>	

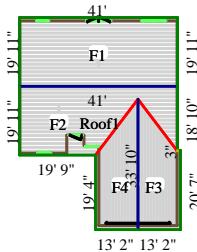
### DEBRIS REMOVAL

QUANTITY	UNIT	TAX	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
6. Haul debris - per pickup truck load - including dump fees								
0.25 EA	170.17	0.00	42.54	0/NA	Avg.	NA	(0.00)	42.54
<b>Totals: DEBRIS REMOVAL</b>		<b>0.00</b>	<b>42.54</b>				<b>0.00</b>	<b>42.54</b>
<b>Total: ROOF17914480</b>		<b>31.12</b>	<b>1,082.35</b>				<b>266.28</b>	<b>816.07</b>

### DWELLING99

#### SKETCH1 (DWELLING99)

##### Exterior



##### Roof1

2155.80 Surface Area  
206.41 Total Perimeter Length

21.56 Number of Squares  
74.84 Total Ridge Length

QUANTITY	UNIT	TAX	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
<b>12. Tear off, haul and dispose of comp. shingles - 3 tab</b>								
21.56 SQ	65.91	0.00	1,421.02	0/25 yrs	Avg.	NA	(0.00)	1,421.02
<b>13. Remove Additional charge for steep roof - 7/12 to 9/12 slope</b>								
7.00 SQ	16.99	0.00	118.93	0/NA	Avg.	NA	(0.00)	118.93
<b>14. Roofing felt - 15 lb.</b>								
20.42 SQ	34.06	13.86	709.37	14/20 yrs	Avg.	70%	(148.35)	561.02



## **Nationwide Insurance Company of America**

The logo for Nationwide, featuring a stylized blue 'U' shape with a jagged, lightning-like pattern inside it, positioned above the word "Nationwide" in a bold, black, sans-serif font.

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**CONTINUED - Roof1**

QUANTITY	UNIT	TAX	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
<b>15. Ice &amp; water barrier</b>								
113.39 SF	1.64	4.29	190.25	14/30 yrs	Avg.	46.67%	(30.57)	159.68
<b>16. 3 tab - 25 yr. - comp. shingle roofing - w/out felt</b>								
23.00 SQ	232.79	191.43	5,545.60	14/25 yrs	Avg.	56%	(1,638.63)	3,906.97
This line item includes a material allowance which reflects current market prices in your area. Market prices were provided by itel. This itel service allows you or your contractor to have materials delivered directly to your property for installation. For more information on ordering material through itel, visit <a href="https://itelinc.jotform.com/itelinc/shingle_inquiry">https://itelinc.jotform.com/itelinc/shingle_inquiry</a> or contact itel at customerservice@itelinc.com/800-890-4835.								
Auto Calculated Waste: 6.7%, 1.44SQ								
Options: Valleys: Closed-cut (half laced), Include eave starter course: No, Include rake starter course: No, Include ridge/hip cap: No, Exposure - Hip/Valley/Starter: 5",								
Bundle Rounding: 0.6%, 0.14SQ - (included in waste calculation above)								
<b>17. Asphalt starter - universal starter course</b>								
100.63 LF	1.80	4.72	185.85	14/20 yrs	Avg.	70%	(50.50)	135.35
<b>18. Hip / Ridge cap - cut from 3 tab - composition shingles</b>								
74.84 LF	4.41	7.49	337.53	14/25 yrs	Avg.	56%	(64.12)	273.41
This line item includes a material allowance which reflects current market prices in your area. Market prices were provided by itel. This itel service allows you or your contractor to have materials delivered directly to your property for installation. For more information on ordering material through itel, visit <a href="https://itelinc.jotform.com/itelinc/shingle_inquiry">https://itelinc.jotform.com/itelinc/shingle_inquiry</a> or contact itel at customerservice@itelinc.com/800-890-4835.								
<b>19. Continuous ridge vent - shingle-over style</b>								
46.00 LF	9.63	14.52	457.50	14/35 yrs	Avg.	40%	(88.79)	368.71
<b>20. Drip edge</b>								
206.41 LF	2.63	15.89	558.75	0/35 yrs	Avg.	0%	(0.00)	558.75
This item did not previously exist or expands the scope of repairs, but is required by current building codes. The code upgrade cost is payable when incurred, subject to limits.								
<b>21. Remove Flashing - pipe jack</b>								
2.00 EA	8.55	0.00	17.10	0/35 yrs	Avg.	NA	(0.00)	17.10
<b>22. Install Flashing - pipe jack</b>								
1.00 EA	30.64	0.00	30.64	0/35 yrs	Avg.	0%	(0.00)	30.64
<b>23. Digital satellite system - Detach &amp; reset</b>								
1.00 EA	45.30	0.00	45.30	0/NA	Avg.	0%	(0.00)	45.30
<b>24. Additional charge for steep roof - 7/12 to 9/12 slope</b>								
7.00 SQ	42.90	0.00	300.30	0/NA	Avg.	0%	(0.00)	300.30
<b>Totals: Roof1</b>		236.31	9,359.39				2,020.96	7,338.43
<b>Total: Exterior</b>		236.31	9,359.39				2,020.96	7,338.43
<b>Total: SKETCH1 (DWELLING99)</b>		236.31	9,359.39				2,020.96	7,338.43
<b>Total: DWELLING99</b>		236.31	9,359.39				2,020.96	7,338.43



