



## Allstate Insurance Company

P.O. Box 660636  
Dallas, TX 75266  
Fax: 866-447-4293  
www.myclaim.com

Insured: KAREN VINZANT  
Home: 1611 WOODVIEW DR S W  
HARTSELLE, AL 35640-6146  
Property: 1611 WOODVIEW DR S W  
HARTSELLE, AL 35640-6146

Home: (256) 565-0306  
E-mail: KVIN1611@AOL.COM

Claim Rep.: Omar Smith  
Business: PO Box 672041  
Dallas, TX 75267

Business: (659) 232-2687  
E-mail: claims@claims.allstate.com

Estimator: Omar S

**Claim Number:** 0813413507

**Policy Number:** 000015640012

**Type of Loss:** WINDSTORM AND HAIL

**Insurance Company:** Allstate Insurance Company

Date Contacted: 12/17/2025 2:12 PM  
Date of Loss: 6/27/2025 9:00 PM  
Date Inspected: 12/17/2025 2:12 PM  
Date Est. Completed: 12/17/2025 5:32 PM

Date Received: 12/8/2025 12:32 PM  
Date Entered: 12/15/2025 12:34 PM

Price List: ALDE8X\_DEC25  
Restoration/Service/Remodel  
Estimate: KAREN\_VINZANT

Allstate is dedicated to providing you with outstanding service throughout the claim-handling process. If you have any questions regarding this estimate, or if there are differences with the estimate provided by your repair person of choice, or if additional damage is found during the repair process, please contact us at . or email us at claims@claims.allstate.com. If you are emailing us, please include the Claim Number in the subject line.

Thank you,  
Omar S

**THIS ESTIMATE REPRESENTS OUR CURRENT EVALUATION OF THE COVERED DAMAGES TO YOUR INSURED PROPERTY AND MAY BE REVISED AS WE CONTINUE TO EVALUATE YOUR CLAIM. IF YOU HAVE QUESTIONS, CONCERNS, OR ADDITIONAL INFORMATION REGARDING YOUR CLAIM, WE ENCOURAGE YOU TO CONTACT US.**







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### 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
998.94 Exterior Wall Area	0.00 Exterior Perimeter of Walls	
2,794.13 Surface Area	27.94 Number of Squares	174.85 Total Perimeter Length
59.67 Total Ridge Length	0.00 Total Hip Length	





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### Summary for AA-Dwelling Summary for All Items

Line Item Total	524.06
Material Sales Tax	4.10
<b>Replacement Cost Value</b>	<b>\$528.16</b>
Less Non-recoverable Depreciation	<0.00>
<b>Actual Cash Value</b>	<b>\$528.16</b>
Less Deductible	(500.00)
<b>Net Claim</b>	<b>\$28.16</b>

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Omar S



# Your guide to contents depreciation recovery.

Your property policy may contain a replacement cost provision that allows for the recovery of depreciation on items that are purchased within the policy-specified timeframe. If it does, then your Adjuster Summary that accompanies this guide will show any applicable recoverable depreciation amounts.

Please make sure that the following information is addressed when submitting receipts for depreciation reimbursement consideration:

1. Receipts must be legible
2. Items on receipts should be numbered consistent with the item description on the Adjuster Summary (example below)
3. The receipt should contain: the store name, date of purchase, item descriptions and quantities, order number (for online purchases), payment method and total including any applicable taxes or shipping fees
4. Additional documentation may be required for specific purchase types. Your adjuster can help clarify what is needed for your claim

**BIG BOX STORE 1206**  
1234 Any St.

Member 1234567 6FT HDMI CABLE 19.99  
7654321 OG 65 TV 899.99  
SUBTOTAL 919.98  
TAX 64.40  
\*\*\*\* TOTAL 984.38

XXXXXXXXXXXX CHIP Read  
AID: zbZxpg5vobvz  
Seq# 919434 APP# FMV1  
VISA Resp: APPROVED  
Tran ID#: 2538357183  
Merchant ID: 125354

