



## National Claims Center

P.O. Box 672041  
Dallas, Texas 75267  
Phone: (800) 547-8676  
Fax: (877) 292-9527

Insured: TERRY CONNELLY  
Property: 410 PRESSWOOD DR  
SPRING, TX 77386-1207  
Home: 410 PRESSWOOD DR  
SPRING, TX 77386-1207

Home: (346) 254-4293  
E-mail: connellyterry112@gmail.com

Claim Rep.: Gary Heasley  
Company: Allstate Insurance Company  
Business: P.O. Box 672041  
Dallas, TX 75267

Business: (800) 547-8676  
Fax: (877) 292-9527  
E-mail: claim.claim@allstate.com

Estimator: Gary Heasley  
Company: Allstate Insurance Company  
Business: P.O. Box 672041  
Dallas, TX 75267

Business: (800) 547-8676  
E-mail: claim.claim@allstate.com

**Claim Number:** 0761226547

**Policy Number:** 000436829585

**Type of Loss:** Windstorm and Hail

**Insurance Company:** Allstate Vehicle and Property Insurance Company

Date Contacted:	7/21/2024 9:53 AM	Date Received:	7/8/2024 11:56 AM
Date of Loss:	7/8/2024 10:30 AM	Date Entered:	7/21/2024 9:15 AM
Date Inspected:	7/21/2024 11:29 AM		
Date Est. Completed:	8/1/2024 3:52 PM		

Price List: TXTW8X\_JUL24  
Restoration/Service/Remodel  
Estimate: TERRY\_CONNELLY

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 (800) 547-8676.

Thank you,

Gary Heasley

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.



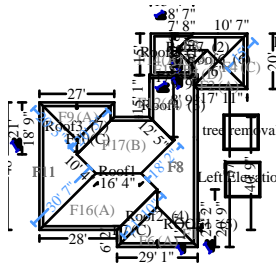
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### TERRY\_CONNELLY

Source - EagleView Roof

Source - EagleView Roof

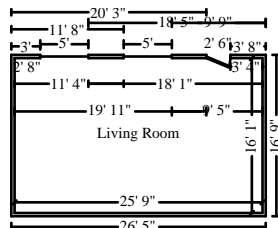


#### Roof1

3946.76 Surface Area  
358.23 Total Perimeter Length  
201.00 Total Hip Length

39.47 Number of Squares  
77.33 Total Ridge Length

DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
1. R&R Tarp - all-purpose poly - per sq ft (labor and material) Tarp installed by Alacrity vender	800.00 SF			0/NA	Avg.	0%		OPEN ITEM
2. R&R Sheathing - plywood - 3/4" CDX	160.00 SF	3.45	552.00	0/150 yrs	Avg.	0%	(0.00)	552.00
3. R&R Rafters - 2x10 - stick frame roof (using rafter length)	41.00 LF	6.87	281.67	0/150 yrs	Avg.	0%	(0.00)	281.67
4. Remove Laminated - comp. shingle rfg. - w/ felt	10.29 SQ	68.62	706.10	0/30 yrs	Avg.	NA	(0.00)	706.10
5. Laminated - comp. shingle rfg. - w/out felt The roof waste % is not available. The calculation contains values that may result in an inaccurate waste %.	11.33 SQ	262.63	2,975.60	0/30 yrs	Avg.	0%	(0.00)	2,975.60
This line item includes an allowance of \$123.14 per unit, which reflects current market values in your area. Market prices were verified by Material Supply Warehouse (MSW). While you or your contractor are under no obligation to use this supplier, MSW allows you or your contractor of choice to have materials delivered to your home for installation. For more information on MSW, please visit <a href="http://www.materialsupplywarehouse.com">www.materialsupplywarehouse.com</a> , or contact them at <a href="mailto:info@materialsupplywarehouse.com">info@materialsupplywarehouse.com</a> , or 888-508-5009.								
6. Roofing felt - 15 lb.	10.29 SQ	35.08	360.97	0/20 yrs	Avg.	0%	(0.00)	360.97
7. R&R Hip / Ridge cap - Standard profile - composition shingles	73.00 LF	9.29	678.17	0/30 yrs	Avg.	0%	(0.00)	678.17
8. R&R Drip edge	50.00 LF	3.39	169.50	0/35 yrs	Avg.	0%	(0.00)	169.50
9. Tandem axle dump trailer - per load - including dump fees	1.00 EA	217.48	217.48	0/NA	Avg.	NA	(0.00)	217.48
<b>Totals: Roof1</b>			<b>5,941.49</b>				<b>0.00</b>	<b>5,941.49</b>



