



# PROPERTY CLAIM SETTLEMENT

BENTON R MIDDLEMAN  
10545 SOMERTON DR  
DALLAS TX 75229-5324

## Review Your Claim Settlement Details

December 9, 2020

Dear Dr. Middleman,

We've issued a check in the amount of \$24,903.46 for the following claim:

<b>Claim number:</b>	006960372-033
<b>Date of loss:</b>	August 16, 2020
<b>Loss location:</b>	Dallas, Texas

Here's how we determined your payment:

Replacement cost	\$48,451.52
Less recoverable depreciation	\$-14,518.06
Less deductible	\$-9,030.00
Actual cash value settlement	\$24,903.46

### What is Recoverable Depreciation?

The Loss Settlement Provision of your policy provides payment for the reasonable and necessary cost to repair or replace property involved in a covered loss. Because this policy benefit depends upon actual restoration of the property, your initial payment may consist of the actual cash value only, such as the amount after deduction for depreciation. Recoverable depreciation refers to the potential reimbursement amount upon completion of repair or replacement.

After repair or replacement is complete, we calculate your recoverable depreciation as **the lesser of** the amount necessary to repair or replace the damaged property **or** the amount you actually spent, minus your deductible and any amount already paid for the damaged property.

### How Long is the Recoverable Depreciation Available?

To receive any recoverable depreciation for this claim, you must complete the repair or replacement of the damaged property by December 11, 2021. You can request an additional 180 days in writing to extend the deadline, if necessary. Because market and environmental conditions vary that could affect the cost or effectiveness of delayed repair or replacement, we're unable to consider any claim for recoverable depreciation beyond the date we provide to you in writing.

### What Documentation Is Required to Claim Recoverable Depreciation?

Please send us copies of the repair contract, invoice, repair bill and any receipts. These documents should provide:

- An itemized list of the work done and description of any items replaced.
- Documentation of all costs.
- The completion date for work done and replacement date of any items replaced.

**What Happens if the Repair Cost Exceeds the Insurance Estimate?**

You must provide us a copy of your estimate if the expected cost of repair or replacement is greater than our estimate. We must agree to any increased amount before you have the repair or replacement completed; otherwise, you may pay more out of pocket than necessary to repair or replace your damaged property.

**Important Legal Information**

Your policy's Suit Against Us Provision prohibits you from taking any action against us unless you give us notice of the loss, comply with all policy provisions, and started action before the earlier of two years from the date we accept or reject the claim or three years from the date of loss that is subject of the claim.

**How to Contact Us**

Please send any correspondence or questions to us using one of the following options and include the claim number above on each page mailed or faxed:

**Address:**

USAA Claims Department  
P.O. Box 33490  
San Antonio, TX 78265

**Fax:**

800-531-8669

**Phone:**

1-855-925-5228.

Sincerely,

Allcat Claims Service  
USAA Claims  
USAA Casualty Insurance Company

Attached: REVISED ESTIMATE

**ALLCAT**  
**A USAA Service Provider**  
**PO BOX 33490**  
**San Antonio, TX 78265**  
**855-925-5228**  
**12/7/2020**

Insured: MIDDLEMAN, BENTON  
Property: 10545 SOMERTON DR  
DALLAS, TX 75229  
Home: 10545 SOMERTON DR  
DALLAS, TX 75229

Cell: (214) 405-6041  
Other: (214) 686-9368  
E-mail: bmiddleman@yahoo.com

Claim Rep.: Marshall Smith

Business: (866) 625-5228  
Office: (972) 322-0752

Estimator: Marshall Smith

Business: (866) 625-5228  
Office: (972) 322-0752

**Member Number:** 006960372

**Policy Number:** 006960372/97A

**L/R Number:** 033

**Type of Loss:** Hail

**Cause of Loss:** Other

<b>Coverage</b>	<b>Deductible</b>	<b>Policy Limit</b>
Dwelling	\$9,030.00	\$903,000.00
Other Structures	\$0.00	\$90,300.00

