



Customer: ALVIN & DEBRA CLAUSTRO
Property: 5601 SOUTHERN HILLS DR
N RICHLAND HILLS, TX 76180
Home: 5601 SOUTHERN HILLS DR
N RICHLAND HILLS, TX 76180

Cell: (817) 946-2174

Claim Rep.: Miguel Avila
Company: TRAVELERS PERSONAL INSURANCE COMPANY

Business: (214) 288-9155
E-mail: Mavila2@travelers.com

Claim Number: IPX2804001H **Policy Number:** 0DBP59604847613633 1 **Type of Loss:** HAIL
Date of Loss: 5/20/2020 12:00 AM **Date Completed:** **Price List:** TXDF8X_APR21

Coverage	Deductible	Policy Limit
Dwelling	\$3,691.00	\$369,163.00
Other Structures	\$0.00	\$3,691.00
Contents	\$0.00	\$260,000.00

Dear ALVIN & DEBRA CLAUSTRO:

We have prepared this estimate regarding your loss or damage. A letter that explains your coverage and benefits is being sent to you separately. Because the information in an estimate serves as the basis for a determination of your benefits, you (and if applicable, your contractor) should review this estimate carefully. Let us know immediately (and prior to beginning any work) if you have any questions regarding the estimate.

Under most insurance policies, claim settlement begins with an initial payment for the actual cash value of the covered loss or damage. To determine actual cash value, we estimate the item's replacement cost, and then, if appropriate, take a deduction for depreciation. Depreciation represents a loss in value that occurs over time. In determining the amount to deduct for depreciation, if any, to apply to an item, we consider not just the age of the item immediately prior to the loss or damage but also its condition at that time. For each line item included in this estimate, the estimate shows not only the estimated replacement cost value, but also the amount of depreciation (if any) applied to the item, the item age and item condition upon which the depreciation (if any) was based and the item's actual cash value.

Thank you for allowing us to be of service, and thank you for choosing TRAVELERS PERSONAL INSURANCE COMPANY for your insurance needs. If you have any questions regarding this estimate or any aspect of your claim, please contact Miguel Avila at (214) 288-9155.

You can check the status of your claim, view your policy and much more at www.mytravelers.com.

Answers to commonly asked questions can be found at <https://www.travelers.com/claims/manage-claim/property-claim-process>

You can also upload documents directly to your claim at www.travelers.com/claimuploadcenter.

For more information about how the claim process works and where to find services to help you recover, visit travelers.com/claim.

Guide to Understanding Your Property Estimate

Common Units of Measure

EA – Each	CY – Cubic Yard
LF – Linear Foot	SQ – Square
SF – Square Foot	HR – Hour
SY – Square Yard	DA – Day
CF – Cubic Foot	RM – Room

Your Estimate Cover Sheet

The cover sheet of your estimate includes important information such as:

- (A) Your Travelers claim professional's contact information
- (B) Your claim number
- (C) The types of coverage under your policy, including the applicable deductibles and policy limits.
- (D) Your estimate may include policy sublimits for specific items, such as money. Each sublimit has a unique ID tag. That ID tag will appear next to any line item subject to the sublimit.

Your Estimate Detail

This is where the details about your lost or damaged property can be found.

- (E) Description – Details describing the activity or items being estimated.
- (F) Quantity – The number of units (for example, square feet) for an item.
- (G) Unit – The cost of a single unit.
- (H) Replacement Cost Value (RCV) – The estimated cost of repairing a damaged item or replacing an item with a similar one. RCV is calculated by multiplying Quantity x Unit Cost.
- (I) Age – The age of the item.
- (J) Life – The item's expected life assuming normal wear and tear and proper maintenance.
- (K) Condition – The item's condition relative to the expected condition of an item of that age. (New, Above Average, Average, Below Average, Replaced)
- (L) Depreciation % – The percentage of the loss of value that has occurred over time based on factors such as age, life expectancy, condition, and obsolescence.
- (M) Depreciation – Loss of value that has occurred over time based on factors such as age, life expectancy, condition, and obsolescence. If depreciation is recoverable, the amount is shown in (. If depreciation is not recoverable, the amount is shown in < >.
- (N) Actual Cash Value (ACV) – The estimated value of the item or damage at the time of the loss. Generally, ACV is calculated as Replacement Cost Value (RCV) minus Depreciation.
- (O) Labor Minimums – The cost of labor associated with drive time, setup time and applicable administrative tasks required to perform a minor repair.

