**ESTIMATE GUIDELINE CHECKLIST: WAYNE INSURANCE**

**<ERASE THIS WHOLE BOX AFTER YOU DOUBLE CHECK THE ESTIMATE SETTINGS IN XACTIMATE>**

INSURED INFO TAB:

INSERT ALL DATES: Date of Loss, Received, Contacted, Inspected

CLAIM REP: Carrier Claim Rep listed in File Trac

REFERENCE: Wayne Mutual Insurance Company

ESTIMATOR: STEVE\_ELEVATE

COVERAGE & LOSS TAB:

INSERT NUMBERS: Claim Number, Policy Number, Elevate File Number

CHOOSE CORRECT TYPE OF LOSS

DEDUCTIBLE: check for wind/hail deductible

INSERT COVERAGE LIMITS

PARAMETERS TAB:

SALES TAX SETTING: Neither

DEPRECIATION: Materials only box should be checked

MAX DEPRECIATION: 75%

COMPANY HEADER: ELEVATE

OPENING STATEMENT: ELEVATE

CLOSING STATEMENT: -NONE-

ESTIMATE TAB:

LABOR MINIMUMS: Only apply the ones that make sense to need a minimum for each trade.

ICE AND WATER SHIELD: Wayne does NOT want this under “code upgrade” coverage.

ATTACHED FILES: Make sure to run a weather report on wind and hail claims and attach full PDF

weather report to the file.

[XM8\_DATE\_CURRENT]

FINAL REPORT

[XM8\_REFERENCE\_COMPANY]

Attn.: N/A

Claim Number: N/A

Insured: WADE-JAMES

Elevate File: N/A

Date of Loss: 11/21/2024

Location of Loss: 7061 Springfield Hills Dr. S. Indianapolis IN 46229

**ESTIMATE OF LOSS**

[XM8\_COV\_NAME\_1] $[XM8\_COV\_RCV\_1]

[XM8\_COV\_NAME\_2] $[XM8\_COV\_RCV\_2]

[XM8\_COV\_NAME\_3] $[XM8\_COV\_RCV\_3]

Code Upgrade $Delete if none

Estimate Subtotal $N/A

Less Recoverable Depreciation $[XM8\_SUM\_RECOVERABLE\_DEPRECIATION]

Less Non-Recoverable Depreciation $[XM8\_SUM\_NONRECOVERABLE\_DEPRECIATION]

Code Upgrade – Paid When Incurred $Delete if none

Actual Cash Value $N/A

Less Deductible $N/A

**Net Estimate $[XM8\_LR\_ACV\_CLAIM]**

**RECOMMENDED RESERVES**

[XM8\_COV\_NAME\_1]:

[XM8\_COV\_NAME\_2]:

[XM8\_COV\_NAME\_3]:

Mitigation:

**RISK INFORMATION**

Dwelling: Choose an item.

The risk is a 3-bedroom, 2-bathroom, Choose an item. building with vinyl siding and 30 year Choose an item. shingles built in 1999. The risk appears to be in Choose an item. condition during inspection.

**CAUSE AND ORIGIN**

Choose an item.

**INSPECTION SUMMARY**

On 11/21/2024, this adjuster performed a full inspection of the loss location as follows:

Choose an item.

Choose an item.

**[XM8\_COV\_NAME\_1]**

No storm related damage found.

**Roof**

There is no exterior damage involved with this loss.

Our inspection revealed what appears to be hail damage to the roof covering of the dwelling.

***Front Slope***- It appears hail has damaged 10 shingles in a test square on this slope.

***Right Slope***- It appears hail has damaged 10 shingles in a test square on this slope.

***Rear Slope***- It appears hail has damaged 10 shingles in a test square on this slope.

***Left Slope***- It appears hail has damaged 10 shingles in a test square on this slope.

Additional damage was noted on the soft metal features.

The remaining slopes were inspected and found to be free from storm-related damage.

Our inspection revealed what appears to be wind damage to the roof covering of the dwelling.

***Front Slope***- It appears wind has damaged 10 shingles on this slope.

***Right Slope***- It appears wind has damaged 10 shingles on this slope.

***Rear Slope***- It appears wind has damaged 10 shingles on this slope.

***Left Slope***- It appears wind has damaged 10 shingles on this slope.

The remaining slopes were inspected and found to be free from storm-related damage.

Our inspection revealed what appears to be tree damage to the roof covering of the dwelling.

