

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

Insured: FRANCISCO RANGEL Home: (214) 723-4776

Property: 7305 TEAL DR E-mail: FRANCISCORANGEL2598@GMA

FORT WORTH, TX 76137-3354 IL.COM

Home: 7305 TEAL DR

FORT WORTH, TX 76137-3354

Claim Rep.: Cecil Smith

Estimator: Cecil Smith

Claim Number: 0591284344 Policy Number: 000886505351 Type of Loss: Hail

Date Contacted: 7/9/2020 10:52 AM

Date of Loss: 4/20/2020 10:00 AM Date Received: 6/30/2020 1:42 PM Date Inspected: Date Entered: 7/9/2020 9:31 AM

Price List: TXDF8X\_JUL20

Restoration/Service/Remodel

Estimate: FRANCISCO\_RANGEL

Allstate is dedicated to providing you with outstanding service throughout the claim-handling process. If you have any questions regarding this estimate or if additional damage is found during the repair process, please contact us at . Please also contact us at if there are differences or discrepancies between our estimate and the estimate provided by your repair person of choice. Please be prepared to provide us with your repair person's estimate and all information and documentation relating to any differences or discrepancies.

Thank you,

¬Cecil Smith

# Your guide to reading your adjuster summary.\*

**CLAIM NUMBER** (123) 123-4567 Insured: John Smith Home: The claim number assigned to your loss. Property: 1234 Oak Street (123) 123-4567 Business: **DAMAGE LOCATION** Anytown, Anystate 12345 The area that has been damaged. This amount reflects the cost of an item. Claim Number: 1234567890 Policy Number: 000000123456789 Type of Loss: Wind Damage REPLACEMENT COST VALUE 54' 4" Roof Cost to repair or replace covered property Main Home damages. 1588.42 Surface Area 15.88 Number of Squares **ACTUAL CASH VALUE** 173.41 Total Perimeter Length 65.71 Total Ridge Length This amount reflects the Replacement Cost Value less the amount of any Depreciation. DESCRIPTION QUANTITY UNIT RCV AGE/LIFE COND DEP % DEPREC. ACV This amount reflects any deductions from 1. Remove 3 tab-25 yr. - composition 15.88SO 857.04 NA 857.04 53.97 0/25 yrs Avg. (0.00)Replacement Cost Value to account for the shingle roofing - incl. felt 2. 3 tab-25 yr.-comp. shingle roofing – decrease in the property's value due to various 18.33SO 3.851.13 219.11 4.016.29 2/25 vrs 8% (165.16)Avg. w/out felt factors including, but not limited to, age, life 3. Roofing felt-15 lb. 15.88SO 522.13 2/20 vrs Abv. Avg. (15.98) expectancy, wear and tear (condition), and 5,395,46 5,214,32 functional economic obsolescence. or Bedroom Depreciation may apply to both Structure and DESCRIPTION UNIT AGE/LIFE QUANTITY RCV COND DEP % DEPREC. ACV Contents items. Your estimate was completed 4. R&R 1/2" drywall-hung, taped, floated 685.47SF 3.25 2,248.34 2.241.30 2/150 yrs 1.33% (7.04)based on the information you provided regarding ready for paint 5. Seal/prime then paint the walls and the age and condition of the depreciated items. 685.47SF 90 13.33% (13.71) 603.21 616.12 2/15 yrs ceiling (2 coats) 6. Haul debris-per pickup truck load-including dump fees (0.00)1.00 EA 147.92 147 92 0/NA 147 92 NA The category or state of an item with regard to 3,013.18 20.75 2,992.43 its appearance, quality, or working order. Condition options are new, above average, Contents average and below average. DESCRIPTION QUANTITY AGE/LIFE UNIT RCV COND DEP % DEPREC. ACV Н. 7. Queen Serta Perfect Sleeper Regal This represents the age and average life Suite Double Sided Plush Mattress US Mattress-4/9/2018 1.00 EA 799.00 2/20 Abv. Avg. (47.94)751.06 expectancy of the particular line item at the time Orig. Desc.- Queen Serta Perfect Sleeper Total: Contents REPAIR OR REPLACE ACTIONS Describes the repairs and/or Summary for Dwelling replacement Summary for All Items materials and actions. DAMAGE LOCATION TOTALS Line Item Total 8,408.64 Total before adding any applicable taxes and/or Material Sales Tax 199,85 depreciation. General Contractor Overhead 860.85 SUMMARY OF INVOLVED COVERAGE General Contractor Profit 860.85 The involved policy coverage for the damaged Replacement Cost Value S10,330.19 Less Depreciation (201.89)**CONTRACTORS OVERHEAD AND PROFIT** When appropriate, general contractors overhead Actual Cash Value \$10,128,30 and profit may be included to account for the (500.00)Less Deductible services of a general contractor **TOTAL WITH TAX** \$9,628.30 Net Claim The total estimate with any applicable tax and/or 201.89 overhead and profit. Total Recoverable Depreciation N. **DEDUCTIBLE APPLIED** Net Claim if Depreciation is Recovered \$9,830.19 Reflects the applicable policy deductible applied. RECOVERABLE DEPRECIATION Total amount of depreciation that is recoverable. **Summary for Contents** Summary for All Items Depending on your policy language, you may be Line Item Total able to recover your depreciation upon your 799,00 Material Sales Tax repair or replacement of the depreciated items. 55.93 **SALES TAX** Based upon where the loss occurred, the sales \$854.93 Replacement Cost Value tax laws may vary by state regarding the (47.94)application of sales tax to materials and labor. Less Depreciation \$806.99 NET CLAIM FOR INVOLVED COVERAGE Actual Cash Value The total replacement cost less recoverable and \$806.99 non-recoverable depreciation and any applicable Net Claim deductible equals the amount of the settlement 47.94 Total Recoverable Depreciation for the involved coverage. Net Claim if Depreciation is Recovered \$854.93

