

**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	Cell: (256) 656-4967
Property:	103 Upland Cir Toney, AL 35773-9289	Cellular: (256) 656-4967
Home:	103 Upland Cir Toney, AL 35773-9289	E-mail: mcyoung98@yahoo.com
Claim Rep.:	William Farris - TN, AL 3001355207, TX 2065731, KY DOI-646322	Business: (615) 580-5059 Loss Email Address: 3j7d454zl27m3@claims.usaa.com
Business:	5335 Triangle Parkway Peachtree Corners,, GA 30092	
Estimator:	William Farris - TN, AL 3001355207, TX 2065731, KY DOI-646322	Business: (615) 580-5059 Loss Email Address: 3j7d454zl27m3@claims.usaa.com
Business:	5335 Triangle Parkway Peachtree Corners,, GA 30092	

**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

<b>Coverage</b>	<b>Deductible</b>	<b>Policy Limit</b>
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 Received: 11/19/2025 3:59 PM

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

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

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

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

Price List: ALHU8X\_NOV25

Restoration/Service/Remodel

### Summary for Dwelling

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

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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

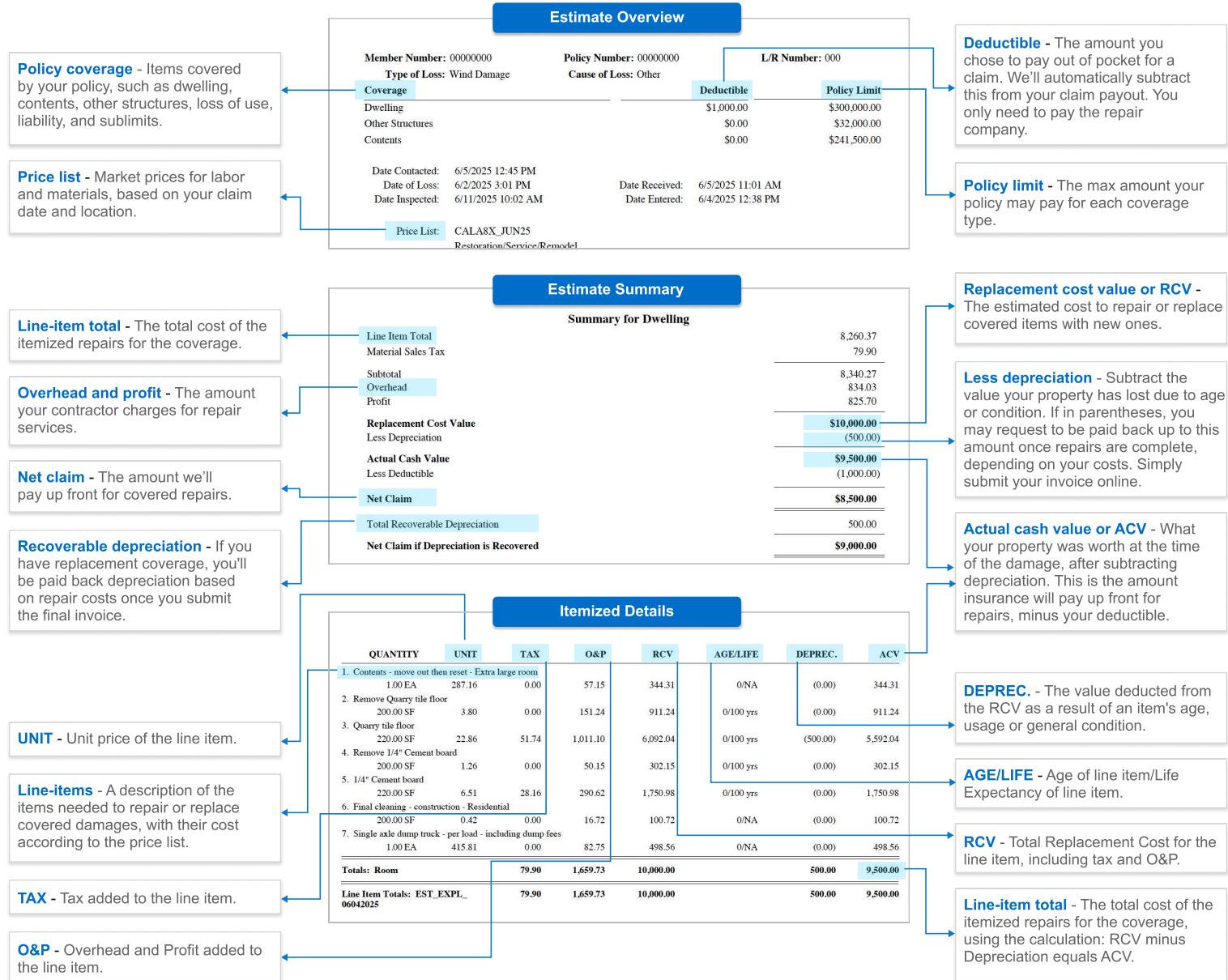


**Watch**  
[How to understand your repair estimate](#)

## 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](http://usaa.com/estimateFAQ) for more answers.

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



## 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

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

**Recap of Taxes**

	<b>Material Sales Tax (5.5%)</b>	<b>Storage Rental Tax (5.5%)</b>
<b>Line Items</b>	141.51	0.00
<b>Total</b>	<b>141.51</b>	<b>0.00</b>

# Crawford & Company

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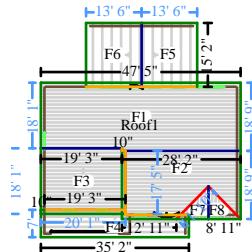
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## STAFF\_SERGEANT\_MICH9

### 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 eve of upper roof.							
<b>Totals: Roof1</b>	<b>141.51</b>	<b>0.00</b>	<b>7,661.47</b>			<b>0.00</b>	<b>7,661.47</b>
<b>Total: Exterior</b>	<b>141.51</b>	<b>0.00</b>	<b>7,661.47</b>			<b>0.00</b>	<b>7,661.47</b>
<b>Total: Source - HOVER Roof and Walls</b>	<b>141.51</b>	<b>0.00</b>	<b>7,661.47</b>			<b>0.00</b>	<b>7,661.47</b>
<b>Line Item Totals: STAFF_SERGEANT_MICH9</b>	<b>141.51</b>	<b>0.00</b>	<b>7,661.47</b>			<b>0.00</b>	<b>7,661.47</b>

**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	

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**Recap by Room****Estimate: STAFF\_SERGEANT\_MICH9****Area: Source - HOVER Roof and Walls****Area: Exterior**

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

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## Recap by Category

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

## 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.