APPROVED - Purchase  
AMOUNT: 984.38  
12/09/2022 16:12:01 1206 206 256 206

VISA 984.38  
CHANGE 0.00  
TAX 64.40  
TOTAL TAX 64.40  
TOTAL NUMBER OF ITEMS SOLD = 2  
12/09/2022 16:12:01 1206 206 256 206

16070666391716389000  
OP: 206 NAME: SCO LANE #206  
Thank You.  
Please Come Again  
Whse: 1206 Trm: 206 Trn: 256 OP: 206

Items Sold : 2  
12/09/2022 16:12:01

**EXAMPLE STORE**  
Anytown, US

SALE 90910625773440760000  
12/09/2022 16:19

QTY	SKU	PRICE
2	Men SS Shirt Brand 15.00 123456789	30.00
1	Original Fit Jeans 48.00 987654321	48.00
SUBTOTAL		\$78.00
TAX 7%		\$5.46
TOTAL		\$83.46

CREDIT \$83.46  
Card No : xxxx xxxx xxxx 1234  
Chip Read  
Auth No : 658026  
AID : 23557D87IQOW

# TOTAL ITEMS 2

\*\*\* CUSTOMER COPY \*\*\*

Example of Adjuster Summary:

DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
1. Samsung - 65" Class Q60B QLED 4K Smart Tizen TV* <a href="https://www.bestbuy.com/site/samsung-65-class-q60b-qled-4k-smart-tizen-tv/6502240.p?skuId=6502240">https://www.bestbuy.com/site/samsung-65-class-q60b-qled-4k-smart-tizen-tv/6502240.p?skuId=6502240</a> Orig. Desc. - 65" Smart tv, 4k	1.00	EA	999.99	5/10 yrs	Avg.	50%	(500.00)	499.99
2. Insignia™ - 6' 4K Ultra HD HDMI Cable - Black* <a href="https://www.bestbuy.com/site/insignia-6-4k-ultra-hd-hdmi-cable-black/6473498.p?skuId=6473498">https://www.bestbuy.com/site/insignia-6-4k-ultra-hd-hdmi-cable-black/6473498.p?skuId=6473498</a> Orig. Desc. - 6' HDMI cable	1.00	EA	24.99	5/10 yrs	Avg.	50%	(12.50)	12.49
3. Wrangler Men's Short Sleeve Two Pocket Utility Shirt, Sizes S-5XL* <a href="https://www.walmart.com/ip/Wrangler-Men-s-Short-Sleeve-Two-Pocket-Utility-Shirt-Sizes-S-5XL/941574957?wmlspartner=wlpa&amp;selectedSellerId=0">https://www.walmart.com/ip/Wrangler-Men-s-Short-Sleeve-Two-Pocket-Utility-Shirt-Sizes-S-5XL/941574957?wmlspartner=wlpa&amp;selectedSellerId=0</a> Orig. Desc. - mens short sleeve shirt	4.00	EA	18.97	2/8 yrs	Avg.	25%	(18.97)	56.91
4. 501® ORIGINAL FIT MEN'S JEANS* <a href="https://www.levi.com/US/en_US/clothing/men/jeans/straight/501-original-fit-mens-jeans/p/005010193">https://www.levi.com/US/en_US/clothing/men/jeans/straight/501-original-fit-mens-jeans/p/005010193</a>	2.00	EA	48.00	1/8 yrs	Avg.	12.5%	(12.00)	84.00

You can upload your clear, labeled receipts to the Documents tab on MyClaim or send them to [claims@claims.allstate.com](mailto:claims@claims.allstate.com) with your claim number in the subject line for reimbursement consideration.

This is an instructional guide on how to submit receipts for consideration of reimbursement on covered recoverable depreciation and does not confer coverage that is outside of your policy. It is subject to your policy terms, conditions, exclusions and limitations.

Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information may be guilty of a crime and may be subject to prosecution under applicable state law.

Allstate Insurance Company, Allstate Indemnity Company, Allstate Fire and Casualty Insurance Company, Allstate Property and Casualty Insurance Company, Northbrook, IL.