**LF** = Linear Feet **SQ** = 100 Square Feet **SF** = Square Feet **SY** = Square Yard **EA** = Each

# Your guide to reading your adjuster summary.

Insured: John Smith Property: 1234 Oak Street Home: (123) 123-4567 Business: (123) 123-4567

Anytown, Anystate 12345

**Claim Number:** 123456789

**Policy Number:** 9876543210 Type of Loss: Windstorm



#### Main Home - Roof

1		C	D	H	G		F	E
Description	Quantity	Unit	RCV	Age/Life	Condition	Dep%	Deprec.	ACV
Remove Laminated – comp. shingle rfg. – w/out felt	11.50 SQ	40.22	462.53	0/30 yrs	Avg.	NA	(0.00)	462.53
2. Laminated – comp. shingle rfg.– w/out felt	12.67 SQ	149.19	1,890.24	0/30 yrs	Avg.	0%	(0.00)	1,890.24
Auto Calculated Waste: 10.2%, 1.17 SQ Options: Valleys: Closed-cut (half laced), Exposure: 5 5/8", Bundle Rounding: 2.3%					course: No,			
3. Roofing felt – 15lb	11.50 SQ	19.98	229.77	0/20 yrs	Abv. Avg.	0%	(0.00)	229.77
R&R Valley metal	16.28 LF	4.19	68.22	0/35 yrs	Abv. Avg.	0%	(0.00)	68.22
Total: Roof1			\$2650.76				(0.00)	\$2,650.76

Room 1								
Description	Quantity	Unit	RCV	Age/Life	Condition	Dep%	Deprec.	ACV
5. Content Manipulation charge – per	10.00 HR	32.51	325.10	5/NA	Avg.	0%	(0.00)	325.10
hour								
6. Mask Wall – plastic, paper, tape (per	528.LF	0.92	485.76	5/150 yrs	Avg.	3.33	(16.19)	469.57
LF)								
7. Floor protection – plastic and tape –	528.00 SF	0.24	126.72	5/15 yrs	Abv. Avg.	33.33%	(42.24)	84.48
10 mil								
8. R&R Batt insulation – 10" – R30 –	144.00 LF	1.62	233.28	5/150 yrs	Abv. Avg.	3.33%	(6.58)	226/70
paper faced								
Total: Room1		0	\$1,170.86				(\$65.01)	\$1,105.85

#### 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.

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.

