

Customer: GLORIA TONEY
Home: 18097 BELMONT CIR
ATHENS, AL 35613
Property: 18097 BELMONT CIR
ATHENS, AL 35613

Cell: (256) 348-3161

Claim Rep.: Collin Wirick
Company: THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
Business: PO Box 430
Buffalo, NY 14240-0430

Business: (256) 763-6461
E-mail: cwirick@travelers.com

Claim Number: I6U0815001H **Policy Number:** 0M4468995595450633 1 **Type of Loss:** WINDSTORM
Date of Loss: 4/24/2024 12:00 AM **Date Completed:** **Price List:** ALHU8X_MAY24

Coverage	Deductible	Policy Limit
Dwelling	\$1,500.00	\$252,000.00
Dwelling - Ordinance or Law - Code Upgrade	\$0.00	Shared with Dwelling
Other Structures	\$0.00	\$25,200.00
Contents	\$0.00	\$176,400.00

Dear GLORIA TONEY:

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 THE TRAVELERS HOME AND MARINE INSURANCE COMPANY for your insurance needs.

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

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.

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

 Claim Professional: John Doe Business: One Tower Square Hartford, CT 06183	 Chain Number: ABC1234001H Date of Loss: 10/10/2011 8:00 PM	 Coverage: Dwelling Other Structures Contents	 Deductible: \$500.00 \$0.00 \$0.00	Business: (860) 555-9876 E-mail: jdoe@travelers.com
		Policy Number: 123456789-651 Date Completed: 10/10/2011 11:00 AM		
		Type of Loss: Fire Price List: CHAZY_DC11		
		Policy Limit: \$300,000.00 \$300,000.00 \$210,000.00		
*Money, Gift Cards, etc. [\$3.1]				
\$200.00/\$200.00				

YOUR ESTIMATE DETAIL

YOUR ESTIMATE SUMMARY

Summary for Dwelling	
P	Line Item Total Comm Rep/Renov Tax 113.35
Q	Replacement Cost Value Less Depreciation \$1,896.36 (272.13)
R	Actual Cash Value Less Deductible \$1,626.23 (1,000.00)
T	Net Claim \$626.23
U	Total Depreciation Less Non-Recoverable Depreciation Total Recoverable Depreciation Net Claim if Depreciation is Recovered 272.13 <179.03> 93.10 \$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.



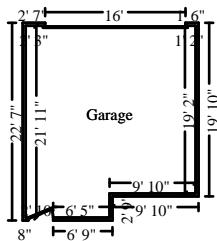
GLORIA_TONEY

SKETCH1

Main Level

Main Level

QUANTITY	UNIT	TAX	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
1. Haul debris - per pickup truck load - including dump fees								
0.50 EA	140.94	0.00	70.47	0/NA	Avg.	NA	(0.00)	70.47
Total: Main Level		0.00	70.47				0.00	70.47



Garage

Height: 8'

535.41 SF Walls	398.51 SF Ceiling
933.91 SF Walls & Ceiling	398.51 SF Floor
44.28 SY Flooring	63.78 LF Floor Perimeter
82.67 LF Ceil. Perimeter	

Door

16' 1/2" X 6' 8"

Opens into Exterior

Door

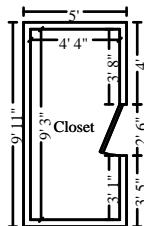
2' 10 3/16" X 6' 8"

Opens into Exterior

QUANTITY	UNIT	TAX	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
2. Content Manipulation charge - per hour								
2.00 HR	43.42	0.00	86.84	8/NA	Avg.	0%	(0.00)	86.84
3. Mask and prep for paint - paper and tape (per LF)								
82.67 LF	0.96	0.45	79.81	8/15 yrs	Avg.	53.33%	(42.57)	37.24
4. Mask and cover light fixture								
2.00 EA	16.96	0.14	34.06	8/15 yrs	Avg.	53.33%	(18.16)	15.90
5. Mask the surface area per square foot - plastic and tape - 4 mil								
100.00 SF	0.29	0.63	29.63	8/15 yrs	Avg.	53.33%	(15.81)	13.82
Given to mask garage opener and components.								
6. Drywall tape joint / repair - per LF								
3.00 LF	7.78	0.12	23.46	8/150 yrs	Avg.	5.33%	(1.25)	22.21
7. R&R Acoustic ceiling (popcorn) texture								
4.00 SF	1.50	0.02	6.02	8/150 yrs	Avg.	5.33%	(0.22)	5.80
8. Drywall Installer / Finisher - per hour								
1.00 HR	83.53	0.00	83.53	8/150 yrs	Avg.	5.33%	(4.45)	79.08
Additional labor given to blend new texture with existing texture.								
9. Seal the surface area w/PVA primer - one coat								
4.00 SF	0.69	0.02	2.78	8/15 yrs	Avg.	53.33%	(1.48)	1.30
10. Paint acoustic ceiling (popcorn) texture - 1 coat								
398.51 SF	0.83	10.04	340.80	8/15 yrs	Avg.	53.33%	(181.76)	159.04

