



Allstate Insurance Company

P.O. Box 660636
Dallas, TX 75266
Fax: 866-447-4293
www.myclaim.com

Insured: [REDACTED]
Home: [REDACTED]
[REDACTED]

Home: [REDACTED]

Claim Rep.: GREG BROWN
Business: P.O. Box 672041
Dallas, TX 75267

Business: (877) 447-9386
E-mail: CLAIMS@CLAIMS.ALLSTATE.COM

Estimator: GREG BROWN
Business: P.O. Box 672041
Dallas, TX 75267

Business: (877) 447-9386
E-mail: CLAIMS@CLAIMS.ALLSTATE.COM

Claim Number: [REDACTED] **Policy Number:** [REDACTED]
Insurance Company: Allstate Fire and Casualty Insurance Company

Type of Loss: WINDSTORM AND HAIL

Date Contacted: 10/1/2023 2:57 PM
Date of Loss: 9/25/2023 2:30 AM
Date Inspected: [REDACTED]
Date Est. Completed: 2/19/2024 9:08 PM

Date Received: 9/25/2023 4:33 AM
Date Entered: 9/29/2023 11:53 AM

Price List: TXAU8X_SEP23
Restoration/Service/Remodel
Estimate: [REDACTED]

Allstate is dedicated to providing you with outstanding service throughout the claim-handling process. If you have any questions regarding this estimate, or if there are differences with the estimate provided by your repair person of choice, or if additional damage is found during the repair process, please contact us at (877) 447-9386.

Thank you,

GREG BROWN

If you like, Allstate can refer an approved vendor who offers a workmanship guarantee. (This option may not be available in all areas or for all losses.)

THIS ESTIMATE REPRESENTS OUR CURRENT EVALUATION OF THE COVERED DAMAGES TO YOUR INSURED PROPERTY AND MAY BE REVISED AS WE CONTINUE TO EVALUATE YOUR CLAIM. IF YOU HAVE QUESTIONS, CONCERNS, OR ADDITIONAL INFORMATION REGARDING YOUR CLAIM, WE ENCOURAGE YOU TO CONTACT US.

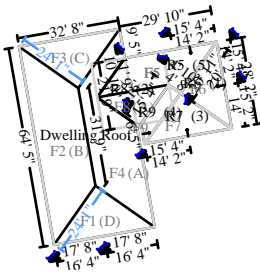


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Source - EagleView Roof

Source - EagleView Roof



Dwelling Roof

3177.12 Surface Area
266.51 Total Perimeter Length
163.58 Total Hip Length

31.77 Number of Squares
54.92 Total Ridge Length

DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
1. Remove 3 tab - 25 yr. - composition shingle roofing - incl. felt	31.77 SQ	62.57	1,987.85	20/25 yrs	Avg.	NA	(0.00)	1,987.85
3. 3 tab - 25 yr. - comp. shingle roofing - w/out felt	35.33 SQ	264.51	9,345.14	20/25 yrs	Avg.	80%	(3,161.61)	6,183.53
Auto Calculated Waste: 11.2%, 3.56SQ								
Options: Valleys: Closed-cut (half laced), Include eave starter course: Yes, Include rake starter course: Yes, Include ridge/hip cap: No, Exposure - Hip/Valley/Starter: 5",								
Bundle Rounding: 0.1%, 0.02SQ - (included in waste calculation above)								
2. Roofing felt - 15 lb.	31.77 SQ	40.19	1,276.84	20/20 yrs	Avg.	90% [M]	(213.88)	1,062.96
12. Hip / Ridge cap - cut from 3 tab - composition shingles	218.50 LF	5.41	1,182.09	0/25 yrs	Avg.	0%	(0.00)	1,182.09
4. Exhaust cap - through roof - 6" to 8"	1.00 EA	116.34	116.34	20/35 yrs	Avg.	57.14%	(28.86)	87.48
13. Prime & paint roof vent	6.00 EA	41.32	247.92	0/15 yrs	Avg.	0%	(0.00)	247.92
5. R&R Power attic vent cover only - metal	5.00 EA	125.60	628.00	20/7 yrs	Avg.	90% [M]	(160.97)	467.03
6. Flashing - pipe jack	4.00 EA	58.71	234.84	20/35 yrs	Avg.	57.14%	(40.14)	194.70
14. Prime & paint roof jack	4.00 EA	41.32	165.28	0/15 yrs	Avg.	0%	(0.00)	165.28
7. R&R Drip edge	266.51 LF	3.58	954.10	20/35 yrs	Avg.	57.14%	(176.66)	777.44
8. Paint trim - one coat	266.51 LF	1.19	317.15	20/15 yrs	Avg.	90% [M]	(23.99)	293.16
15. Sheathing - OSB - 1/2"	3,177.12 SF	2.44	7,752.17	0/150 yrs	Avg.	0%	(0.00)	7,752.17
16. R&R Chimney flashing - large (32" x 60")	1.00 EA	695.32	695.32	20/35 yrs	Avg.	57.14%	(84.52)	610.80
17. R&R Valley metal	48.07 LF	7.94	381.67	20/35 yrs	Avg.	57.14%	(75.26)	306.41
18. Ice & water barrier	144.00 SF	2.06	296.64	20/30 yrs	Avg.	66.67%	(57.60)	239.04
19. Step flashing	16.00 LF	12.38	198.08	20/35 yrs	Avg.	57.14%	(18.01)	180.07
20. R&R Counterflashing - Apron flashing	16.00 LF	12.97	207.52	20/35 yrs	Avg.	57.14%	(15.91)	191.61
Totals: Dwelling Roof			25,986.95				4,057.41	21,929.54
Total: Source - EagleView Roof			25,986.95				4,057.41	21,929.54
Total: Source - EagleView Roof			25,986.95				4,057.41	21,929.54