EA = Fach

SY = Square Yard

LF = Linear Feet

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.

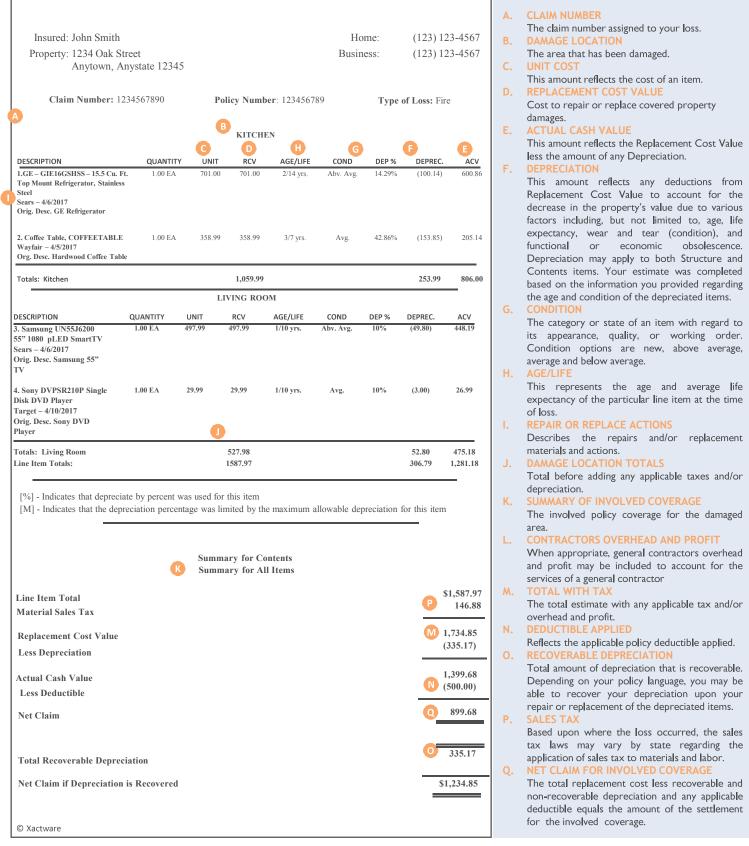
SF = Square Feet

#### J. DAMAGE LOCATION TOTALS

Total before adding any applicable taxes and/or depreciation.

SQ = 100 Square Feet

# Your guide to reading your adjuster summary.\*



#### EA = Each

<sup>\*</sup>This is a sample guide to your adjuster summary ©2018 Allstate Insurance Company. allstate.com 09/2018

F	actor De	tail	l			
Roof Sur	face Paym	ent	Schedule (RPS)	1		
Main Level - Roof1						
<b>Description</b> RI	PS Factor		Quantity	Unit Price	Total	RPS Total
53. Laminated – comp. shingle rfg. – w/out felt Auto Calculated Waste: 10.2%, 1.17SQ Options: Valleys: Closed-cut (half laced), Include eave star Exposure: 55/8", Bundle Rounding: 2.3%, 0.26SQ - (inclu	24% rter course: \( \)	Yes,	12.67SQ Include rake starte	149.19 er course: No,	1,890.24	453.66
54. Roofing felt – 15 lb.	24%	o cui	11.50SQ	19.98	229.77	55.14
55a. Remove Valley Metal	N/A		16.28LF	0.42	6.84	6.84
55b. Valley Metal	24%		16.28LF	3.77	61.38	14.73
Line Item Total  Material Sales Tax  General Contractor Overhead  General Contractor Profit  Total Tax					\$2,188.23 64.70 225.29 225.29 0.00	\$530.37 15.68 54.61 54.6
Replacement Cost Value RPS Value	Infortant.				\$2,703.51	\$655.27
Room 1	<b>Jnfactor</b>	ed	Items			
Description	Quant	ity	Unit Price	RCV	Depreciation	on ACV
51. Remove Laminated - comp. shingle rfg w/out felt 71. Content Manipulation charge - per hour 73. Mask wall - plastic, paper, tape (per LF)	11.50 10.00 528.00	HR	40.22 75.00 0.92	462.53 750.00 485.76	0.00 0.00 16.19	462.53 750.00 469.57
75. Floor protection - plastic and tape - 10 mil			0.92	126.72	42.24	84.48
77a. Remove Batt insulation - 10" - R30 - paper faced		SF	0.24	36.00	0.00	36.00
77b. Batt insulation - 10" - R30 - paper faced	144.00		1.37	197.28	6.58	190.70
Subtotal				\$2,058.29	\$65.01	
Material Sales Tax General Contractor Overhead General Contractor Profit				4.89 205.83 205.83 169.81	0.00 6.50 6.50 0.00	
Total Tax  Replacement Cost Value  Less Depreciation				\$2,644.65	(\$78.01	1)
Actual Cash Value © Xactware						\$2,566.64

