



## Liberty Mutual Insurance

---

PO Box 515097  
Los Angeles, CA 90051-5097  
Fax: (888) 268-8840

Insured: KAREN B HAMMETT  
Property: 4408 MILL CREEK RD  
DALLAS, TX 75244-6717  
Home: 4408 MILL CREEK RD  
DALLAS, TX 75244-6717

Cell: (214) 763-5979  
E-mail: fifteen58@yahoo.com

Claim Rep.: GABRIEL, STEVE  
Business: 7900 WINDROSE AVE  
PLANO, TX 75024

Cell: (469) 781-6995  
E-mail: STEVE.  
GABRIEL@LIBERTYMUTUAL.  
COM

Claimant: HAMMETT, KAREN  
Home: 4408 MILL CREEK RD  
DALLAS, TX 75244-6717

Cell: (214) 763-5979

Estimator: Steve Gabriel  
Business: P.O. Box 515097  
Los Angeles, CA 90051

Business: (469) 781-6995  
E-mail: steve.gabriel@libertymutual.  
com

Reference:  
Company: Liberty Insurance Corporation

**Claim Number:** 043677124-01

**Policy Number:** H3729104385240

**Type of Loss:** Hail

Date Contacted: 9/29/2020 12:00 AM  
Date of Loss: 8/16/2020 12:00 AM  
Date Inspected: 9/30/2020 12:00 AM

Date Received: 9/28/2020 12:00 AM  
Date Entered: 9/28/2020 6:23 PM

Price List: TXDF8X\_SEP20  
Restoration/Service/Remodel  
Estimate: KAREN\_B\_HAMMETT



## Liberty Mutual Insurance

---

PO Box 515097  
Los Angeles, CA 90051-5097  
Fax: (888) 268-8840

In the following pages, you will find the estimated cost of covered repairs to your property.

***For Dwelling and/or Other Structure items:*** The estimated cost of covered repairs to your home is calculated using current local prices that are usual and customary. This estimate is based on the replacement cost of the damaged property, less your policy deductible and any applicable depreciation.

Your current mortgage company may be listed as the payee on payment(s) for the covered repairs to your home. If so, you will need to contact your mortgage company to determine their procedures for processing claims payments. The mortgage company will not be listed on payments for your personal property.

We encourage you to work with a contractor of your choice in completing the repairs to your home. If you or your contractor has any questions or concerns about this estimate, please contact me at the number shown above. It is important to call us with questions prior to beginning repairs, as any changes in the scope of damages or pricing must be pre-approved by Liberty Mutual Insurance.

***For Personal Property items:*** Prices are calculated utilizing like, kind and quality goods, less any applicable depreciation, policy limits, or other adjustments as outlined in the estimate. For your convenience, we can refer you to vendors who may be able to directly replace many of your lost and/or damaged items.

If you have any questions about this estimate, please do not hesitate to contact us at the numbers provided above.

Thank you for insuring with Liberty Mutual Insurance. We appreciate your business.

