

Crawford & Company
117 Seaboard Lane Suite F-200
Franklin TN 37067
phone: 615-580-5059
email: william.farris@us.crawco.com
11/26/2025

Insured: Staff Sergeant MICHELLE CUMMINGS
Property: 103 Upland Cir
Toney, AL 35773-9289
Home: 103 Upland Cir
Toney, AL 35773-9289

Cell: (256) 656-4967
Cellular: (256) 656-4967
E-mail: mcyoung98@yahoo.com

Claim Rep.: William Farris - TN, AL 3001355207, TX 2065731,
KY DOI-646322
Business: 5335 Triangle Parkway
Peachtree Corners,, GA 30092

Business: (615) 580-5059
Loss Email Address: 3j7d454zl27m3@claims.usaa.com

Estimator: William Farris - TN, AL 3001355207, TX 2065731,
KY DOI-646322
Business: 5335 Triangle Parkway
Peachtree Corners,, GA 30092

Business: (615) 580-5059
Loss Email Address: 3j7d454zl27m3@claims.usaa.com

Member Number: 015955064

Policy Number: 015955064-90A

L/R Number: 800

Type of Loss: Hail

Cause of Loss: Other

Insurance Company: UNITED SERVICES AUTOMOBILE ASSOCIATION

Coverage	Deductible	Policy Limit
Dwelling	\$2,000.00	\$321,000.00
Loss of Use	\$0.00	\$99,999,999.00
Contents	\$0.00	\$160,500.00
Other Structures	\$0.00	\$32,100.00

Date Contacted: 11/20/2025 9:10 AM

Date of Loss: 5/20/2025 12:00 AM

Date Inspected: 11/24/2025 2:00 PM

Date Est. Completed: 11/26/2025 10:12 AM

Date Received: 11/19/2025 3:59 PM

Date Entered: 11/20/2025 7:26 AM

Price List: ALHU8X_NOV25

Restoration/Service/Remodel

Summary for Dwelling

Line Item Total	7,519.96
Material Sales Tax	141.51
Replacement Cost Value	\$7,661.47
Less Deductible	(2,000.00)
Net Claim	\$5,661.47

William Farris - TN, AL 3001355207, TX 2065731,
KY DOI-646322
Property General Adjuster

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.



How to read your property repair estimate



Watch
[How to understand your repair estimate](#)

Your estimate, simplified.

Making sure you're getting paid the right amount for your claim is important to us. Use this guide to help you understand your payment or visit usaa.com/estimateFAQ for more answers.

The following information may not be applicable if you have a flood claim.

Estimate Overview

Member Number: 00000000	Policy Number: 00000000	L/R Number: 000
Type of Loss: Wind Damage	Cause of Loss: Other	

Coverage	Deductible	Policy Limit
Dwelling	\$1,000.00	\$300,000.00
Other Structures	\$0.00	\$32,000.00
Contents	\$0.00	\$241,500.00

Date Contacted: 6/5/2025 12:45 PM
 Date of Loss: 6/2/2025 3:01 PM
 Date Inspected: 6/11/2025 10:02 AM

Date Received: 6/5/2025 11:01 AM
 Date Entered: 6/4/2025 12:38 PM

Price List: CALA8X_JUN25
Restoration/Service/Remodel

Estimate Summary

Summary for Dwelling

Line Item Total	8,260.37
Material Sales Tax	79.90
Subtotal	8,340.27
Overhead	834.03
Profit	825.70
Replacement Cost Value	\$10,000.00
Less Depreciation	(500.00)
Actual Cash Value	\$9,500.00
Less Deductible	(1,000.00)
Net Claim	\$8,500.00
Total Recoverable Depreciation	500.00
Net Claim if Depreciation is Recovered	\$9,000.00