Date Contacted: 12/4/2020 10:31 AM

Date of Loss: 8/16/2020 1:00 AM

Date Received: 12/4/2020 1:00 AM

Date Inspected: 12/7/2020 9:45 AM

Date Entered: 12/4/2020 10:30 AM

Date Est. Completed: 12/7/2020 2:40 PM

Price List: TXDF8X\_DEC20  
Restoration/Service/Remodel

**Summary for Dwelling**

Line Item Total	39,216.65
Material Sales Tax	1,156.71
Subtotal	40,373.36
Overhead	4,037.37
Profit	4,037.37
Cleaning Total Tax	3.42
<b>Replacement Cost Value</b>	<b>\$48,451.52</b>
Less Depreciation	(14,518.06)
<b>Actual Cash Value</b>	<b>\$33,933.46</b>
Less Deductible	(9,030.00)
<b>Net Claim</b>	<b>\$24,903.46</b>

Total Recoverable Depreciation

14,518.06

**Net Claim if Depreciation is Recovered****\$39,421.52**

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Marshall Smith

"ANY PERSON WHO KNOWINGLY PRESENTS A FALSE OR FRAUDULENT CLAIM FOR THE PAYMENT OF A LOSS IS GUILTY OF A CRIME AND MAY BE SUBJECT TO FINES AND CONFINEMENT IN STATE PRISON." \* TX ARTICLE 3.97-2

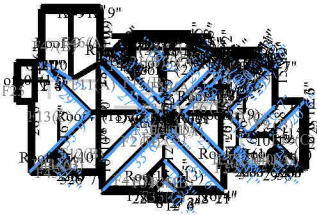
Please contact our adjuster if you believe a supplement to this estimate is needed. Before we will consider a supplement to this estimate, we must have the opportunity to re-inspect the damages prior to the supplemental work being done.

**Recap of Taxes, Overhead and Profit**

	<b>Overhead (10%)</b>	<b>Profit (10%)</b>	<b>Cleaning Matl Tax (8.25%)</b>	<b>Material Sales Tax (8.25%)</b>	<b>Cleaning Total Tax (8.25%)</b>	<b>Disposal Total Tax (8.25%)</b>	<b>Manuf. Home Tax (5%)</b>	<b>Storage Rental Tax (8.25%)</b>	<b>Total Tax (8.25%)</b>
<b>Line Items</b>									
	4,037.37	4,037.37	0.00	1,156.71	3.42	0.00	0.00	0.00	0.00
<b>Total</b>	<b>4,037.37</b>	<b>4,037.37</b>	<b>0.00</b>	<b>1,156.71</b>	<b>3.42</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>

## MIDDLEMAN\_\_BENTON

## Cov\_A\_Dwelling



## Dwelling Roof

6387.46 Surface Area	63.87 Number of Squares
513.97 Total Perimeter Length	112.50 Total Ridge Length
432.85 Total Hip Length	

Description	Quantity	Unit Price	RCV	Depreciation	ACV
<i>Permits are paid as a supplement for actual cost incurred if a copy is submitted along with a contractor's certificate of completion.</i>					
<i>Note – the roofing price per square for tear off includes debris removal/haul off.</i>					
1. Remove Laminated - comp. shingle rfg. - w/ felt					
SQ	63.87 SQ	47.23	3,016.58	(0.00)	3,016.58
2. R&R Drip edge					
P	513.97 LF	2.39	1,228.39	(311.32)	917.07
3. Seal & paint trim - two coats					
P	513.97 LF	1.45	745.26	(496.84)	248.42
Paint drip edge.					
4. Laminated - comp. shingle rfg. - w/ felt					
SQ*1.15	73.67 SQ	227.81	16,782.76	(5,594.25)	11,188.51
15% waste allowance hip roof.					
5. Ridge cap - Standard profile - composition shingles					
R+HIP	545.35 LF	4.91	2,677.67	(892.56)	1,785.11
6. Roof vent - turtle type - Plastic					
6	6.00 EA	48.98	293.88	(83.97)	209.91
7. R&R Rain cap - 4" to 5"					
6	6.00 EA	34.86	209.16	(52.90)	156.26
8. Prime & paint roof vent					
6	6.00 EA	34.85	209.10	(139.40)	69.70
9. Flashing - pipe jack					
6	6.00 EA	39.23	235.38	(67.25)	168.13
10. Prime & paint roof jack					
6	6.00 EA	34.85	209.10	(139.40)	69.70
11. Flashing - pipe jack - split boot					
1	1.00 EA	69.74	69.74	(19.93)	49.81
12. R&R Flue cap - oversized					
1	1.00 EA	241.48	241.48	(125.82)	115.66
13. R&R Fireplace - chimney chase cover - sheet metal					
1	1.00 EA	392.68	392.68	(188.84)	203.84