Your Estimate Summary

For each type of coverage involved in your estimate there is a summary section that shows the total estimated costs (RCV and ACV) and net claim amount for the coverage type. The example to the right depicts a Dwelling coverage summary.

- (P) Line Item Total – The sum of all the line items for that particular coverage.
- (Q) Total Replacement Cost Value – The total RCV of all items for that coverage.
- (R) Total Actual Cash Value – The total ACV of all items for that coverage.
- (S) Deductible – The amount of the loss paid by you. A deductible is generally a specified dollar amount or a percentage of your policy limit.
- (T) Net Claim – The amount payable to you after depreciation and deductible have been applied. This amount can never be greater than your coverage limit.
- (U) Total Recoverable Depreciation – The total amount of depreciation you can potentially recover.

YOUR ESTIMATE COVER SHEET

A Claim Professional: John Doe Business: One Tower Square Hartford, CT 06183	B Claim Number: ABC12345678 Date of Loss: 10/10/2011 3:00 PM	C Policy Number: 123456789-033-1 Date Completed: 10/11/2011 11:00 AM	D Type of Loss: Fire Price List: CTHA7X_OCT11
E Coverage: Dwelling Other Structures Contents	F Deductible: \$500.00 \$0.00 \$0.00	G Policy Limit: \$300,000.00 \$300,000.00 \$210,000.00	H *Money, Gift Cards, etc. [S 3.1]
			\$200.00/\$200.00

YOUR ESTIMATE DETAIL

GUIDE_EXAMPLE Main Level										
<div> <div>Living Room</div> <div> <div>512.00 SF Walls</div> <div>764.00 SF Walls & Ceiling</div> <div>28.00 SF Flooring</div> <div>64.00 LF Cail. Perimeter</div> </div> <div> <div>252.00 SF Ceiling</div> <div>252.00 SF Floor</div> <div>64.00 LF Floor Perimeter</div> <div>112.00 SF Short Wall</div> </div> </div>										
E	F	G	H	I	J	K	L	M	N	
	QUANTITY	UNIT	TAX	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV	
DWELLING										
1. RBR 1/2" drywall - hung, taped, floated, ready for paint	32.00	SF	2.78	5.65	94.61	3/150 yrs.	Avg.	2%	(1.62)	92.99
2. Paint the walls - two coats	512.00	SF	0.84	27.31	457.39	3/15 yrs.	Avg.	20%	(91.48)	365.91
3. RBR Carpet	252.00	SF	3.61	57.77	967.49	2/10 yrs.	Avg.	20%	<179.03>	788.46
CONTENTS										
4. Cash, currency, money, bank notes, bullion, and coins	1.00	EA	200.00	0.00	200.00	QNA	Avg.	0%	(0.00)	200.00
5. TV - LCD / LED-LCD 35-39 in.	1.00	EA	500.00	31.75	531.75	1/10 yrs.	Avg.	10%	(53.18)	478.57
Dwelling Totals:	90.73			1,519.49				272.13	1,247.36	
Contents Totals:	31.75			731.75				(53.18)	678.57	
Totals: Living Room	122.48			2,251.24				325.31	1,925.93	
Totals: Main Level	122.48			2,251.24				325.31	1,925.93	
Labor Minimums Applied										
DWELLING										
6. Drywall labor minimum*	1.00	EA	356.25	22.62	378.87	QNA	Avg.	0%	(0.00)	378.87
Dwelling Totals:	90.73			1,519.49				272.13	1,247.36	
Contents Totals:	31.75			731.75				(53.18)	678.57	
Totals: Labor Minimums	22.62			378.87				0.00	378.87	
Line Item Totals: GUIDE_EXAMPLE	145.10			2,630.11				325.31	2,304.80	

[N] - 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.