CONTINUED - Garage

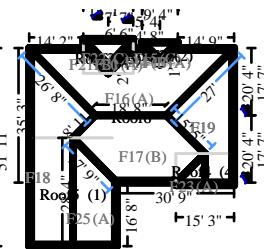
QUANTITY	UNIT	TAX	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
11. Spot seal w/oil based/hybrid stain blocker								
1.00 EA	30.62	0.25	30.87	8/15 yrs	Avg.	53.33%	(16.46)	14.41
12. Paint the walls - one coat								
535.41 SF	0.79	7.71	430.68	8/15 yrs	Avg.	53.33%	(229.69)	200.99
Totals: Garage		19.38	1,148.48				511.85	636.63


Closet
Height: 8'

200.76 SF Walls	40.08 SF Ceiling
240.84 SF Walls & Ceiling	40.08 SF Floor
4.45 SY Flooring	24.68 LF Floor Perimeter
27.17 LF Cel. Perimeter	

QUANTITY	UNIT	TAX	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
13. Mask and prep for paint - paper and tape (per LF)								
27.17 LF	0.96	0.15	26.23	8/15 yrs	Avg.	53.33%	(13.99)	12.24
14. Mask and cover light fixture								
2.00 EA	16.96	0.14	34.06	8/15 yrs	Avg.	53.33%	(18.16)	15.90
15. Spot seal w/oil based/hybrid stain blocker								
1.00 EA	30.62	0.25	30.87	8/15 yrs	Avg.	53.33%	(16.46)	14.41
16. Paint acoustic ceiling (popcorn) texture - 1 coat								
40.08 SF	0.83	1.01	34.28	8/15 yrs	Avg.	53.33%	(18.28)	16.00
Totals: Closet		1.55	125.44				66.89	58.55
Total: Main Level		20.93	1,344.39				578.74	765.65
Total: SKETCH1		20.93	1,344.39				578.74	765.65