#### Living Room

Height: 8'

612.67 SF Walls  
1026.81 SF Walls & Ceiling  
46.02 SY Flooring  
83.67 LF Ceil. Perimeter

414.15 SF Ceiling  
414.15 SF Floor  
81.17 LF Floor Perimeter

Window

5' X 4'

Opens into Exterior

Window

5' X 4'

Opens into Exterior

Door

2' 6" X 6' 8"

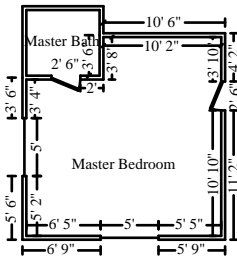
Opens into Exterior



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DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
10. Scrape the surface area & prep for paint	3.00 SF	0.76	2.28	0/15 yrs	Avg.	0%	(0.00)	2.28
11. Seal/prime (1 coat) then paint (1 coat) the surface area	3.00 SF	1.11	3.33	0/15 yrs	Avg.	0%	(0.00)	3.33
12. Paint the walls and ceiling - one coat	1,026.81 SF	0.77	790.64	5/15 yrs	Avg.	33.33%	(263.55)	527.09
13. R&R Blown-in insulation - 8" depth - R19	64.00 SF	2.03	129.92	0/150 yrs	Avg.	0%	(0.00)	129.92
<b>Totals: Living Room</b>			<b>926.17</b>				<b>263.55</b>	<b>662.62</b>



### Master Bedroom

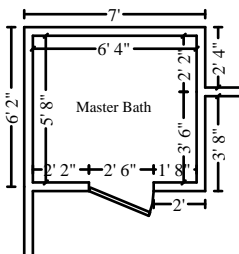
Height: 8'

470.67 SF Walls  
 735.22 SF Walls & Ceiling  
 29.40 SY Flooring  
 68.00 LF Ceil. Perimeter

264.56 SF Ceiling  
 264.56 SF Floor  
 63.00 LF Floor Perimeter

Window 5' X 4' Opens into Exterior  
 Window 5' X 4' Opens into Exterior  
 Door 2' 6" X 6' 8" Opens into Exterior  
 Door 2' 6" X 6' 8" Opens into MASTER\_BATH

DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
14. R&R 5/8" drywall - hung, taped, floated, ready for paint	6.00 SF	4.05	24.30	0/150 yrs	Avg.	0%	(0.00)	24.30
15. Seal/prime (1 coat) then paint (1 coat) the surface area	6.00 SF	1.11	6.66	0/15 yrs	Avg.	0%	(0.00)	6.66
16. Paint the ceiling - one coat	264.56 SF	0.77	203.71	5/15 yrs	Avg.	33.33%	(67.90)	135.81
17. R&R Blown-in insulation - 8" depth - R19	64.00 SF	2.03	129.92	0/150 yrs	Avg.	0%	(0.00)	129.92
<b>Totals: Master Bedroom</b>			<b>364.59</b>				<b>67.90</b>	<b>296.69</b>



### Master Bath

Height: 8'

175.20 SF Walls  
 211.05 SF Walls & Ceiling  
 3.98 SY Flooring  
 23.98 LF Ceil. Perimeter

35.84 SF Ceiling  
 35.84 SF Floor  
 21.48 LF Floor Perimeter

Door 2' 6" X 6' 8" Opens into MASTER\_BEDRO

DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
18. Seal/prime (1 coat) then paint (1 coat) the surface area	6.00 SF	1.11	6.66	0/15 yrs	Avg.	0%	(0.00)	6.66
19. Paint the walls and ceiling - one coat	211.05 SF	0.77	162.51	5/15 yrs	Avg.	33.33%	(54.17)	108.34

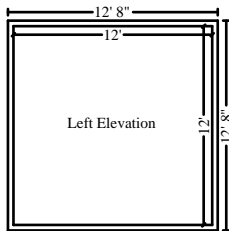


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### CONTINUED - Master Bath

DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
20. R&R Blown-in insulation - 8" depth - R19	20.00 SF	2.03	40.60	0/150 yrs	Avg.	0%	(0.00)	40.60
<b>Totals: Master Bath</b>			<b>209.77</b>				<b>54.17</b>	<b>155.60</b>

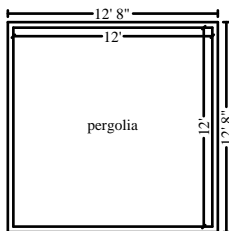


#### Left Elevation

Height: 8'