## CONTINUED - Dwelling Roof

Description	Quantity	Unit Price	RCV	Depreciation	ACV
14. Remove Additional charge for steep roof - 10/12 - 12/12 slope					
DWELLING_ ROO. SQ+ROOF5. SQ+F46SQ+ROO F16. SQ+ROOF11. SQ+ROOF2. SQ+ROOF18. SQ+ROOF7. SQ+ROOF3. SQ+ROOF15. SQ+ROOF4. SQ+ROOF12. SQ+ROOF17. SQ+ROOF6.SQ	59.24 SQ	17.58	1,041.44	(0.00)	1,041.44
15. Additional charge for steep roof - 10/12 - 12/12 slope					
DWELLING_ ROO. SQ+ROOF5. SQ+F46SQ+ROO F16. SQ+ROOF11. SQ+ROOF2. SQ+ROOF18. SQ+ROOF7. SQ+ROOF3. SQ+ROOF15. SQ+ROOF4. SQ+ROOF12. SQ+ROOF17. SQ+ROOF6.SQ	59.24 SQ	60.58	3,588.76	(0.00)	3,588.76
16. Remove Additional charge for steep roof - 7/12 to 9/12 slope					
ROOF14. SQ+ROOF13. SQ+ROOF8. SQ+ROOF9.SQ	0.95 SQ	11.18	10.62	(0.00)	10.62
17. Additional charge for steep roof - 7/12 to 9/12 slope					
ROOF14. SQ+ROOF13. SQ+ROOF8. SQ+ROOF9.SQ	0.95 SQ	38.55	36.62	(0.00)	36.62
18. Remove Additional charge for high roof (2 stories or greater)					
ROOF15. SQ+ROOF12. SQ	2.55 SQ	4.23	10.79	(0.00)	10.79
19. Additional charge for high roof (2 stories or greater)					
ROOF15. SQ+ROOF12. SQ	2.55 SQ	17.03	43.43	(0.00)	43.43

## CONTINUED - Dwelling Roof

Description	Quantity	Unit Price	RCV	Depreciation	ACV
20. Digital satellite system - Detach & reset					
1	1.00 EA	31.41	31.41	(0.00)	31.41
<b>Totals: Dwelling Roof</b>			31,074.25	8,112.48	22,961.77

## Front Elevation

Description	Quantity	Unit Price	RCV	Depreciation	ACV
21. R&R Gutter guard - one piece seamless gutter system					
140	140.00 LF	27.72	3,880.80	(1,898.40)	1,982.40
<b>Totals: Front Elevation</b>			3,880.80	1,898.40	1,982.40

## Left Elevation

Description	Quantity	Unit Price	RCV	Depreciation	ACV
22. R&R Gutter guard - one piece seamless gutter system					
41	41.00 LF	27.72	1,136.52	(555.96)	580.56
<b>Totals: Left Elevation</b>			1,136.52	555.96	580.56

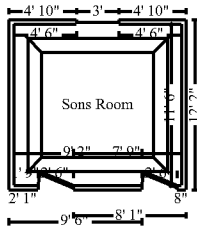
## Right Elevation

Description	Quantity	Unit Price	RCV	Depreciation	ACV
23. R&R Gutter guard - one piece seamless gutter system					
51	51.00 LF	27.72	1,413.72	(691.56)	722.16
<b>Totals: Right Elevation</b>			1,413.72	691.56	722.16



**Rear Elevation**

Description	Quantity	Unit Price	RCV	Depreciation	ACV
24. R&R Gutter guard - one piece seamless gutter system					
	21.5	21.50 LF	27.72	595.98	(291.54)
					304.44
<b>Totals: Rear Elevation</b>			595.98	291.54	304.44