Source - HOVER Roof
Exterior

**Roof6**

2701.35 Surface Area
241.54 Total Perimeter Length
112.02 Total Hip Length

27.01 Number of Squares
58.98 Total Ridge Length

QUANTITY	UNIT	TAX	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
ROOF COVERING:								
17. Tear off, haul and dispose of comp. shingles - 3 tab								
27.01 SQ	54.89	0.00	1,482.58	12/25 yrs	Avg.	NA	(0.00)	1,482.58
18. Roofing felt - 15 lb.								
1.89 SQ	25.18	1.20	48.79	12/20 yrs	Avg.	60%	(29.27)	19.52
Amount of felt equal to the valley liner								
19. Roll roofing - w/out felt								
1.89 SQ	80.46	11.60	163.67	0/20 yrs	Avg.	0%	(0.00)	163.67
This item replaces RFGFELT15 Roofing felt - 15 lb. or expands the scope of repairs, as required by current building codes. Settlement is based on the associated item until the code upgrade cost is incurred, subject to limits.								
Roll roofing valley liner if present or required per code								
20. Roofing felt - 15 lb.								
25.12 SQ	25.18	15.98	648.50	12/20 yrs	Avg.	60%	(389.10)	259.40
Deduction accounts for valley lining.								
21. 3 tab - 25 yr. - comp. shingle roofing - w/out felt								
32.67 SQ	188.95	307.14	6,480.14	12/25 yrs	Avg.	48%	(3,110.47)	3,369.67
Component RFG240 from this line item was priced by ITEL Asphalt Shingle Pricing (ASP) on 8 May 2024. See attached document for more details. Includes waste, starter, and caps.								
ACCESSORIES:								
22. Drip edge								
241.54 LF	2.36	26.52	596.55	0/35 yrs	Avg.	0%	(0.00)	596.55
This item did not previously exist or expands the scope of repairs, but is required by current building codes. The code upgrade cost is payable when incurred, subject to limits.								
23. Flashing - pipe jack								
5.00 EA	40.53	7.99	210.64	12/35 yrs	Avg.	34.29%	(72.22)	138.42
24. Roof vent - Detach & reset								
3.00 EA	58.58	0.26	176.00	12/NA	Avg.	0%	(0.00)	176.00
25. Roof vent - turtle type - Detach & reset								
1.00 EA	41.21	0.09	41.30	12/NA	Avg.	0%	(0.00)	41.30
26. Digital satellite system - Detach & reset								
1.00 EA	40.27	0.00	40.27	12/NA	Avg.	0%	(0.00)	40.27
MISCELLANEOUS								
27. Remove Additional charge for steep roof - 7/12 to 9/12 slope								
27.01 SQ	14.67	0.00	396.24	12/NA	Avg.	NA	(0.00)	396.24
28. Additional charge for steep roof - 7/12 to 9/12 slope								
27.01 SQ	31.88	0.00	861.08	12/NA	Avg.	48% [%]	(413.32)	447.76

CONTINUED - Roof6

QUANTITY	UNIT	TAX	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
Totals: Roof6		332.66	10,385.54				4,014.38	6,371.16
Total: Exterior		332.66	10,385.54				4,014.38	6,371.16

Fence

QUANTITY	UNIT	TAX	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
29. Tandem axle dump trailer - per load - including dump fees								
1.00 EA	186.92	0.00	186.92	0/NA	Avg.	NA	(0.00)	186.92
30. R&R Wood fence 5'- 6' high - treated								
222.00 LF	31.16	291.51	7,209.03	6/12 yrs	Avg.	50%	<2,876.36>	4,332.67
31. R&R Wood gate 5'- 6' high - treated								
8.00 LF	45.76	14.84	380.92	6/12 yrs	Avg.	50%	<164.22>	216.70
Totals: Fence		306.35	7,776.87				3,040.58	4,736.29
Total: Source - HOVER Roof		639.01	18,162.41				7,054.96	11,107.45

Labor Minimums Applied

QUANTITY	UNIT	TAX	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
32. Drywall labor minimum								
1.00 EA	265.23	0.00	265.23	0/NA	Avg.	0%	(0.00)	265.23
Totals: Labor Minimums Applied		0.00	265.23				0.00	265.23
Line Item Totals: GLORIA_TONEY		659.94	19,772.03				7,633.70	12,138.33

[%] - 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:

736.16 SF Walls	438.59 SF Ceiling	1,174.75 SF Walls and Ceiling
438.59 SF Floor	48.73 SY Flooring	88.46 LF Floor Perimeter
0.00 SF Long Wall	0.00 SF Short Wall	109.83 LF Ceil. Perimeter
438.59 Floor Area	476.09 Total Area	736.16 Interior Wall Area
894.00 Exterior Wall Area	115.17 Exterior Perimeter of Walls	
2,701.35 Surface Area	27.01 Number of Squares	241.54 Total Perimeter Length
58.98 Total Ridge Length	112.02 Total Hip Length	

Coverage	Item Total	%	ACV Total	%
Dwelling	11,995.16	60.67%	7,402.04	60.98%
Dwelling - Ordinance or Law - Code Upgrade	0.00	0.00%	0.00	0.00%
Other Structures	7,776.87	39.33%	4,736.29	39.02%
Contents	0.00	0.00%	0.00	0.00%
Total	19,772.03	100.00%	12,138.33	100.00%

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

Line Item Total	11,641.57
Material Sales Tax	353.59
Replacement Cost Value	\$11,995.16
Less Depreciation	(4,593.12)
Actual Cash Value	\$7,402.04
Less Deductible	(1,500.00)
Net Claim	\$5,902.04
Total Depreciation	4,593.12
Total Recoverable Depreciation	4,593.12
Net Claim if Depreciation is Recovered	\$10,495.16

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**Summary for
Dwelling - Ordinance or Law - Code Upgrade**

This is not an additional amount of insurance and does not increase the limit of coverage for the policy.