Exterior

DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
9. R&R Gutter - aluminum - up to 5"*	33.00 LF			0/25 yrs	Avg.	0%		BID ITEM

2/19/2024

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CONTINUED - Exterior

DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
21. Reglaze window, 1 - 9 sf 2 windows on left side and 1 front window	3.00 EA	84.53	253.59	0/18 yrs	Avg.	0%	(0.00)	253.59
24. PER TEXAS GUTTER KING BID*	1.00 EA	1,750.00	1,750.00	0/NA	Avg.	0%	(0.00)	1,750.00
Totals: Exterior			2,003.59				0.00	2,003.59

0

Fence

DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
10. Clean	90.00 SF	0.41	36.90	0/NA	Avg.	0%	(0.00)	36.90
11. Seal & paint - wood fence/gate	90.00 SF	1.34	120.60	0/15 yrs	Avg.	0%	(0.00)	120.60
22. R&R Greenhouse Covering - Walls (polycarbonate)	8.00 SF	4.73	37.84	0/25 yrs	Avg.	0%	(0.00)	37.84
Totals: Fence			195.34				0.00	195.34

Personal Property

DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
No Damage Related to Loss								
Totals: Personal Property			0.00				0.00	0.00
Total: 0			195.34				0.00	195.34

Labor Minimums Applied

DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
25. Window labor minimum	1.00 EA	128.23	128.23	0/NA	Avg.	0%	(0.00)	128.23
Totals: Labor Minimums Applied			128.23				0.00	128.23
Line Item Totals: DASON_WHITSETT1			28,314.11				4,057.41	24,256.70



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[%] - 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:

0.00	SF Walls	0.00	SF Ceiling	0.00	SF Walls and Ceiling
0.00	SF Floor	0.00	SY Flooring	0.00	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
0.00	Exterior Wall Area	0.00	Exterior Perimeter of Walls		
3,177.12	Surface Area	31.77	Number of Squares	266.51	Total Perimeter Length
54.92	Total Ridge Length	163.58	Total Hip Length		

