



Nationwide Insurance Company of America

Megan McWilliams
PO Box 182068
Columbus, OH 43218-2068
866-425-9200 x19923
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

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

Business: (866) 425-9200 x 19923
E-mail: 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

Claim Number: 698981-GQ

Policy Number: 9113HP376047

Type of Loss: HAIL

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

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

Date Inspected:

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

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

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

Price List: ININ8X_AUG25
 Restoration/Service/Remodel

Estimate: INA_STIDHAM3



Nationwide Insurance Company of America

Megan McWilliams
PO Box 182068
Columbus, OH 43218-2068
866-425-9200 x19923
nationwide-claims@nationwide.com

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.



Nationwide Insurance Company of America

Megan McWilliams
PO Box 182068
Columbus, OH 43218-2068
866-425-9200 x19923
nationwide-claims@nationwide.com

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								
Totals: Front Elevation		5.96	199.07				50.98	148.09

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								
Totals: RIGHT ELEVATION		9.47	316.37				81.02	235.35

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.								
Totals: BACK ELEVATION		11.91	398.13				101.95	296.18

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



Nationwide Insurance Company of America

Megan McWilliams
 PO Box 182068
 Columbus, OH 43218-2068
 866-425-9200 x19923
 nationwide-claims@nationwide.com

CONTINUED - LEFT ELEVATION

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

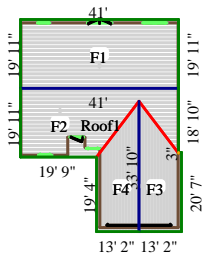
DEBRIS REMOVAL

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
Totals: DEBRIS REMOVAL		0.00	42.54				0.00	42.54
Total: ROOF17914480		31.12	1,082.35				266.28	816.07

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



Nationwide Insurance Company of America

Megan McWilliams
PO Box 182068
Columbus, OH 43218-2068
866-425-9200 x19923
nationwide-claims@nationwide.com

CONTINUED - Roof1

	QUANTITY	UNIT	TAX	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
15. Ice & water barrier									
	113.39 SF	1.64	4.29	190.25	14/30 yrs	Avg.	46.67%	(30.57)	159.68
16. 3 tab - 25 yr. - comp. shingle roofing - w/out felt									
	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 https://itelinc.jotform.com/itelinc/shingle_inquiry 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)									
17. Asphalt starter - universal starter course									
	100.63 LF	1.80	4.72	185.85	14/20 yrs	Avg.	70%	(50.50)	135.35
18. Hip / Ridge cap - cut from 3 tab - composition shingles									
	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 https://itelinc.jotform.com/itelinc/shingle_inquiry or contact itel at customerservice@itelinc.com/800-890-4835.									
19. Continuous ridge vent - shingle-over style									
	46.00 LF	9.63	14.52	457.50	14/35 yrs	Avg.	40%	(88.79)	368.71
20. Drip edge									
	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.									
21. Remove Flashing - pipe jack									
	2.00 EA	8.55	0.00	17.10	0/35 yrs	Avg.	NA	(0.00)	17.10
22. Install Flashing - pipe jack									
	1.00 EA	30.64	0.00	30.64	0/35 yrs	Avg.	0%	(0.00)	30.64
23. Digital satellite system - Detach & reset									
	1.00 EA	45.30	0.00	45.30	0/NA	Avg.	0%	(0.00)	45.30
24. Additional charge for steep roof - 7/12 to 9/12 slope									
	7.00 SQ	42.90	0.00	300.30	0/NA	Avg.	0%	(0.00)	300.30
Totals: Roof1			236.31	9,359.39				2,020.96	7,338.43
Total: Exterior			236.31	9,359.39				2,020.96	7,338.43
Total: SKETCH1 (DWELLING99)			236.31	9,359.39				2,020.96	7,338.43
Total: DWELLING99			236.31	9,359.39				2,020.96	7,338.43



Nationwide Insurance Company of America

Megan McWilliams
 PO Box 182068
 Columbus, OH 43218-2068
 866-425-9200 x19923
 nationwide-claims@nationwide.com

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%



Nationwide Insurance Company of America

Megan McWilliams
PO Box 182068
Columbus, OH 43218-2068
866-425-9200 x19923
nationwide-claims@nationwide.com

Summary for Dwelling

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

Megan McWilliams



Nationwide Insurance Company of America

Megan McWilliams
PO Box 182068
Columbus, OH 43218-2068
866-425-9200 x19923
nationwide-claims@nationwide.com

Summary for Other Structures - Code Upgrade

Line Item Total	0.00
Replacement Cost Value	\$0.00
Net Claim	\$0.00

Other Structures - Code Upgrade Paid When Incurred

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

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

Megan McWilliams