Summary for All Items

Line Item Total	0.00
Replacement Cost Value	\$711.43
Actual Cash Value	\$0.00
Net Claim	\$0.00

Dwelling - Ordinance or Law - Code Upgrade Paid When Incurred

Line Item Total	674.51
Material Sales Tax	36.92
Replacement Cost Value	\$711.43
Total Paid When Incurred	\$711.43
Net Claim	\$0.00
Net Claim if Additional Amounts are Recovered	\$711.43

Dwelling - Additional Coverage Limit Recap

Description	Single Item Limit	Aggregate Limit	RCV	Overage
Dwelling - Ordinance or Law - Code Upgrade	\$25,200.00	\$25,200.00	\$711.43	\$0.00

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**Summary for
Other Structures**

Summary for All Items

Line Item Total	7,470.52
Material Sales Tax	306.35
Replacement Cost Value	\$7,776.87
Less Non-recoverable Depreciation	<3,040.58>
Actual Cash Value	\$4,736.29
Net Claim	\$4,736.29

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Recap of Taxes

	Material Sales Tax (9%)	Storage Rental Tax (9%)
Line Items	659.94	0.00
Total	659.94	0.00

Recap by Room**Estimate: GLORIA_TONEY****Area: SKETCH1****Area: Main Level**

Coverage: Dwelling	100.00% =	70.47	0.37%
Garage		70.47	
Coverage: Dwelling	100.00% =	1,129.10	5.91%
Closet		1,129.10	
Coverage: Dwelling	100.00% =	123.89	0.65%

Area Subtotal: Main Level

Coverage: Dwelling	100.00% =	1,323.46	6.92%
		1,323.46	

Area Subtotal: SKETCH1

Coverage: Dwelling	100.00% =	1,323.46	6.92%
		1,323.46	

Area: Source - HOVER Roof**Area: Exterior**

Roof6		10,052.88	52.60%
Coverage: Dwelling	100.00% =	10,052.88	

Area Subtotal: Exterior

Coverage: Dwelling	100.00% =	10,052.88	52.60%
Fence		10,052.88	
Coverage: Other Structures	100.00% =	7,470.52	39.09%

Area Subtotal: Source - HOVER Roof

Coverage: Dwelling	57.37% =	10,052.88	52.60%
Coverage: Other Structures	42.63% =	7,470.52	
Labor Minimums Applied		265.23	1.39%
Coverage: Dwelling	100.00% =	265.23	

Subtotal of Areas

Coverage: Dwelling	60.91% =	11,641.57	100.00%
Coverage: Other Structures	39.09% =	7,470.52	

Total**19,112.09** **100.00%**

Recap by Category with Depreciation

Items		RCV	Deprec.	ACV
CONTENT MANIPULATION		86.84		86.84
Coverage: Dwelling	@ 100.00% =	86.84		
GENERAL DEMOLITION		3,646.93		3,646.93
Coverage: Dwelling	@ 53.50% =	1,951.21		
Coverage: Other Structures	@ 46.50% =	1,695.72		
DRYWALL		376.18	5.91	370.27
Coverage: Dwelling	@ 100.00% =	376.18		
FENCING		5,774.80	2,887.40	2,887.40
Coverage: Other Structures	@ 100.00% =	5,774.80		
PAINTING		1,053.28	561.75	491.53
Coverage: Dwelling	@ 100.00% =	1,053.28		
ROOFING		8,174.06	3,853.90	4,320.16
Coverage: Dwelling	@ 100.00% =	8,174.06		
Subtotal		19,112.09	7,308.96	11,803.13
Material Sales Tax		659.94	324.74	335.20
Coverage: Dwelling	@ 53.58% =	353.59		
Coverage: Other Structures	@ 46.42% =	306.35		
Total		19,772.03	7,633.70	12,138.33