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Coverage	Item Total	%	ACV Total	%
AA-Dwelling	20,366.60	71.93%	16,450.01	66.97%
A9-Dwelling - Mold	0.00	0.00%	0.00	0.00%
AE-Extended Protection Amendatory Endorsement	0.00	0.00%	0.00	0.00%
BB-Other Structures	195.34	0.69%	202.85	0.83%
B9-Other Structures - Mold	0.00	0.00%	0.00	0.00%
BC-Building Codes	7,752.17	27.38%	7,909.44	32.20%
CC-Unscheduled Personal Property	0.00	0.00%	0.00	0.00%
C9-Unscheduled Personal Property - Mold	0.00	0.00%	0.00	0.00%
CD-Credit Card and Depositors Fraud	0.00	0.00%	0.00	0.00%
DD-Additional Living Expense	0.00	0.00%	0.00	0.00%
D9-Additional Living Expense - Mold	0.00	0.00%	0.00	0.00%
FF-Fire Department Service Charge	0.00	0.00%	0.00	0.00%
ML-Motorized Land Vehicle	0.00	0.00%	0.00	0.00%
MN-Manuscripts	0.00	0.00%	0.00	0.00%
PF-Power Failure	0.00	0.00%	0.00	0.00%
RC-Replacement Cost - Contents	0.00	0.00%	0.00	0.00%
RD-Replacement Cost - Dwelling	0.00	0.00%	0.00	0.00%
RG-Residence Glass	0.00	0.00%	0.00	0.00%
VP-Motorized Land Vehicle Parts, Equipment or Accessories	0.00	0.00%	0.00	0.00%
XX-Liability	0.00	0.00%	0.00	0.00%
X9-Liability - Mold	0.00	0.00%	0.00	0.00%
YY-Guest Medical	0.00	0.00%	0.00	0.00%
Y9-Guest Medical - Mold	0.00	0.00%	0.00	0.00%
Total	28,314.11	100.00%	24,562.30	100.00%



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Summary for AA-Dwelling Summary for All Items

Line Item Total	20,366.60
Material Sales Tax	475.55
Replacement Cost Value	\$20,842.15
Less Depreciation	(4,392.14)
Actual Cash Value	\$16,450.01
Less Deductible	(2,690.00)
Less Prior Payment(s)	(12,358.03)
Net Claim Remaining	\$1,401.98
Total Recoverable Depreciation	4,392.14
Net Claim Remaining if Depreciation is Recovered	\$5,794.12

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Summary for BB-Other Structures Summary for All Items

Line Item Total	195.34
Material Sales Tax	4.39
Cleaning Mtl Tax	0.07
Cleaning Sales Tax	3.05
Replacement Cost Value	\$202.85
Less Non-recoverable Depreciation	<0.00>
Actual Cash Value	\$202.85
Less Prior Payment(s)	(202.85)
Net Claim Remaining	\$0.00

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**Summary for
BC-Building Codes
Summary for All Items**

Line Item Total	7,752.17
Material Sales Tax	157.27
Replacement Cost Value	\$7,909.44
Less Non-recoverable Depreciation	<0.00>
Actual Cash Value	\$7,909.44
Net Claim	\$7,909.44

GREG BROWN

Your guide to contents depreciation recovery.

Your property policy may contain a replacement cost provision that allows for the recovery of depreciation on items that are purchased within the policy-specified timeframe. If it does, then your Adjuster Summary that accompanies this guide will show any applicable recoverable depreciation amounts.

Please make sure that the following information is addressed when submitting receipts for depreciation reimbursement consideration:

1. Receipts must be legible
2. Items on receipts should be numbered consistent with the item description on the Adjuster Summary (example below)
3. The receipt should contain: the store name, date of purchase, item descriptions and quantities, order number (for online purchases), payment method and total including any applicable taxes or shipping fees
4. Additional documentation may be required for specific purchase types. Your adjuster can help clarify what is needed for your claim

BIG BOX STORE 1206
1234 Any St.

Member: 1234567 6FT HDMI CABLE 19.99
7654321 06 65 TV 899.99
SUBTOTAL 919.98
TAX 64.40
**** TOTAL 984.38

XXXXXXXXXXXX CHIP Read
AID: zbZxpd5vobvz
Seq# 919434 APP# FMV1
VISA Resp: APPROVED
Tran ID#: 2538357183
Merchant ID: 125354

APPROVED - Purchase
AMOUNT : 984.38
12/09/2022 16:12:01 1206 206 256 206

VISA 984.38
CHANGE 0.00
TAX 64.40
TOTAL TAX 64.40
TOTAL NUMBER OF ITEMS SOLD = 2
12/09/2022 16:12:01 1206 206 256 206

16070666391716389000
OP: 206 NAME: SCO LANE #206
Thank You.
Please Come Again
Whse: 1206 Trm: 206 Trn: 256 OP: 206

Items Sold : 2
12/09/2022 16:12:01

EXAMPLE STORE
Anytown, US

SALE 90910625773440760000
12/09/2022 16:19

QTY	SKU	PRICE
2	Men SS Shirt Brand 15.00 123456789	30.00
1	Original Fit Jeans 48.00 987654321	48.00
SUBTOTAL		\$78.00
TAX 7%		\$5.46
TOTAL		\$83.46
CREDIT		\$83.46