**Interior****Sons Room****Height: Tray**

376.00 SF Walls	152.50 SF Ceiling
528.50 SF Walls & Ceiling	138.00 SF Floor
15.33 SY Flooring	47.00 LF Floor Perimeter
47.00 LF Ceil. Perimeter	

<b>Door</b>	<b>2' 6" X 6' 8"</b>	<b>Opens into Exterior</b>
<b>Door</b>	<b>2' 6" X 6' 8"</b>	<b>Opens into Exterior</b>
<b>Window</b>	<b>3' X 4'</b>	<b>Opens into Exterior</b>

Description	Quantity	Unit Price	RCV	Depreciation	ACV
25. Contents - move out then reset					
	1	1.00 EA	50.20	50.20	(0.00)
					50.20
26. Floor protection - plastic and tape - 10 mil					
	F	138.00 SF	0.33	45.54	(0.00)
					45.54
27. Heat/AC register - Mechanically attached - Detach & reset					
	1	1.00 EA	13.15	13.15	(0.00)
					13.15
28. Detach & Reset Smoke detector					
	1	1.00 EA	45.77	45.77	(0.00)
					45.77
29. Recessed light fixture - Detach & reset trim only					
	3	3.00 EA	2.70	8.10	(0.00)
					8.10
30. R&R 5/8" drywall - hung, taped, ready for texture					
	10	10.00 SF	2.78	27.80	(0.00)
					27.80
31. R&R Batt insulation - 10" - R30 - unfaced batt					
	10	10.00 SF	1.50	15.00	(0.00)
					15.00
32. Texture drywall - heavy hand texture					
	C	152.50 SF	1.11	169.28	(6.77)
					162.51
33. Seal the ceiling w/PVA primer - one coat					
	C	152.50 SF	0.61	93.03	(37.21)
					55.82
34. Mask wall - plastic, paper, tape (per LF)					
	PC	47.00 LF	1.59	74.73	(0.00)
					74.73

## CONTINUED - Sons Room

Description	Quantity	Unit Price	RCV	Depreciation	ACV
35. Paint the ceiling - two coats					
C	152.50 SF	0.95	144.88	(57.95)	86.93
36. Final cleaning - construction - Residential					
F	138.00 SF	0.25	34.50	(0.00)	34.50
<b>Totals: Sons Room</b>			<b>721.98</b>	<b>101.93</b>	<b>620.05</b>
<b>Total: Interior</b>			<b>721.98</b>	<b>101.93</b>	<b>620.05</b>
<b>Total: Cov_A_Dwelling</b>			<b>38,823.25</b>	<b>11,651.87</b>	<b>27,171.38</b>

## Debris Removal

Description	Quantity	Unit Price	RCV	Depreciation	ACV
37. Haul debris - per pickup truck load - including dump fees					
1	1.00 EA	126.07	126.07	(0.00)	126.07
Haul off for all non roofing items.					
<b>Totals: Debris Removal</b>			<b>126.07</b>	<b>0.00</b>	<b>126.07</b>

## Labor Minimums Applied

Description	Quantity	Unit Price	RCV	Depreciation	ACV
38. Drywall labor minimum					
1	1.00 EA	71.20	71.20	(0.00)	71.20
39. Painting labor minimum					
1	1.00 EA	196.13	196.13	(0.00)	196.13
<b>Totals: Labor Minimums Applied</b>			<b>267.33</b>	<b>0.00</b>	<b>267.33</b>
<b>Line Item Totals: MIDDLEMAN__BENTON</b>			<b>39,216.65</b>	<b>11,651.87</b>	<b>27,564.78</b>

**Grand Total Areas:**

752.00 SF Walls	304.99 SF Ceiling	1,056.99 SF Walls and Ceiling
276.00 SF Floor	30.67 SY Flooring	47.00 LF Floor Perimeter
0.00 SF Long Wall	0.00 SF Short Wall	47.00 LF Ceil. Perimeter
138.00 Floor Area	154.11 Total Area	376.00 Interior Wall Area
2,460.74 Exterior Wall Area	49.67 Exterior Perimeter of Walls	
6,387.46 Surface Area	63.87 Number of Squares	0.00 Total Perimeter Length
112.50 Total Ridge Length	432.85 Total Hip Length	