1 Back-1.jpg

Taken By: HOVER



2 Back-Left-1.jpg

Taken By: HOVER



3 Back-Right-1.jpg

Taken By: HOVER



4

Front-1.jpg

Taken By: HOVER



5

Front-Left-1.jpg

Taken By: HOVER



6 Front-Right-1.jpg

Taken By: HOVER



7 Left-1.jpg Taken By: HOVER

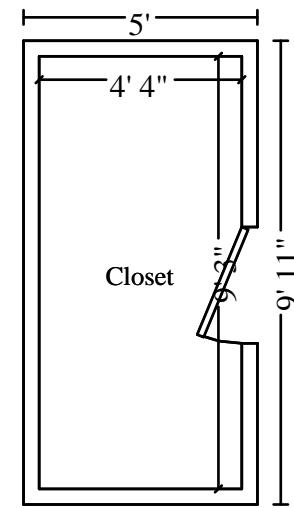
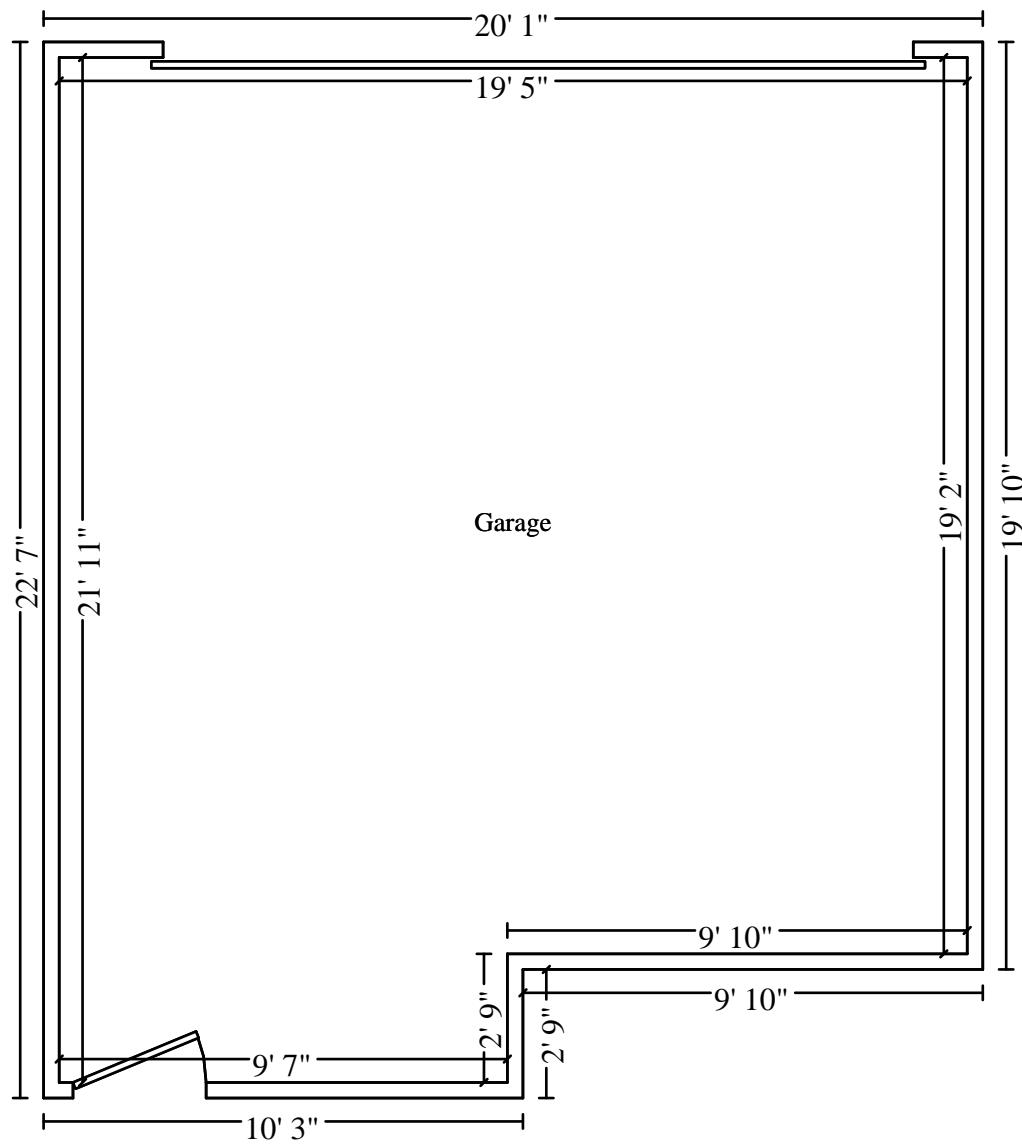