#### K. ROOF SURFACE PAYMENT FACTOR

The percentage, as indicated in the Roof Surface Payment Schedule, applied to all your roof surface components and installation, including overhead, profit, labor and fees, associated with replacement of your roof surface(s) and based on the age and type of your roof surface components.

#### L. CONTRACTORS OVERHEAD AND PROFIT

When appropriate, 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.

**LF** = Linear Feet **SQ** = 100 Square Feet **SF** = Square Feet **SY** = Square Yard **EA** = Each

# Summary for Dwelling Summary for All Items

Line Item Total Material Sales Tax General Contractor Overhead General Contractor Profit	5,348.16 29.71 537.79 537.79
Total Tax	297.49
Replacement Cost Value	\$6,750.94
Customer Portion for RPS	(2,048.24)
RPS Value	\$4,702.70
Less Depreciation	(78.01)
Actual Cash Value Less Deductible	\$4,624.69 (1,000.00)
Net Claim	\$3,624.69
Total Recoverable Depreciation	R 78.01
Net Claim if Depreciation is Recovered	\$3,702.70

© Xactware

### N. SUMMARY OF INVOLVED COVERAGE

The involved policy coverage for the damaged area.

#### O. 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.

#### P. DEDUCTIBLE APPLIED

Reflects the applicable policy deductible applied.

### 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.

# R. 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.

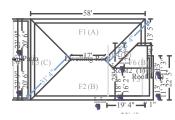
<sup>\*</sup>This is a sample guide to your adjuster summary



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# FRANCISCO\_RANGEL

#### **Main Level**



### **Dwelling Roof**

2916.55 Surface Area249.77 Total Perimeter Length100.83 Total Hip Length

29.17 Number of Squares37.22 Total Ridge Length

DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE CON	ND. DEP %	DEPREC.	ACV
Remove Laminated - comp. shingle rfg (per SHINGLE)	20.00 EA	5.95	119.00	0/30 yrs Avg.	NA	(0.00)	119.00
2. Laminated - comp. shingle rfg (per SHINGLE)	) 20.00 EA	13.77	275.40	0/30 yrs Avg.	0%	(0.00)	275.40
This line item includes a shingle material allowan Supply Warehouse, LLC (MSW). While you or y choice to have the materials delivered directly to 9888-508-5009, EXT: 265.	our contractor are u	nder no obligati	ion to use th	is supplier, the MSW	Program allows you	or your contractor	of
3. R&R Roof vent - turtle type - Metal	3.00 EA	59.93	179.79	0/35 yrs Avg.	0%	(0.00)	179.79
4. R&R Roof vent - turbine type	1.00 EA	116.39	116.39	0/35 yrs Avg.	0%	(0.00)	116.39
5. R&R Flashing, 14" wide	41.00 LF	4.02	164.82	0/35 yrs Avg.	0%	(0.00)	164.82
6. R&R Power attic vent cover only - metal	1.00 EA	91.26	91.26	0/7 yrs Avg.	0%	(0.00)	91.26
7. R&R Fireplace - chimney chase cover - sheet metal	1.00 EA	391.67	391.67	0/20 yrs Avg.	0%	(0.00)	391.67
8. R&R Flue cap	1.00 EA	120.12	120.12	0/18 yrs Avg.	0%	(0.00)	120.12