Itemized Details

QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	DEPREC.	ACV
1. Contents - move out then reset - Extra large room							
1.00	EA	287.16	0.00	57.15	344.31	0/NA	(0.00)
2. Remove Quarry tile floor							
200.00	SF	3.80	0.00	151.24	911.24	0/100 yrs	(0.00)
3. Quarry tile floor							
220.00	SF	22.86	51.74	1,011.10	6,092.04	0/100 yrs	(500.00)
4. Remove 1/4" Cement board							
200.00	SF	1.26	0.00	50.15	302.15	0/100 yrs	(0.00)
5. 1/4" Cement board							
220.00	SF	6.51	28.16	290.62	1,750.98	0/100 yrs	(0.00)
6. Final cleaning - construction - Residential							
200.00	SF	0.42	0.00	16.72	100.72	0/NA	(0.00)
7. Single axle dump truck - per load - including dump fees							
1.00	EA	415.81	0.00	82.75	498.56	0/NA	(0.00)
Totals: Room		79.90	1,659.73	10,000.00	500.00	9,500.00	
Line Item Totals: EST_EXPL_06042025		79.90	1,659.73	10,000.00	500.00	9,500.00	

Policy coverage - Items covered by your policy, such as dwelling, contents, other structures, loss of use, liability, and sublimits.

Price list - Market prices for labor and materials, based on your claim date and location.

Line-item total - The total cost of the itemized repairs for the coverage.

Overhead and profit - The amount your contractor charges for repair services.

Net claim - The amount we'll pay up front for covered repairs.

Recoverable depreciation - If you have replacement coverage, you'll be paid back depreciation based on repair costs once you submit the final invoice.

UNIT - Unit price of the line item.

Line-items - A description of the items needed to repair or replace covered damages, with their cost according to the price list.

TAX - Tax added to the line item.

O&P - Overhead and Profit added to the line item.

Deductible - The amount you chose to pay out of pocket for a claim. We'll automatically subtract this from your claim payout. You only need to pay the repair company.

Policy limit - The max amount your policy may pay for each coverage type.

Replacement cost value or RCV - The estimated cost to repair or replace covered items with new ones.

Less depreciation - Subtract the value your property has lost due to age or condition. If in parentheses, you may request to be paid back up to this amount once repairs are complete, depending on your costs. Simply submit your invoice online.

Actual cash value or ACV - What your property was worth at the time of the damage, after subtracting depreciation. This is the amount insurance will pay up front for repairs, minus your deductible.

DEPREC. - The value deducted from the RCV as a result of an item's age, usage or general condition.

AGE/LIFE - Age of line item/Life Expectancy of line item.

RCV - Total Replacement Cost for the line item, including tax and O&P.

Line-item total - The total cost of the itemized repairs for the coverage, using the calculation: RCV minus Depreciation equals ACV.

How we determine your payment

First payment

We take the cost to replace or repair covered damage, then subtract value lost due to wear and tear, as well as your out-of-pocket policy cost. Use this payment to start repairs.

Additional payments, if applicable

For consideration of additional covered cost, you can submit a supplement for your claim through the Claims Center on our mobile app or usaa.com.

Example of a calculated payment

\$10,000	Replacement cost value
-\$500	Depreciation
-\$1,000	Deductible
\$8,500	First payment

This material is for informational purposes only. For an actual description of all coverages, terms and conditions, refer to the insurance policy.

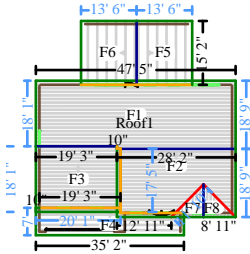
Recap of Taxes

	Material Sales Tax (5.5%)	Storage Rental Tax (5.5%)
Line Items	141.51	0.00
Total	141.51	0.00