384.00 SF Walls	144.00 SF Ceiling
528.00 SF Walls & Ceiling	144.00 SF Floor
16.00 SY Flooring	48.00 LF Floor Perimeter
48.00 LF Ceil. Perimeter	

DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
21. R&R Soffit - wood	18.00 SF	7.67	138.06	0/150 yrs	Avg.	0%	(0.00)	138.06
22. R&R Fascia - 1" x 6" - #1 pine	12.00 LF	8.42	101.04	0/75 yrs	Avg.	0%	(0.00)	101.04
23. Prime & paint exterior fascia - wood, 4" - 6" wide	12.00 LF	2.85	34.20	0/15 yrs	Avg.	0%	(0.00)	34.20
24. Paint exterior fascia - 1 coat - wood, 4" - 6" wide	48.00 LF	1.89	90.72	5/15 yrs	Avg.	33.33%	(30.24)	60.48
<b>Totals: Left Elevation</b>			<b>364.02</b>				<b>30.24</b>	<b>333.78</b>



#### pergolia

Height: 8'

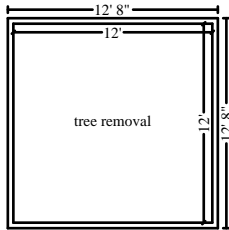
384.00 SF Walls	144.00 SF Ceiling
528.00 SF Walls & Ceiling	144.00 SF Floor
16.00 SY Flooring	48.00 LF Floor Perimeter
48.00 LF Ceil. Perimeter	

DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
25. R&R Pergola - Pre-manufactured Kit - Cedar	36.00 SF	32.22	1,159.92	5/25 yrs	Avg.	20%	(216.36)	943.56
<b>Totals: pergolia</b>			<b>1,159.92</b>				<b>216.36</b>	<b>943.56</b>



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### tree removal

Height: 8'

384.00 SF Walls	144.00 SF Ceiling
528.00 SF Walls & Ceiling	144.00 SF Floor
16.00 SY Flooring	48.00 LF Floor Perimeter
48.00 LF Ceil. Perimeter	

DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
26. Tree - tear out and disposal - 12" to 24" diameter Invoice in file	1.00 EA	1,700.00	1,700.00	0/NA	Avg.	NA	(0.00)	1,700.00
27. Tree - tear out and disposal - under 12" diameter	1.00 EA	500.00	500.00	0/NA	Avg.	NA	(0.00)	500.00
<b>Totals: tree removal</b>			<b>2,200.00</b>				<b>0.00</b>	<b>2,200.00</b>
<b>Total: Source - EagleView Roof</b>			<b>11,165.96</b>				<b>632.22</b>	<b>10,533.74</b>
<b>Total: Source - EagleView Roof</b>			<b>11,165.96</b>				<b>632.22</b>	<b>10,533.74</b>

### Labor Minimums Applied

DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
28. Drywall labor minimum	1.00 EA	541.91	541.91	0/NA	Avg.	0%	(0.00)	541.91
29. Siding labor minimum	1.00 EA	139.02	139.02	0/NA	Avg.	0%	(0.00)	139.02
<b>Totals: Labor Minimums Applied</b>			<b>680.93</b>				<b>0.00</b>	<b>680.93</b>
<b>Line Item Totals: TERRY_CONNELLY</b>			<b>11,846.89</b>				<b>632.22</b>	<b>11,214.67</b>

[%] - 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



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### Grand Total Areas:

2,410.54 SF Walls	1,146.55 SF Ceiling	3,557.08 SF Walls and Ceiling
1,146.55 SF Floor	127.39 SY Flooring	309.65 LF Floor Perimeter
0.00 SF Long Wall	0.00 SF Short Wall	319.65 LF Ceil. Perimeter
1,146.55 Floor Area	1,252.21 Total Area	2,410.54 Interior Wall Area
3,010.78 Exterior Wall Area	313.67 Exterior Perimeter of Walls	
3,946.76 Surface Area	39.47 Number of Squares	358.23 Total Perimeter Length
77.33 Total Ridge Length	201.00 Total Hip Length	