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**Line Item Totals:** INA\_STIDHAM3      **267.43**      **10,441.74**      **2,287.24**      **8,154.50**

[%] - Indicates that depreciate by percent was used for this item

[M] - Indicates that the depreciation percentage was limited by the maximum allowable depreciation for this item

### Grand Total Areas:

1,942.57	SF Walls	0.00	SF Ceiling	1,942.57	SF Walls and Ceiling
0.00	SF Floor	0.00	SY Flooring	251.28	LF Floor Perimeter
0.00	SF Long Wall	0.00	SF Short Wall	0.00	LF Ceil. Perimeter
0.00	Floor Area	0.00	Total Area	0.00	Interior Wall Area
1,942.57	Exterior Wall Area	251.28	Exterior Perimeter of Walls		
2,155.80	Surface Area	21.56	Number of Squares	206.41	Total Perimeter Length
74.84	Total Ridge Length	0.00	Total Hip Length		

Coverage	Item Total	%	ACV Total	%
Dwelling	10,441.74	100.00%	8,154.50	100.00%
Other Structures	0.00	0.00%	0.00	0.00%
Other Structures - Code Upgrade	0.00	0.00%	0.00	0.00%
Personal Property	0.00	0.00%	0.00	0.00%
Jewelry	0.00	0.00%	0.00	0.00%
Building Ordinance or Law	0.00	0.00%	0.00	0.00%
Inflation Protection	0.00	0.00%	0.00	0.00%
Loss Assessment	0.00	0.00%	0.00	0.00%
Personal Liability	0.00	0.00%	0.00	0.00%
Debris Removal of Tree by Covered Peril	0.00	0.00%	0.00	0.00%
Trees, Shrubs and Other Plants - Max Percentage of Coverage A	0.00	0.00%	0.00	0.00%
Refrigerated Property	0.00	0.00%	0.00	0.00%
Biological Deterioration or Damage	0.00	0.00%	0.00	0.00%
Loss of Use	0.00	0.00%	0.00	0.00%
Total	10,441.74	100.00%	8,154.50	100.00%



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### Summary for Dwelling

Line Item Total	10,174.31
Material Sales Tax	267.43
<b>Replacement Cost Value</b>	<b>\$10,441.74</b>
Less Depreciation	(2,287.24)
<b>Actual Cash Value</b>	<b>\$8,154.50</b>
Less Deductible	(1,000.00)
Less Prior Payment(s)	(1,784.30)
<b>Net Claim Remaining</b>	<b>\$5,370.20</b>
Total Recoverable Depreciation	2,287.24
<b>Net Claim Remaining if Depreciation is Recovered</b>	<b>\$7,657.44</b>

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### Summary for Other Structures - Code Upgrade

Line Item Total	0.00
<b>Replacement Cost Value</b>	<b>\$0.00</b>
<b>Net Claim</b>	<b>\$0.00</b>

### Other Structures - Code Upgrade Paid When Incurred

Line Item Total	542.86
Material Sales Tax	15.89
<b>Replacement Cost Value</b>	<b>\$558.75</b>
<b>Total Paid When Incurred</b>	<b>\$558.75</b>
<b>Net Claim</b>	<b>\$0.00</b>
<b>Net Claim if Additional Amounts are Recovered</b>	<b>\$558.75</b>

### Other Structures - Additional Coverage Limit Recap

Description	Single Item Limit	Aggregate Limit	RCV	Overage
Other Structures - Code Upgrade	\$18,090.00	\$18,090.00	\$558.75	\$0.00
			\$558.75	\$0.00

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