Card No : xxxx xxxx xxxx 1234
Chip Read
Auth No : 658026
AID : 23557D871Q0W

TOTAL ITEMS 2

*** CUSTOMER COPY ***

Example of Adjuster Summary:

DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
1. Samsung - 65" Class Q60B QLED 4K Smart Tizen TV* https://www.bestbuy.com/site/samsung-65-class-q60b-qled-4k-smart-tizen-tv/6502240.p?skuId=6502240 Orig. Desc. - 65" Smart tv, 4k	1.00	EA	999.99	5/10 yrs	Avg.	50%	(500.00)	499.99
2. Insignia™ - 6' 4K Ultra HD HDMI Cable - Black* https://www.bestbuy.com/site/insignia-6-4k-ultra-hd-hdmi-cable-black/6473498.p?skuId=6473498 Orig. Desc. - 6' HDMI cable	1.00	EA	24.99	5/10 yrs	Avg.	50%	(12.50)	12.49
3. Wrangler Men's Short Sleeve Two Pocket Utility Shirt, Sizes S-5XL* https://www.walmart.com/ip/Wrangler-Men-s-Short-Sleeve-Two-Pocket-Utility-Shirt-Sizes-S-5XL/941574957?wmlspartner=wlp&selectedSellerId=0 Orig. Desc. - mens short sleeve shirt	4.00	EA	18.97	2/8 yrs	Avg.	25%	(18.97)	56.91
4. 501® ORIGINAL FIT MEN'S JEANS* https://www.levi.com/US/en_US/clothing/men/jeans/straight/501-original-fit-mens-jeans/p/005010193	2.00	EA	48.00	1/8 yrs	Avg.	12.5%	(12.00)	84.00

You can upload your clear, labeled receipts to the Documents tab on MyClaim or send them to claims@claims.allstate.com with your claim number in the subject line for reimbursement consideration.

This is an instructional guide on how to submit receipts for consideration of reimbursement on covered recoverable depreciation and does not confer coverage that is outside of your policy. It is subject to your policy terms, conditions, exclusions and limitations.

Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information may be guilty of a crime and may be subject to prosecution under applicable state law.

Allstate Insurance Company, Allstate Indemnity Company, Allstate Fire and Casualty Insurance Company, Allstate Property and Casualty Insurance Company, Northbrook, IL.





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Recap of Taxes

	Material Sales Tax (8.25%)	Cleaning Mtl Tax (8.25%)	Cleaning Sales Tax (8.25%)	Manuf. Home Tax (5%)	Storage Rental Tax (8.25%)	Total Tax (8.25%)
Line Items	637.21	0.07	3.05	0.00	0.00	0.00
Total	637.21	0.07	3.05	0.00	0.00	0.00



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Recap by Room

Estimate: DASON_WHITSETT1

Area: Source - EagleView Roof

Area: Source - EagleView Roof

Dwelling Roof

Coverage: AA-Dwelling	70.17% =	25,986.95	91.78%
Coverage: BC-Building Codes	29.83% =	18,234.78	
		7,752.17	

Area Subtotal: Source - EagleView Roof

Coverage: AA-Dwelling	70.17% =	25,986.95	91.78%
Coverage: BC-Building Codes	29.83% =	18,234.78	
		7,752.17	

Area Subtotal: Source - EagleView Roof

Coverage: AA-Dwelling	70.17% =	25,986.95	91.78%
Coverage: BC-Building Codes	29.83% =	18,234.78	
		7,752.17	

Exterior

Coverage: AA-Dwelling	100.00% =	2,003.59	7.08%
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Area: 0

Fence

Coverage: BB-Other Structures	100.00% =	195.34	0.69%
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Area Subtotal: 0

Coverage: BB-Other Structures	100.00% =	195.34	0.69%
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Labor Minimums Applied

Coverage: AA-Dwelling	100.00% =	128.23	0.45%
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Subtotal of Areas

Coverage: AA-Dwelling	71.93% =	28,314.11	100.00%
Coverage: BB-Other Structures	0.69% =	20,366.60	
Coverage: BC-Building Codes	27.38% =	195.34	
		7,752.17	

Total		28,314.11	100.00%
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Recap by Category with Depreciation