1,458.45



**Totals: Dwelling Roof** 

#### **Metal Patio**

411.42 Surface Area102.07 Total Perimeter Length

4.11 Number of Squares

0.00

1,458.45

DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE COND.	DEP %	DEPREC.	ACV
9. R&R Aluminum corrugated sheet roofing 019	411.42 SF	5.49	2,258.69	8/75 yrs Avg.	10.67%	(223.81)	2,034.88
Totals: Metal Patio			2,258.69			223.81	2,034.88

# **Front Elevation**



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DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE COND.	DEP %	DEPREC.	ACV
10. R&R Gutter / downspout - galvanized - up to 5"	33.00 LF	5.42	178.86	8/20 yrs Avg.	40%	(66.40)	112.46
Totals: Front Elevation			178.86			66.40	112.46

# **Right Elevation**

DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE COND.	DEP %	DEPREC.	ACV
11. R&R Gutter / downspout - galvanized - up to 5"	78.00 LF	5.42	422.76	8/20 yrs Avg.	40%	(156.94)	265.82
Totals: Right Elevation			422.76			156.94	265.82

### **Rear Elevation**

DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE COND.	DEP %	DEPREC.	ACV
12. R&R Gutter / downspout - galvanized - up to 5"	61.00 LF	5.42	330.62	8/20 yrs Avg.	40%	(122.73)	207.89
Totals: Rear Elevation			330.62			122.73	207.89

### **Left Elevation**

DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE COND.	DEP %	DEPREC.	ACV
13. R&R Gutter / downspout - galvanized - up to 5"	93.00 LF	5.42	504.06	8/20 yrs Avg.	40%	(187.12)	316.94
Totals: Left Elevation			504.06			187.12	316.94

# Exterior/General

DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
14. Tandem axle dump trailer - per load - including dump fees	1.00 EA	192.65	192.65	0/NA	Avg.	NA	(0.00)	192.65
Totals: Exterior/General			192.65				0.00	192.65
Total: Main Level			5,346.09				757.00	4,589.09
Line Item Totals: FRANCISCO_RANGEL	ı		5,346.09				757.00	4,589.09



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[%] - 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

# **Grand Total Areas:**

0.00	SF Walls SF Floor SF Long Wall	0.00	SF Ceiling SY Flooring SF Short Wall	0.00	SF Walls and Ceiling LF Floor Perimeter LF Ceil. Perimeter
	Floor Area Exterior Wall Area		Total Area Exterior Perimeter of Walls	0.00	Interior Wall Area
,	Surface Area Total Ridge Length		Number of Squares Total Hip Length	407.89	Total Perimeter Length



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# Summary for AA-Dwelling Summary for All Items

Line Item Total	5,346.09
Comm. Rpr/Remdl Tax	441.04
Replacement Cost Value	\$5,787.13
Less Depreciation	(819.45)
Actual Cash Value	\$4,967.68
Policy Deductible Deductible Reduction Amount	\$2,237.00 \$100.00
Less Deductible	(2,137.00)
Net Claim	\$2,830.68
Total Recoverable Depreciation	819.45
Net Claim if Depreciation is Recovered	\$3,650.13
Cecil Smith	



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# **Recap of Taxes**

	Comm. Rpr/Remdl Tax (8.25%)	Manuf. Home Tax (5%)
Line Items	441.04	0.00
Total	441.04	0.00



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# Recap by Room

Estimate: FRANCISCO\_RANGEL

3.35% 7.91% 6.18% 9.43% 3.60% 100.00%
7.91% 6.18% 9.43% 3.60%
7.91% 6.18% 9.43%
7.91% 6.18%
7.91%
3.35%
42.25%
27.28%



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#### **Recap by Category with Depreciation**

Items	RCV	Deprec.	ACV
GENERAL DEMOLITION	660.71		660.71
FIREPLACES	483.92		483.92
ROOFING	2,868.51	223.81	2,644.70
SOFFIT, FASCIA, & GUTTER	1,332.95	533.19	799.76
Subtotal	5,346.09	757.00	4,589.09
Comm. Rpr/Remdl Tax	441.04	62.45	378.59
Total	5,787.13	819.45	4,967.68

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.

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.