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### Recap of Taxes

	Material Sales Tax (9%)	Storage Rental Tax (9%)
Line Items	4.10	0.00
Total	4.10	0.00



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### Recap by Room

Estimate: KAREN\_VINZANT

Area: Source - EagleView Roof

Area: Source - EagleView Roof  
Dwelling

518.48 98.94%

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Area Subtotal: Source - EagleView Roof

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518.48 98.94%

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Area Subtotal: Source - EagleView Roof  
Labor Minimums Applied

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518.48 98.94%  
5.58 1.06%

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Subtotal of Areas

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524.06 100.00%

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Total

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524.06 100.00%





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### Recap by Category

Items	Total	%
GENERAL DEMOLITION	134.18	25.41%
ROOFING	389.88	73.82%
Subtotal	524.06	99.22%
Material Sales Tax	4.10	0.78%
Total	528.16	100.00%

Depending upon the circumstances of your loss, our estimate may or may not include an amount for general contractor's overhead and profit. If you have questions regarding general contractor's overhead and profit and whether the services of a general contractor are appropriate for your loss, please contact your claim representative before proceeding with repairs.

Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or who knowingly presents false information in an application for insurance is guilty of a crime and may be subject to restitution fines or confinement in prison, or any combination thereof.

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 Encompass adjuster that you would like the additional analysis.