Items				RCV	Deprec.	ACV
CLEANING				36.90		36.90
Coverage: BB-Other Structures	@	100.00% =		36.90		
GENERAL DEMOLITION				2,219.77		2,219.77
Coverage: AA-Dwelling	@	99.95% =		2,218.65		
Coverage: BB-Other Structures	@	0.05% =		1.12		
PAINTING				850.95	23.99	826.96
Coverage: AA-Dwelling	@	85.83% =		730.35		
Coverage: BB-Other Structures	@	14.17% =		120.60		
ROOFING				23,037.95	4,033.42	19,004.53
Coverage: AA-Dwelling	@	66.35% =		15,285.78		
Coverage: BC-Building Codes	@	33.65% =		7,752.17		
SOFFIT, FASCIA, & GUTTER				1,750.00		1,750.00
Coverage: AA-Dwelling	@	100.00% =		1,750.00		
WINDOW REGLAZING & REPAIR				253.59		253.59
Coverage: AA-Dwelling	@	100.00% =		253.59		
WINDOWS - WOOD				128.23		128.23
Coverage: AA-Dwelling	@	100.00% =		128.23		
EXTERIOR STRUCTURES				36.72		36.72
Coverage: BB-Other Structures	@	100.00% =		36.72		
Subtotal				28,314.11	4,057.41	24,256.70
Material Sales Tax				637.21	334.73	302.48
Coverage: AA-Dwelling	@	74.63% =		475.55		
Coverage: BB-Other Structures	@	0.69% =		4.39		
Coverage: BC-Building Codes	@	24.68% =		157.27		
Cleaning Mtl Tax				0.07		0.07
Coverage: BB-Other Structures	@	100.00% =		0.07		
Cleaning Sales Tax				3.05		3.05
Coverage: BB-Other Structures	@	100.00% =		3.05		
Total				28,954.44	4,392.14	24,562.30

Depending upon the circumstances of your loss, our estimate may or may not include an amount for general contractor's overhead and profit. If you have questions regarding general contractor's overhead and profit and whether the services of a general contractor are appropriate for your loss, please contact your claim representative before proceeding with repairs.

This document includes a damage estimate for your property based on Replacement Cost Value (RCV) and Actual Cash Value (ACV). The ACV estimate reflects the RCV less the amount of any depreciation. Depreciation is the decrease in value of an item due to the item's condition, which takes into consideration age, life expectancy, usage, type of item, and market factors. As your adjuster has explained, depending on your policy, you may be able to recover your depreciation upon your repair or



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replacement of the covered damages.

During the claim process, we asked for your assistance in establishing the age and condition of your damaged items. If you have any questions regarding the age and condition applied to your property, or any other questions regarding this estimate, please contact your adjuster.

Specialized skill, licensing or certification may be needed of any contractor(s) that you retain, for instance, to identify the presence and nature of any potential contaminants, toxins, pollutants, or other hazards that may be encountered during the course of the work, or to utilize appropriate work practices and procedures during the course of the work. Check with your local or State public health or environmental agency regarding potential hazards, including contractor qualifications and other requirements. For your safety, it is prudent to avoid areas where damaged structures, materials or unknown substances may be present, and to not disturb such structures, material, or unknown substances until your contractors have inspected the work site.

The suggestions above are provided only for your consideration. They in no way supplement, alter or modify your existing coverage. Your insurance policy is the legal contract that contains the terms and limitations of your coverage.

If you have any concerns about the grade of flooring on your estimate, you may take advantage of a free service that will provide you with a more specific analysis. To use this option, please keep a 12" x 12" sample of your damaged flooring, and notify your Allstate adjuster that you would like the additional analysis.



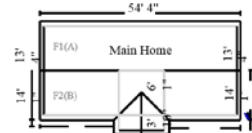
2/19/2024

Your guide to reading your adjuster summary.*

Insured: John Smith
Property: 1234 Oak Street
Anytown, Anystate 12345

Home: (123) 123-4567
Business: (123) 123-4567

A Claim Number: 1234567890 **B** Policy Number: 000000123456789 **C** Type of Loss: Wind Damage



Roof

Main Home

1588.42 Surface Area 15.88 Number of Squares
173.41 Total Perimeter Length 65.71 Total Ridge Length

DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND	DEP %	DEPREC.	ACV
1. Remove 3 tab-25 yr. – composition shingle roofing – incl. felt	15.88SQ	53.97	857.04	0/25 yrs	Avg.	NA	(0.00)	857.04
2. 3 tab-25 yr.-comp. shingle roofing – w/out felt	18.33SQ	219.11	4,016.29	2/25 yrs	Avg.	8%	(165.16)	3,851.13
3. Roofing felt-15 lb.	15.88SQ	32.88	522.13	2/20 yrs	Abv. Avg.	10%	(15.98)	506.15
Total: Roof			5,395.46				181.14	5,214.32