STAFF_SERGEANT_MICH9

Source - HOVER Roof and Walls

Exterior



Roof1

2403.77 Surface Area
297.35 Total Perimeter Length

24.04 Number of Squares
70.31 Total Ridge Length

QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	DEPREC.	ACV
1. Remove Additional charge for high roof (2 stories or greater)							
17.67 SQ	5.70	0.00	0.00	100.72	0/NA	(0.00)	100.72
2. Additional charge for high roof (2 stories or greater)							
17.67 SQ	14.62	0.00	0.00	258.34	0/NA	(0.00)	258.34
3. Remove Additional charge for steep roof - 7/12 to 9/12 slope							
17.68 SQ	14.02	0.00	0.00	247.87	0/NA	(0.00)	247.87
4. Additional charge for steep roof - 7/12 to 9/12 slope							
17.68 SQ	30.76	0.00	0.00	543.84	0/NA	(0.00)	543.84
5. Remove 3 tab - 25 yr. - composition shingle roofing - incl. felt							
19.94 SQ	56.27	0.00	0.00	1,122.02	0/25 yrs	(0.00)	1,122.02
6. 3 tab - 25 yr. - comp. shingle roofing - w/out felt							
22.00 SQ	188.97	122.57	0.00	4,279.91	0/25 yrs	(0.00)	4,279.91
Component RFG240 from this line item was priced by ITEL Asphalt Shingle Pricing (ASP) on 26 Nov 2025. See attached document for more details.							
7. Roofing felt - 15 lb.							
19.94 SQ	26.12	8.05	0.00	528.88	0/20 yrs	(0.00)	528.88
8. R&R Valley metal							
23.61 LF	5.81	3.29	0.00	140.47	0/35 yrs	(0.00)	140.47
9. Flashing - pipe jack							
4.00 EA	42.00	4.04	0.00	172.04	0/35 yrs	(0.00)	172.04
10. Detach & Reset Power attic vent cover only - metal							
2.00 EA	46.15	0.00	0.00	92.30	0/7 yrs	(0.00)	92.30
11. R&R Sheathing - OSB - 5/8"							
64.00 SF	2.68	3.56	0.00	175.08	0/150 yrs	(0.00)	175.08
Replace two sheets of rotted OSB along back eave of upper roof.							
Totals: Roof1		141.51	0.00	7,661.47		0.00	7,661.47
Total: Exterior		141.51	0.00	7,661.47		0.00	7,661.47
Total: Source - HOVER Roof and Walls		141.51	0.00	7,661.47		0.00	7,661.47
Line Item Totals: STAFF_SERGEANT_MICH9		141.51	0.00	7,661.47		0.00	7,661.47

Grand Total Areas:

2,906.03	SF Walls	0.00	SF Ceiling	2,906.03	SF Walls and Ceiling
0.00	SF Floor	0.00	SY Flooring	290.04	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
2,906.03	Exterior Wall Area	290.04	Exterior Perimeter of Walls		
2,403.77	Surface Area	24.04	Number of Squares	297.35	Total Perimeter Length
70.31	Total Ridge Length	0.00	Total Hip Length		

Recap by Room

Estimate: STAFF_SERGEANT_MICH9

Area: Source - HOVER Roof and Walls

Area: Exterior		
Roof1	7,519.96	100.00%
<hr/>		
Area Subtotal: Exterior	7,519.96	100.00%
<hr/>		
Area Subtotal: Source - HOVER Roof and Walls	7,519.96	100.00%
<hr/>		
Subtotal of Areas	7,519.96	100.00%
<hr/>		
Total	7,519.96	100.00%

Recap by Category

Items	Total	%
ROOFING	7,519.96	98.15%
Subtotal	7,519.96	98.15%
Material Sales Tax	141.51	1.85%
Total	7,661.47	100.00%

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 fax the itemized estimate to 1-800-531-8669 to USAA prior to starting the repairs to your home as the additional charges may not be covered.

If your estimate is lower, compare it to our estimate to ensure all repairs are included, as you can only collect up to what you spend, less your deductible.

Fax your final receipt to 1-800-531-8669 when repairs are completed, and we will review and follow up with you.