Coverage	Item Total	%	ACV Total	%
AA-Dwelling	10,686.97	90.21%	10,936.99	91.46%
AA-Dwelling - Tree Debris Removal	0.00	0.00%	0.00	0.00%
A9-Dwelling - Mold	0.00	0.00%	0.00	0.00%
BB-Other Structures	1,159.92	9.79%	1,021.40	8.54%
B9-Other Structures - Mold	0.00	0.00%	0.00	0.00%
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%
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%
DB-Debris Removal	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%
RC-Replacement Cost - Contents	0.00	0.00%	0.00	0.00%
RS-Roof Surfaces Extended Coverage	0.00	0.00%	0.00	0.00%
VP-Motorized Land Vehicle Parts, Equipment or Accessories	0.00	0.00%	0.00	0.00%
W9-Water back up - Mold	0.00	0.00%	0.00	0.00%
XX-Liability	0.00	0.00%	0.00	0.00%
YY-Guest Medical	0.00	0.00%	0.00	0.00%
Total	11,846.89	100.00%	11,958.39	100.00%



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### Summary for AA-Dwelling Summary for All Items

Line Item Total	10,686.97
Comm. Rpr/Remdl Tax	700.18
<b>Replacement Cost Value</b>	<b>\$11,387.15</b>
Less Depreciation	(450.16)
<b>Actual Cash Value</b>	<b>\$10,936.99</b>
Less Deductible	(6,405.00)
<b>Net Claim</b>	<b>\$4,531.99</b>
Total Recoverable Depreciation	450.16
<b>Net Claim if Depreciation is Recovered</b>	<b>\$4,982.15</b>

### Sublimit Recap

Description	Single Item Limit	Aggregate Limit	ACV	RCV	Overage
TS-TREES, PLANTS, AND SHRUBS	\$500.00	\$16,014.00	\$500.00	\$500.00	\$0.00
			\$500.00	\$500.00	\$0.00

Gary Heasley



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### Summary for BB-Other Structures Summary for All Items

Line Item Total	1,159.92
Comm. Rpr/Remdl Tax	95.69
<b>Replacement Cost Value</b>	<b>\$1,255.61</b>
Less Depreciation	(234.21)
<b>Actual Cash Value</b>	<b>\$1,021.40</b>
<b>Net Claim</b>	<b>\$1,021.40</b>
Total Recoverable Depreciation	234.21
<b>Net Claim if Depreciation is Recovered</b>	<b>\$1,255.61</b>

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Gary Heasley



# 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* <a href="https://www.bestbuy.com/site/samsung-65-class-q60b-qled-4k-smart-tizen-tv/6502240.p?skuId=6502240">https://www.bestbuy.com/site/samsung-65-class-q60b-qled-4k-smart-tizen-tv/6502240.p?skuId=6502240</a> 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* <a href="https://www.bestbuy.com/site/insignia-6-4k-ultra-hd-hdmi-cable-black/6473498.p?skuId=6473498">https://www.bestbuy.com/site/insignia-6-4k-ultra-hd-hdmi-cable-black/6473498.p?skuId=6473498</a> 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* <a href="https://www.walmart.com/ip/Wrangler-Men-s-Short-Sleeve-Two-Pocket-Utility-Shirt-Sizes-S-5XL/941574957?wmlspartner=wlp&amp;selectedSellerId=0">https://www.walmart.com/ip/Wrangler-Men-s-Short-Sleeve-Two-Pocket-Utility-Shirt-Sizes-S-5XL/941574957?wmlspartner=wlp&amp;selectedSellerId=0</a> 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* <a href="https://www.levi.com/US/en_US/clothing/men/jeans/straight/501-original-fit-mens-jeans/p/005010193">https://www.levi.com/US/en_US/clothing/men/jeans/straight/501-original-fit-mens-jeans/p/005010193</a>	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](mailto: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**

	Comm. Rpr/Remdl Tax (8.25%)	Manuf. Home Tax (5%)
Line Items	795.87	0.00
Total	795.87	0.00



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### Recap by Room

Estimate: TERRY\_CONNELLY

Area: Source - EagleView Roof

Area: Source - EagleView Roof

**Roof1**

Coverage: AA-Dwelling 100.00% = 5,941.49 50.15%

**Living Room**

Coverage: AA-Dwelling 100.00% = 926.17 7.82%

**Master Bedroom**

Coverage: AA-Dwelling 100.00% = 364.59 3.08%

**Master Bath**

Coverage: AA-Dwelling 100.00% = 209.77 1.77%

**Left Elevation**

Coverage: AA-Dwelling 100.00% = 364.02 3.07%

**pergolia**

Coverage: BB-Other Structures 100.00% = 1,159.92 9.79%

**tree removal**

Coverage: AA-Dwelling 100.00% = 2,200.00 18.57%

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**Area Subtotal: Source - EagleView Roof**

Coverage: AA-Dwelling 89.61% = 10,006.04 94.25%

Coverage: BB-Other Structures 10.39% = 1,159.92

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**Area Subtotal: Source - EagleView Roof**