Bedroom

DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND	DEP %	DEPREC.	ACV
4. R & R 1/2" drywall-hung, taped, floated, ready for paint	685.47SF	3.25	2,248.34	2/150 yrs	Avg.	1.33%	(7.04)	2,241.30
5. Seal/prime then paint the walls and ceiling (2 coats)	685.47SF	.90	616.12	2/15 yrs	Avg.	13.33%	(13.71)	603.21
6. Haul debris-per pickup truck load-including dump fees	1.00 EA	147.92	147.92	0/NA	Avg.	NA	(0.00)	147.92
Total: Bedroom			3,013.18				20.75	2,992.43

Contents

DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND	DEP %	DEPREC.	ACV
7. Queen Serta Perfect Sleeper Regal Suite Double Sided Plush Mattress US Mattress-4/9/2018	1.00	EA	799.00	2/20	Abv. Avg.	6%	(47.94)	751.06
Orig. Desc.- Queen Serta Perfect Sleeper Suite								
Total: Contents			799.00				47.94	751.06

K Summary for Dwelling Summary for All Items

Line Item Total	8,408.64
Material Sales Tax	199.85
General Contractor Overhead	860.85
General Contractor Profit	860.85

Replacement Cost Value

Less Depreciation

Actual Cash Value

Less Deductible

Net Claim

Total Recoverable Depreciation

Net Claim if Depreciation is Recovered

L	860.85
M	\$10,330.19
	(201.89)
N	\$10,128.30
	(500.00)
	\$9,628.30
O	201.89
	\$9,830.19

Summary for Contents Summary for All Items

Line Item Total	799.00
Material Sales Tax	55.93
	\$854.93
Replacement Cost Value	
Less Depreciation	(47.94)
Actual Cash Value	\$806.99
Net Claim	\$806.99
Total Recoverable Depreciation	47.94
Net Claim if Depreciation is Recovered	\$854.93

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LF = Linear Feet SQ = 100 Square Feet SF = Square Feet SY = Square Yard EA = Each

*This is a sample guide to your adjuster summary

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- A. CLAIM NUMBER**
The claim number assigned to your loss.
- B. DAMAGE LOCATION**
The area that has been damaged.
- C. UNIT COST**
This amount reflects the cost of an item.
- D. REPLACEMENT COST VALUE**
Cost to repair or replace covered property damages.
- E. ACTUAL CASH VALUE**
This amount reflects the Replacement Cost Value less the amount of any Depreciation.
- F. DEPRECIATION**
This amount reflects any deductions from Replacement Cost Value to account for the decrease in the property's value due to various factors including, but not limited to, age, life expectancy, wear and tear (condition), and functional or economic obsolescence. Depreciation may apply to both Structure and Contents items. Your estimate was completed based on the information you provided regarding the age and condition of the depreciated items.
- G. CONDITION**
The category or state of an item with regard to its appearance, quality, or working order. Condition options are new, above average, average and below average.
- H. AGE**
This represents the age and average life expectancy of the particular line item at the time of loss.
- I. REPAIR OR REPLACE ACTIONS**
Describes the repairs and/or replacement materials and actions.
- J. DAMAGE LOCATION TOTALS**
Total before adding any applicable taxes and/or depreciation.
- K. SUMMARY OF INVOLVED COVERAGE**
The involved policy coverage for the damaged area.
- L. CONTRACTORS OVERHEAD AND PROFIT**
When appropriate, general contractors overhead and profit may be included to account for the services of a general contractor
- M. TOTAL WITH TAX**
The total estimate with any applicable tax and/or overhead and profit.
- N. DEDUCTIBLE APPLIED**
Reflects the applicable policy deductible applied.
- O. RECOVERABLE DEPRECIATION**
Total amount of depreciation that is recoverable. Depending on your policy language, you may be able to recover your depreciation upon your repair or replacement of the depreciated items.
- P. SALES TAX**
Based upon where the loss occurred, the sales tax laws may vary by state regarding the application of sales tax to materials and labor.
- Q. NET CLAIM FOR INVOLVED COVERAGE**
The total replacement cost less recoverable and non-recoverable depreciation and any applicable deductible equals the amount of the settlement for the involved coverage.