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Right-1.jpg

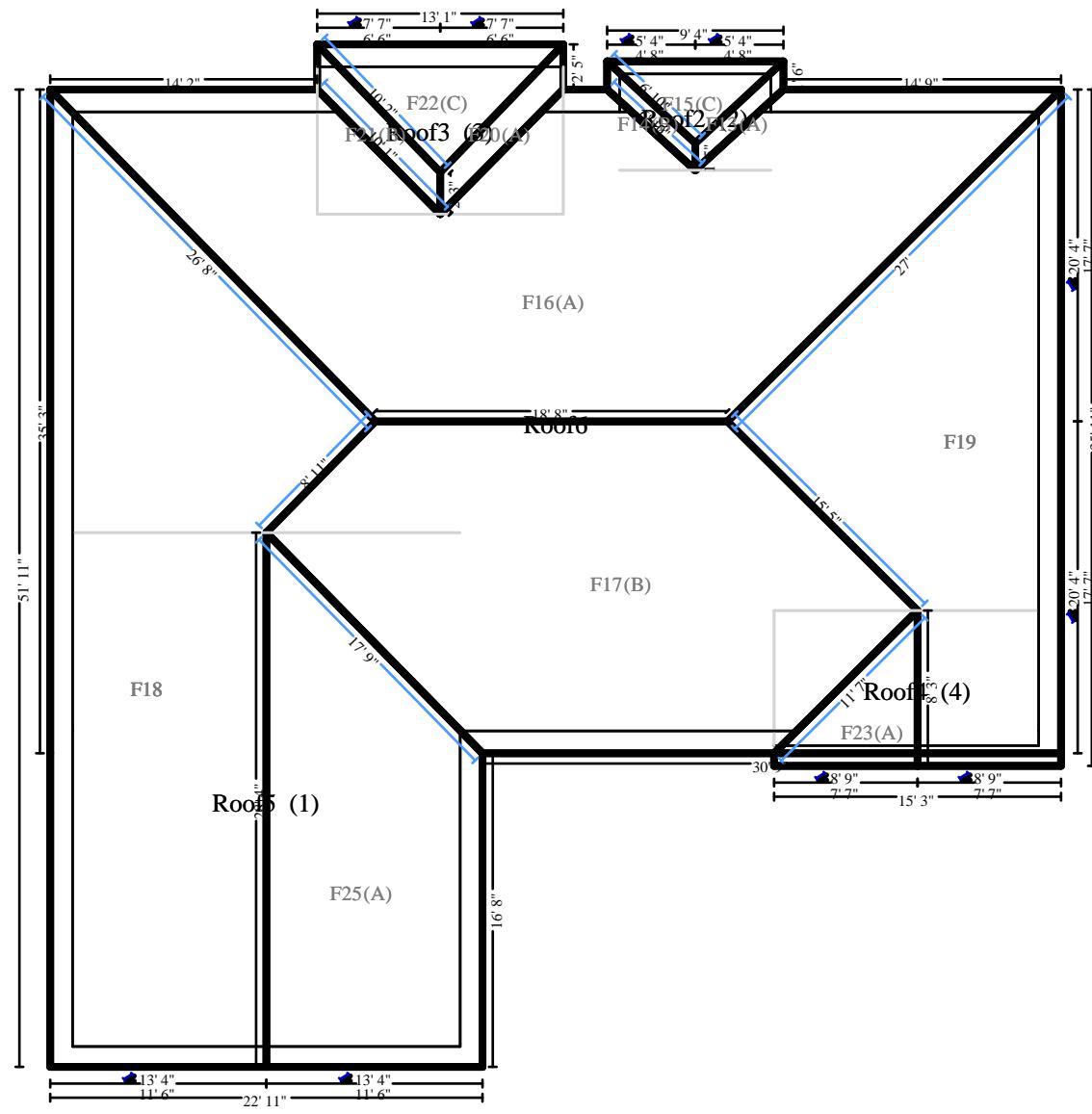
Taken By: HOVER

SKETCH1 - Main Level



N
↑

Main Level



Exterior