YOUR ESTIMATE SUMMARY

Summary for Dwelling		
P Line Item Total	Comm./Reimbursement Tax	1,785.01
Q Replacement Cost Value	Less Depreciation	\$1,898.36
R Actual Cash Value	Less Deductible	\$1,626.23
T Net Claim		\$636.23
U Total Recoverable Depreciation	Less Non-Recoverable Depreciation	272.13
		<179.03>
		93.10
	Net Claim if Depreciation is Recovered	\$719.33

We encourage you to contact us if you have additional questions regarding your claim or anything in this guide.

For information about how the claim process works and where to find services to help you recover, visit travelers.com/claim.



ALVIN_CLAUSTRO____1

ALVIN_CLAUSTRO____1

	QUANTITY	UNIT	TAX	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
<u>DWELLING</u>									
1. Haul debris - per pickup truck load - including dump fees	0.25 EA	139.74	0.00	34.94	NA	NA	NA	(0.00)	34.94
Non roof debris									
2. R&R Window screen, 1 - 9 SF	4.00 EA	39.20	10.35	167.15	0/30 yrs	Avg.	0%	(0.00)	167.15
Total: ALVIN_CLAUSTRO____1			10.35	202.09				0.00	202.09

Roof

	QUANTITY	UNIT	TAX	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
<u>DWELLING</u>									
3. Tear off, haul and dispose of comp. shingles - 3 tab	34.66 SQ	51.48	0.00	1,784.30	NA	NA	NA	(0.00)	1,784.30
Includes: Dump fees, hauling, disposal, and labor to remove composition shingles and felt. Removal cost is based on hauling done with contractor's own equipment. If haul off is to be estimated separately or if the removal is being estimated with a dumpster (DMO DUMP*) or other equipment, use item RFG ARMVN.									
4. 3 tab - 25 yr. - comp. shingle roofing - w/out felt	40.00 SQ	197.04	293.01	8,174.61	4/25 yrs	Below Avg.	22.4%	(1831.11)	6,343.50
Standard 3 tab shingle ridge cap and single starter row on roof. Both included on the waste %.									
5. Roofing felt - 15 lb.	34.66 SQ	28.88	16.27	1,017.25	4/20 yrs	Below Avg.	28%	(284.83)	732.42
6. R&R Drip edge	299.17 LF	2.50	18.26	766.18	4/35 yrs	Below Avg.	16%	(108.23)	657.95
7. Paint trim - one coat	299.17 LF	0.98	1.97	295.16	4/15 yrs	Below Avg.	37.33%	(110.20)	184.96
8. Remove Gable cornice return - 3 tab - 2 stories or greater	2.00 EA	12.65	0.00	25.30	NA	NA	NA	(0.00)	25.30
CORNICE ON HOVER ROOF REPORT, MATERIAL ALLWOANCE ON TOTAL ROOF MEASUREMENTS. ALLOWING INSTALL AND REMOVAL ALLWOANCE ONLY.									
9. Install Gable cornice return - 3 tab - 2 stories or greater	2.00 EA	81.18	0.00	162.36	4/25 yrs	Below Avg.	22.4%	(36.37)	125.99
CORNICE ON HOVER ROOF REPORT, MATERIAL ALLWOANCE ON TOTAL ROOF MEASUREMENTS. ALLOWING INSTALL AND REMOVAL ALLWOANCE ONLY.									
10. R&R Valley metal	120.08 LF	5.83	20.11	720.17	4/35 yrs	Below Avg.	16%	(104.66)	615.51
11. Remove Additional charge for steep roof - 10/12 - 12/12 slope	34.66 SQ	20.38	0.00	706.37	NA	NA	NA	(0.00)	706.37
12. Additional charge for steep roof - 10/12 - 12/12 slope	34.66 SQ	64.20	0.00	2,225.17	0/NA	Avg.	22.4%	(498.44)	1,726.73
13. Remove Additional charge for high roof (2 stories or greater)	16.83 SQ	4.90	0.00	82.47	NA	NA	NA	(0.00)	82.47