Thank you,

KAREN\_VINZANT

12/17/2025

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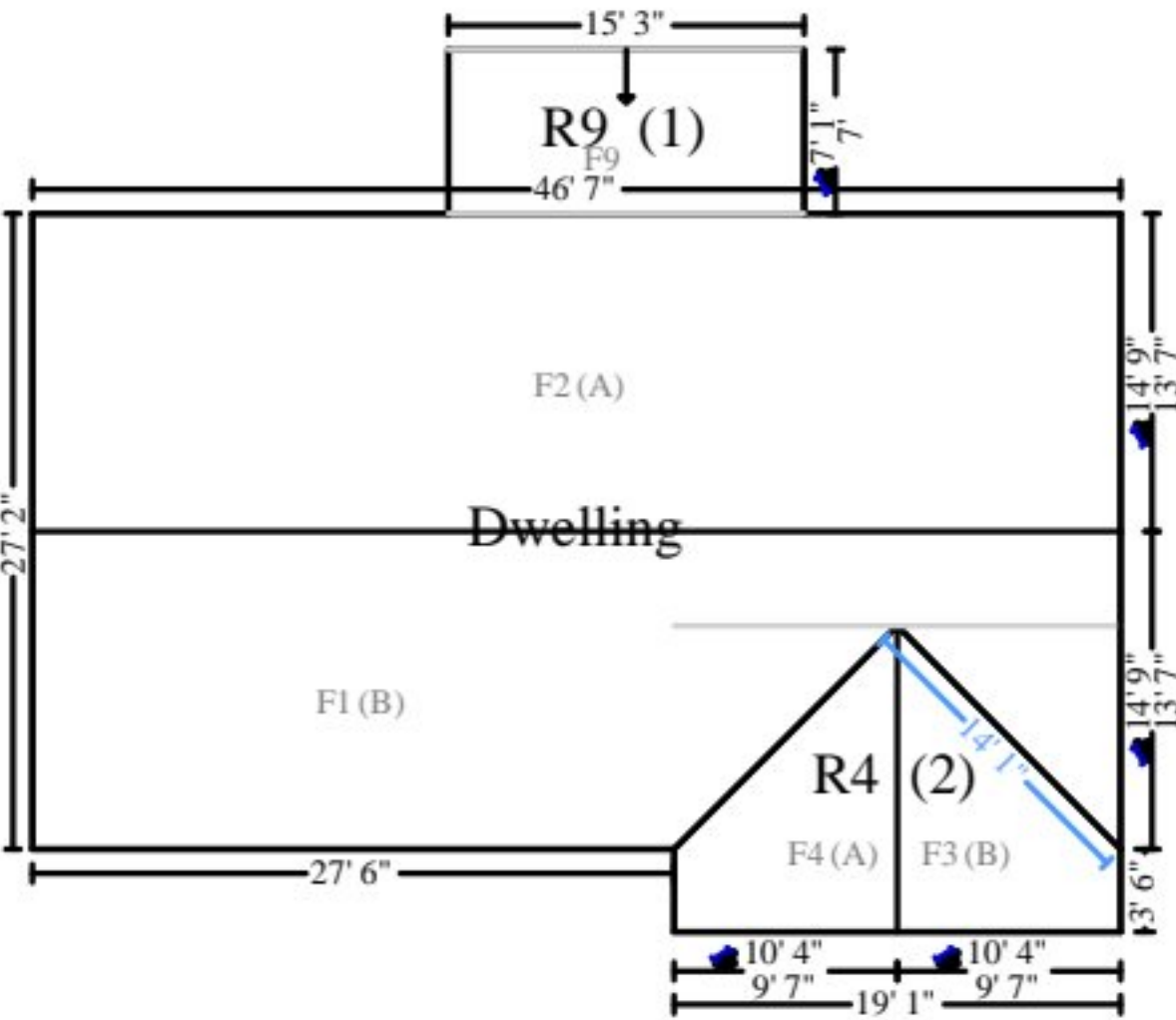
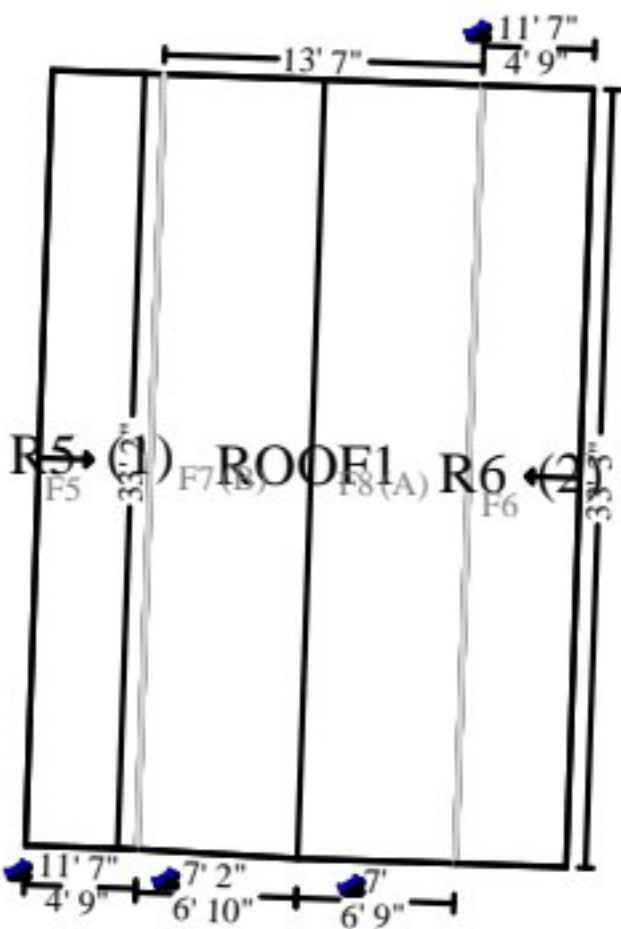
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Omar S

Because your house was built prior to 1978, you need to be aware of the following: To protect against risk of lead paint, on April 22, 2008, the EPA issued a rule requiring the use of lead safe practices and other actions aimed at preventing lead poisoning. Under the rule, beginning in April 2010, contractors performing renovation, repair and painting projects that disturb lead-based paint in homes built before 1978 must be certified and must follow specific work practices to prevent lead contamination. In the event of a covered loss, we will allow the reasonable cost associated with specific work practices outlined by the EPA or local authority. These costs will be considered once they are incurred and submitted for our review.