Coverage: AA-Dwelling 89.61% = 10,006.04 94.25%

Coverage: BB-Other Structures 10.39% = 1,159.92

**Labor Minimums Applied**

Coverage: AA-Dwelling 100.00% = 680.93 5.75%

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**Subtotal of Areas**

Coverage: AA-Dwelling 90.21% = 10,686.97 100.00%

Coverage: BB-Other Structures 9.79% = 1,159.92

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**Total** 11,846.89 100.00%



## National Claims Center

P.O. Box 672041  
Dallas, Texas 75267  
Phone: (800) 547-8676  
Fax: (877) 292-9527

### Recap by Category with Depreciation

Items			RCV	Deprec.	ACV
<b>GENERAL DEMOLITION</b>			<b>3,824.73</b>		<b>3,824.73</b>
Coverage: AA-Dwelling	@	97.96% =	3,746.61		
Coverage: BB-Other Structures	@	2.04% =	78.12		
<b>DRYWALL</b>			<b>562.91</b>		<b>562.91</b>
Coverage: AA-Dwelling	@	100.00% =	562.91		
<b>FRAMING &amp; ROUGH CARPENTRY</b>			<b>618.25</b>		<b>618.25</b>
Coverage: AA-Dwelling	@	100.00% =	618.25		
<b>INSULATION</b>			<b>153.92</b>		<b>153.92</b>
Coverage: AA-Dwelling	@	100.00% =	153.92		
<b>PAINTING</b>			<b>1,300.71</b>	<b>415.86</b>	<b>884.85</b>
Coverage: AA-Dwelling	@	100.00% =	1,300.71		
<b>ROOFING</b>			<b>3,938.63</b>		<b>3,938.63</b>
Coverage: AA-Dwelling	@	100.00% =	3,938.63		
<b>SIDING</b>			<b>139.02</b>		<b>139.02</b>
Coverage: AA-Dwelling	@	100.00% =	139.02		
<b>SOFFIT, FASCIA, &amp; GUTTER</b>			<b>226.92</b>		<b>226.92</b>
Coverage: AA-Dwelling	@	100.00% =	226.92		
<b>EXTERIOR STRUCTURES</b>			<b>1,081.80</b>	<b>216.36</b>	<b>865.44</b>
Coverage: BB-Other Structures	@	100.00% =	1,081.80		
<b>Subtotal</b>			<b>11,846.89</b>	<b>632.22</b>	<b>11,214.67</b>
<b>Comm. Rpr/Remdl Tax</b>			<b>795.87</b>	<b>52.15</b>	<b>743.72</b>
Coverage: AA-Dwelling	@	87.98% =	700.18		
Coverage: BB-Other Structures	@	12.02% =	95.69		
<b>Total</b>			<b>12,642.76</b>	<b>684.37</b>	<b>11,958.39</b>

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.

*Any person who knowingly presents false information in an application for insurance or viatical settlement contract or a viatical settlement purchase agreement is guilty of a crime and may be subject to fines and confinement in prison.*

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 replacement of the covered damages.



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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.

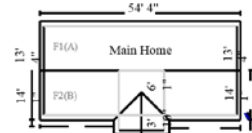


# Your guide to reading your adjuster summary.\*

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

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
<b>Total: Roof</b>			<b>5,395.46</b>				<b>181.14</b>	<b>5,214.32</b>

## 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
<b>Total: Bedroom</b>			<b>3,013.18</b>				<b>20.75</b>	<b>2,992.43</b>

## 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	799.00	2/20	Abv. Avg.	6%	(47.94)	751.06
Orig. Desc. - Queen Serta Perfect Sleeper Suite								
<b>Total: Contents</b>			<b>799.00</b>				<b>47.94</b>	<b>751.06</b>

## 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

<b>Replacement Cost Value</b>	<b>\$10,330.19</b>
Less Depreciation	(201.89)
<b>Actual Cash Value</b>	<b>\$10,128.30</b>
Less Deductible	(500.00)

**Net Claim** **\$9,628.30**

Total Recoverable Depreciation 201.89

**Net Claim if Depreciation is Recovered** **\$9,830.19**

## Summary for Contents Summary for All Items

Line Item Total	799.00
Material Sales Tax	55.93

<b>Replacement Cost Value</b>	<b>\$854.93</b>
Less Depreciation	(47.94)
<b>Actual Cash Value</b>	<b>\$806.99</b>

**Net Claim** **\$806.99**

Total Recoverable Depreciation 47.94

**Net Claim if Depreciation is Recovered** **\$854.93**

© Xactware

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.