**Liberty Mutual Insurance**

PO Box 515097  
Los Angeles, CA 90051-5097  
Fax: (888) 268-8840

**KAREN\_B\_HAMMETT****Dwelling****ROOF**

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV	DEPREC.	ACV
1. Tear off composition shingles (no haul off)	44.36 SQ	29.80	0.00	1,321.93	(0.00)	1,321.93
2. Roofing felt - 15 lb.	45.24 SQ	27.58	21.24	1,268.96	(951.72)	317.24
3. Drip edge	326.86 LF	2.11	19.96	709.63	(344.67)	364.96
4. Laminated - comp. shingle rfg. - w/out felt	49.00 SQ	193.78	362.17	9,857.39	(5,585.85)	4,271.54
This line item includes a shingle material allowance of \$86.81 per square, which reflects current market prices in your area. Market prices were verified by Materials Supply Warehouse, LLC. The MSW Managed Material Program allows you or your contractor of choice to have materials delivered directly to your home for installation. For more information on MSW contact them at: deliverynow@materialssupplywarehousellc.com or 888-508-5009.						
5. Flashing - pipe jack - lead	8.00 EA	65.75	25.23	551.23	(267.74)	283.49
6. Roof vent - turtle type - Metal	2.00 EA	52.87	2.67	108.41	(52.66)	55.75
7. Roof vent - turbine type	2.00 EA	109.33	10.77	229.43	(111.44)	117.99
8. Exhaust cap - through roof - 6" to 8"	3.00 EA	78.25	8.47	243.22	(118.13)	125.09
9. R&R Skylight flashing kit - dome	2.00 EA	107.12	14.02	228.26	(163.75)	64.51
10. Step flashing	12.00 LF	8.31	1.34	101.06	(49.09)	51.97
Allowing to replace chimney flashing damaged by hail						
11. R&R Counterflashing - Apron flashing	4.67 LF	8.82	0.49	41.67	(19.18)	22.49
Allowing to replace chimney flashing damaged by hail						
12. Digital satellite system - Detach & reset	1.00 EA	31.17	0.00	31.17	(0.00)	31.17
<b>Totals: ROOF</b>			<b>466.36</b>	<b>14,692.36</b>	<b>7,664.23</b>	<b>7,028.13</b>

**FRONT ELEVATION**

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV	DEPREC.	ACV
13. R&R Gutter / downspout - aluminum - 6"	39.00 LF	9.05	17.76	370.71	(241.48)	129.23
The above line item relates to damaged downspouts on this elevation.						
14. R&R Gutter / downspout - aluminum - up to 5"	45.00 LF	5.90	9.50	275.00	(174.76)	100.24
The above line item relates to damaged gutters on this elevation.						
15. R&R Gutter guard/screen	45.00 LF	3.18	4.31	147.41	(100.43)	46.98
<b>Totals: FRONT ELEVATION</b>			<b>31.57</b>	<b>793.12</b>	<b>516.67</b>	<b>276.45</b>

**RIGHT ELEVATION**

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV	DEPREC.	ACV
16. R&R Gutter / downspout - aluminum - 6"	13.00 LF	9.05	5.92	123.57	(80.50)	43.07

**Liberty Mutual Insurance**

PO Box 515097  
Los Angeles, CA 90051-5097  
Fax: (888) 268-8840

**CONTINUED - RIGHT ELEVATION**

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV	DEPREC.	ACV
The above line item relates to damaged downspouts on this elevation.						
17. R&R Gutter / downspout - aluminum - up to 5"	12.50 LF	5.90	2.64	76.39	(48.55)	27.84
The above line item relates to damaged gutters on this elevation.						
18. R&R Gutter guard/screen	12.50 LF	3.18	1.20	40.95	(27.90)	13.05
<b>Totals: RIGHT ELEVATION</b>			<b>9.76</b>	<b>240.91</b>	<b>156.95</b>	<b>83.96</b>

**BACK ELEVATION**

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV	DEPREC.	ACV
19. R&R Gutter / downspout - aluminum - up to 5"	61.50 LF	5.90	12.99	375.84	(238.84)	137.00
The above line item relates to damaged gutters on this elevation.						
20. R&R Gutter guard/screen	61.50 LF	3.18	5.89	201.46	(137.26)	64.20
<b>Totals: BACK ELEVATION</b>			<b>18.88</b>	<b>577.30</b>	<b>376.10</b>	<b>201.20</b>

**LEFT ELEVATION**

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV	DEPREC.	ACV
21. R&R Gutter / downspout - aluminum - up to 5"	12.50 LF	5.90	2.64	76.39	(48.55)	27.84
The above line item relates to damaged gutters on this elevation.						
22. R&R Gutter guard/screen	12.50 LF	3.18	1.20	40.95	(27.90)	13.05
<b>Totals: LEFT ELEVATION</b>			<b>3.84</b>	<b>117.34</b>	<b>76.45</b>	<b>40.89</b>