CONTINUED - Roof

	QUANTITY	UNIT	TAX	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
14. Additional charge for high roof (2 stories or greater)									
	16.83 SQ	18.04	0.00	303.61	0/NA	Avg.	22.4%	(68.01)	235.60
ROOF ACCESSORIES									
15. Flashing - pipe jack									
	5.00 EA	40.88	4.83	209.23	4/35 yrs	Below Avg.	16%	(33.47)	175.76
16. R&R Rain cap - 4" to 5"									
	2.00 EA	36.41	2.56	75.38	4/35 yrs	Below Avg.	16%	(10.58)	64.80
17. Detach & Reset Roof vent - turtle type - Plastic									
	6.00 EA	52.26	0.35	313.91	0/35 yrs	Avg.	0%	(0.00)	313.91
No damage									
18. Prime & paint roof jack									
	5.00 EA	34.94	2.58	177.28	4/15 yrs	Below Avg.	37.33%	(66.18)	111.10
19. Prime & paint roof vent									
	2.00 EA	34.94	1.03	70.91	4/15 yrs	Below Avg.	37.33%	(26.47)	44.44
2 rain caps									
20. Flashing - rain diverter									
	3.00 EA	36.99	2.46	113.43	0/35 yrs	Avg.	0%	(0.00)	113.43
comes off during tear off									
Totals: Roof			363.43	17,223.09				3,178.55	14,044.54

Gutters

	QUANTITY	UNIT	TAX	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
<u>DWELLING</u>									
21. R&R Gutter / downspout - aluminum - up to 5"									
	36.00 LF	6.11	8.02	227.98	0/25 yrs	Avg.	0%	(0.00)	227.98
2 downspouts									
22. Gutter / downspout - Detach & reset									
	39.00 LF	3.43	0.00	133.77	0/NA	Avg.	0%	(0.00)	133.77
Totals: Gutters			8.02	361.75				0.00	361.75

Fencing

	QUANTITY	UNIT	TAX	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
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CONTINUED - Fencing

	QUANTITY	UNIT	TAX	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
<u>OTHER STRUCTURES</u>									
23. Clean with pressure/chemical spray									
	642.00 SF	0.38	20.70	264.66	0/NA	Avg.	0%	(0.00)	264.66
24. Stain - wood fence/gate									
	642.00 SF	0.87	12.18	570.72	3/15 yrs	Below Avg.	28%	<159.80>	410.92
Totals: Fencing			32.88	835.38				159.80	675.58

Labor Minimums Applied

	QUANTITY	UNIT	TAX	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
<u>DWELLING</u>									
25. Window labor minimum									
	1.00 EA	173.44	0.00	173.44	0/NA	Avg.	0%	(0.00)	173.44
Totals: Labor Minimums Applied			0.00	173.44				0.00	173.44
Line Item Totals: ALVIN_CLAUSTRO__1			414.68	18,795.75				3,338.35	15,457.40

[%] - 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

Coverage	Item Total	%	ACV Total	%
Dwelling	17,960.37	95.56%	14,781.82	95.63%
Other Structures	835.38	4.44%	675.58	4.37%
Contents	0.00	0.00%	0.00	0.00%
Total	18,795.75	100.00%	15,457.40	100.00%

**Summary for
Dwelling**

Summary for All Items

Line Item Total	17,578.57
Material Sales Tax	381.80
Replacement Cost Value	\$17,960.37
Less Depreciation	(3,178.55)
Actual Cash Value	\$14,781.82
Less Deductible	(3,691.00)
Net Claim	\$11,090.82
Total Depreciation	3,178.55
Total Recoverable Depreciation	3,178.55
Net Claim if Depreciation is Recovered	\$14,269.37

Miguel Avila

**Summary for
Other Structures**

Summary for All Items

Line Item Total	802.50
Material Sales Tax	12.18
Cleaning Mtl Tax	0.53
Cleaning Sales Tax	20.17
Replacement Cost Value	\$835.38
Less Non-recoverable Depreciation	<159.80>
Actual Cash Value	\$675.58
Net Claim	\$675.58

Miguel Avila