# Your guide to reading your adjuster summary.\*

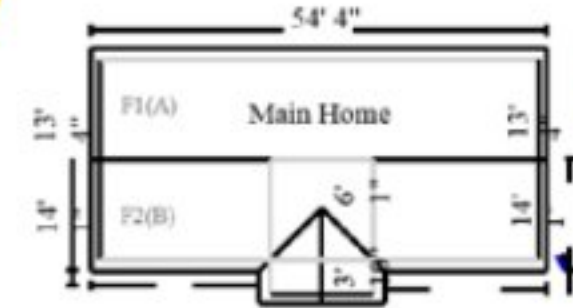
Insured: John Smith  
Property: 1234 Oak Street  
Anytown, Anystate 12345

Home: (123) 123-4567  
Business: (123) 123-4567

**Claim Number:** 1234567890

**Policy Number:** 000000123456789

**Type of Loss:** Wind Damage



**Main Home**

**Roof**

1588.42 Surface Area 15.88 Number of Squares  
173.41 Total Perimeter Length 65.71 Total Ridge Length

DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND	DEP %	DEPREC.	ACV
1. Remove 3 tab-25 yr. - composition shingle roofing - incl. felt	15.88SQ	53.97	857.04	0/25 yrs	Avg.	NA	(0.00)	857.04
2. 3 tab-25 yr.-comp. shingle roofing - w/out felt	18.33SQ	219.11	4,016.29	2/25 yrs	Avg.	8%	(165.16)	3,851.13
3. Roofing felt-15 lb.	15.88SQ	32.88	522.13	2/20 yrs	Abv. Avg.	10%	(15.98)	506.15
<b>Total: Roof</b>			<b>5,395.46</b>				<b>181.14</b>	<b>5,214.32</b>

DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND	DEP %	DEPREC.	ACV
4. R&R 1/2" drywall-hung, taped, floated, ready for paint	685.47SF	3.25	2,248.34	2/150 yrs	Avg.	1.33%	(7.04)	2,241.30
5. Seal/prime then paint the walls and ceiling (2 coats)	685.47SF	.90	616.12	2/15 yrs	Avg.	13.33%	(13.71)	603.21
6. Haul debris-per pickup truck load-including dump fees	1.00 EA	147.92	147.92	0/NA	Avg.	NA	(0.00)	147.92
<b>Total: Bedroom</b>			<b>3,013.18</b>				<b>20.75</b>	<b>2,992.43</b>

DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND	DEP %	DEPREC.	ACV
7. Queen Serta Perfect Sleeper Regal Suite Double Sided Plush Mattress US Mattress-4/9/2018 Orig. Desc.- Queen Serta Perfect Sleeper Suite	1.00 EA	799.00	799.00	2/20	Abv. Avg.	6%	(47.94)	751.06
<b>Total: Contents</b>			<b>799.00</b>				<b>47.94</b>	<b>751.06</b>

**Summary for Dwelling**  
**Summary for All Items**

Line Item Total	8,408.64
Material Sales Tax	199.85
General Contractor Overhead	860.85
General Contractor Profit	860.85

<b>Replacement Cost Value</b>	<b>\$10,330.19</b>
Less Depreciation	(201.89)
<b>Actual Cash Value</b>	<b>\$10,128.30</b>
Less Deductible	(500.00)

**Net Claim** **\$9,628.30**

Total Recoverable Depreciation 201.89

**Net Claim if Depreciation is Recovered** **\$9,830.19**

**Summary for Contents**  
**Summary for All Items**

Line Item Total	799.00
Material Sales Tax	55.93

<b>Replacement Cost Value</b>	<b>\$854.93</b>
Less Depreciation	(47.94)
<b>Actual Cash Value</b>	<b>\$806.99</b>

**Net Claim** **\$806.99**

Total Recoverable Depreciation 47.94

**Net Claim if Depreciation is Recovered** **\$854.93**

© Xactware

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

\*This is a sample guide to your adjuster summary

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- 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.
- G. CONDITION**  
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.
- H. AGE**  
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.
- J. DAMAGE LOCATION TOTALS**  
Total before adding any applicable taxes and/or depreciation.
- K. SUMMARY OF INVOLVED COVERAGE**  
The involved policy coverage for the damaged area.
- L. CONTRACTORS OVERHEAD AND PROFIT**  
When appropriate, general contractors 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.
- N. DEDUCTIBLE APPLIED**  
Reflects the applicable policy deductible applied.
- O. 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.
- P. 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.
- 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.