***Front Slope***- It appears the fallen tree branch has damaged shingles, sheathing, and drip edge on this slope.

***Right Slope***- It appears the fallen tree branch has damaged shingles, sheathing, and drip edge on this slope.

***Rear Slope***- It appears the fallen tree branch has damaged shingles, sheathing, and drip edge on this slope.

***Left Slope***- It appears the fallen tree branch has damaged shingles, sheathing, and drip edge on this slope.

The remaining slopes were inspected and found to be free from storm-related damage.

<Shingle-by-shingle repair> Based upon the number of damaged shingles and the estimated age and condition of the roof, this damage appears to be repairable shingle-by-shingle. Line items have been added accordingly. Our office has not created a sketch of this roof as the square footage is not needed for estimating purposes. Please advise if your office should need or want a sketch of this roof, as we would be happy to create one at your request. Please see attached sketch and photo report for additional detail.

<Full slope or roof surface replacement> We have investigated this roof to find an acceptable place to transition between the proposed replacement shingles and the undamaged slopes. We have considered the orientation of overlapping shingles at the valleys, the location of ridge or hips, as well as taken line of sight considerations. Based upon the above conditions and the estimated age and condition of the roof shingles this damage warrants a full replacement of Choose an item. Line items have been added accordingly. Please see attached sketch and photo report for additional detail.

**Ice And Water Shield:** We have lifted the eave shingles to inspect for the presence of Ice and Water Shield on this roof surface. We have determined that this roof Choose an item. have ice and water shield installed at the time of the loss.

Choose an item.

**Elevations**

***Front elevation***- It appears Choose an item. has damaged the siding on this elevation.

***Right elevation***- It appears Choose an item. has damaged the siding on this elevation.

***Rear elevation***- It appears Choose an item. has damaged the siding on this elevation.

***Left elevation***- It appears Choose an item. has damaged the siding on this elevation.

The Siding, Soffit, Fascia, Windows, Doors, Gutters, and Downspouts on all Choose an item. elevations have been inspected and found to be free from storm related damages. Please see photos for additional detail.

**Interior**

The insured advised there is no interior water damage.

Due to Choose an item. Water has damaged the following rooms:

Living Room -

Dining Room - The flooring in this room runs continuously with the flooring in the damaged room.

Line items have been added to account for these repairs. Please see photo report for additional detail.

**OTHER STRUCTURES**

There are no other structures on this property.

The Choose an item. has been inspected and found to be free from storm-related damage.

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Choose an item.

**EXTERIOR:**

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**PERSONAL PROPERTY**

No damage to personal property was reported or observed during my inspection.

The insured presented the attached list of damaged personal property. Line items have been added to account for the replacement of these personal property items. A Pricing Research Report has been created and attached to this report for your reference.

The insured reported some Personal Property damage; however, they have not completed a full inventory of damaged items. I advised the insured to complete and submit a full inventory, including age and replacement cost for each item. I also recommended the insured photograph the damaged items for their records.

**MITIGATION**

NO MITIGATION NEEDED: Only a minimal amount of water has entered the risk, mitigation should not be needed.

NO MITIGATION CONTRACTOR: The insured has decided not to hire a mitigation contractor. As such, we have included line items to account for their time removing water from the risk.

MITIGATION INVOICE ATTACHED: This loss required the use of a mitigation contractor to dry out the structure. We have verified that all mitigation items quoted were completed and are appropriate for this loss. The mitigation contractor’s invoice has been attached to this report for your reference. We recommend this invoice be paid in addition to our recommended repair estimate attached.

MITIGATION INVOICE PENDING: This loss required the use of a mitigation contractor to dry out the structure. Mitigation line items have not been added to our estimate as the mitigation contractor has not yet provided an invoice for this project. We have advised the insured/contractor to submit the invoice directly to your office for consideration.

MITIGATION INVOICE FORTHCOMING: A mitigation contractor was sent out by your office. This contractor will be submitting an invoice directly to your office for consideration.

**SALVAGE**

Choose an item.

**SUBROGATION**

Choose an item.

**CONTRACTOR:**

Choose an item.

**POST INSPECTION REVIEW**

We reviewed the policyholder’s concerns and advised them we will report our findings to your office for review. We advised the Policyholder that all settlement and coverage determinations are made by your office.

Choose an item.

Thank you for this assignment and for the opportunity to be of service to you and your insured.

Regards,

Steven Kujawski

[XM8\_ESTIMATOR\_C\_PHONE] [XM8\_ESTIMATOR\_B\_PHONE]

Elevate Claims Solutions

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[XM8\_ESTIMATOR\_E\_MAIL]