**FENCE**

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV	DEPREC.	ACV
23. Clean with pressure/chemical spray	1,920.00 SF	0.32	52.40	666.80	(0.00)	666.80
Pressure wash fence.						
24. Stain - wood fence/gate	1,920.00 SF	0.86	33.26	1,684.46	<224.59>	1,459.87
<b>Totals: FENCE</b>			<b>85.66</b>	<b>2,351.26</b>	<b>224.59</b>	<b>2,126.67</b>



## Liberty Mutual Insurance

PO Box 515097  
 Los Angeles, CA 90051-5097  
 Fax: (888) 268-8840

### DEBRIS REMOVAL

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV	DEPREC.	ACV	
25. Dumpster load - Approx. 30 yards, 5-7 tons of debris	1.00	EA	542.00	0.00	542.00	(0.00)	542.00
The payment for this item has not yet been incurred.							
This debris removal scope item was generated based on the actual weight and volume of all materials being removed from the property and includes only items that specifically exclude haul and dump fees as per the Xactimate descriptions.							
Totals: DEBRIS REMOVAL			0.00	0.00	0.00	0.00	
Total: Dwelling			616.07	18,772.29	9,014.99	9,757.30	
Line Item Totals: KAREN_B_HAMMETT			616.07	18,772.29	9,014.99	9,757.30	

### 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
671.61 Exterior Wall Area	0.00 Exterior Perimeter of Walls	
4,434.83 Surface Area	44.35 Number of Squares	326.84 Total Perimeter Length
138.57 Total Ridge Length	0.00 Total Hip Length	

Coverage	Item Total	%	ACV Total	%
Dwelling	16,421.03	87.47%	7,630.63	78.20%
Contents	0.00	0.00%	0.00	0.00%
Other Structures	2,351.26	12.53%	2,126.67	21.80%
Loss of Use	0.00	0.00%	0.00	0.00%
Total	18,772.29	100.00%	9,757.30	100.00%



## Liberty Mutual Insurance

PO Box 515097  
Los Angeles, CA 90051-5097  
Fax: (888) 268-8840

### Summary for Dwelling

Line Item Total	15,890.62
Material Sales Tax	530.41
<b>Replacement Cost Value</b>	<b>\$16,421.03</b>
Less Depreciation	(8,790.40)
<b>Actual Cash Value</b>	<b>\$7,630.63</b>
Less Deductible	(2,655.00)
<b>Net Claim</b>	<b>\$4,975.63</b>
Total Recoverable Depreciation	8,790.40
Total Paid When Incurred	542.00
<b>Net Claim if Additional Amounts are Recovered</b>	<b>\$14,308.03</b>

Additional Amounts include depreciation that has been recovered and Paid When Incurred (PWI) items. Paid When Incurred (PWI) items refer to items, which may not be necessary in the repair of your property damaged by a covered loss. If incurred, or completed, reimbursement of reasonable costs will be made up to the maximum amounts identified as eligible for PWI in the estimate.

### Dwelling Paid When Incurred

Line Item Total	542.00
<b>Replacement Cost Value</b>	<b>\$542.00</b>
<b>Total Paid When Incurred</b>	<b>\$542.00</b>
<b>Net Claim</b>	<b>\$4,975.63</b>
<b>Net Claim if Additional Amounts are Recovered</b>	<b>\$14,308.03</b>

Steve Gabriel



## Liberty Mutual Insurance

PO Box 515097  
Los Angeles, CA 90051-5097  
Fax: (888) 268-8840

### Summary for Other Structures

Line Item Total	2,265.60
Material Sales Tax	33.26
Cleaning Mtl Tax	1.58
Subtotal	2,300.44
Cleaning Sales Tax	50.82
<b>Replacement Cost Value</b>	<b>\$2,351.26</b>
Less Non-recoverable Depreciation	<224.59>
<b>Actual Cash Value</b>	<b>\$2,126.67</b>
<b>Net Claim</b>	<b>\$2,126.67</b>

\_\_\_\_\_  
Steve Gabriel

Any person who knowingly, and with the intent to injure, defraud or deceive, submits information to an insurer that is false, incomplete or misleading, may be guilty of a crime.