## Recap by Room

Estimate: MIDDLEMAN\_\_BENTON

## Area: Cov\_A\_Dwelling

Dwelling Roof	31,074.25	79.24%
Front Elevation	3,880.80	9.90%
Left Elevation	1,136.52	2.90%
Right Elevation	1,413.72	3.60%
Rear Elevation	595.98	1.52%

## Area: Interior

Sons Room	721.98	1.84%
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Area Subtotal: Interior	721.98	1.84%
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Area Subtotal: Cov_A_Dwelling	38,823.25	99.00%
Debris Removal	126.07	0.32%
Labor Minimums Applied	267.33	0.68%

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Subtotal of Areas	39,216.65	100.00%
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Total	39,216.65	100.00%
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**Recap by Category with Depreciation**

<b>O&amp;P Items</b>	<b>RCV</b>	<b>Deprec.</b>	<b>ACV</b>
CLEANING	34.50		34.50
CONTENT MANIPULATION	50.20		50.20
GENERAL DEMOLITION	126.07		126.07
DRYWALL	388.55	6.77	381.78
ELECTRICAL	45.77		45.77
FIREPLACES	634.16	314.66	319.50
HEAT, VENT & AIR CONDITIONING	13.15		13.15
INSULATION	15.00		15.00
LIGHT FIXTURES	8.10		8.10
PAINTING	1,597.50	870.80	726.70
ROOFING	29,276.63	7,022.18	22,254.45
SOFFIT, FASCIA, & GUTTER	7,027.02	3,437.46	3,589.56
<b>O&amp;P Items Subtotal</b>	<b>39,216.65</b>	<b>11,651.87</b>	<b>27,564.78</b>
<b>Material Sales Tax</b>	<b>1,156.71</b>	<b>446.47</b>	<b>710.24</b>
<b>Overhead</b>	<b>4,037.37</b>	<b>1,209.86</b>	<b>2,827.51</b>
<b>Profit</b>	<b>4,037.37</b>	<b>1,209.86</b>	<b>2,827.51</b>
<b>Cleaning Total Tax</b>	<b>3.42</b>		<b>3.42</b>
<b>Total</b>	<b>48,451.52</b>	<b>14,518.06</b>	<b>33,933.46</b>

**FREQUENTLY ASKED QUESTIONS**

The FAQ's and answers below will be helpful in the claim process. If there is any conflict between these answers and the policy, your policy controls. Please read your policy.

**How is my initial Dwelling payment determined?**

Subject to the applicable deductible and policy conditions, Dwelling payments are generally based on the cost to repair or replace the damaged property with similar construction and for the same use on the same premises. When the cost to repair or replace the damaged dwelling exceeds \$5000, USAA will pay a portion of the claim up front (the actual cash value of the loss), and the balance (recoverable depreciation) when the repairs are complete.

**How do I collect the recoverable depreciation?**

Where initial payment for Dwelling loss is in the amount of Actual Cash Value, to receive additional amounts (recoverable depreciation), you must complete the actual repair or replacement of the damaged part of the property. When repair or replacement is actually completed, the policy will pay the covered additional amount you actually and necessarily incurred to repair or replace the property, but not to exceed the approved replacement cost of your claim (our cost). In no case will USAA pay more than the total amount of the actual repairs less your policy deductible.

**Why is the check made out to me and someone else (or some other company)?**

If your check includes the name of your mortgage company it is because we are required to include their name on our payment to you, per the mortgage clause on your policy. The check must be presented to them for their endorsement prior to submitting it to our bank for payment. Incomplete endorsements will result in the check being returned without payment. Please contact us if the mortgagee information is incorrect so that we may update that information and issue a correct payment to you.

**What if I'm not going to repair or replace my damaged property using the same material?**

Please contact us if you choose to repair or replace the damaged building part with a different material or type of construction from what is on our estimate. Replacement or repair differing from the original estimate could affect any replacement cost claim

you are otherwise eligible to collect.

**What if my contractor's estimate is different from USAA's estimate?**

Show the USAA estimate to your contractor. If your contractor's estimate is higher, please contact USAA prior to starting the repairs to your home as the additional charges may not be covered.