



National Catastrophe Team

P.O. Box 660636
Dallas, TX 75266
Phone: (800) 547-8676
Fax: (877) 292-9527

Insured: JODY YOUNG
Property: 759 CAMPBELL RD
GRANT, AL 35747-9513
Home: 759 CAMPBELL RD
GRANT, AL 35747-9513

Home: (256) 682-8045
E-mail: JODYLYNN76@YAHOO.COM

Claim Rep.: Mikal King
Position: Adjuster
Business: 1111 Northpoint Dr
Coppell, TX 75019

Business: (877) 447-9386 x 1117213
E-mail: claims@claims.allstate.com

Estimator: Mikal King
Position: Adjuster
Business: 1111 Northpoint Dr
Coppell, TX 75019

Business: (877) 447-9386 x 1117213
E-mail: claims@claims.allstate.com

Claim Number: 0811526482

Policy Number: 000831020942

Type of Loss: Windstorm and Hail

Insurance Company: Allstate Vehicle and Property Insurance Company

Date Contacted: 11/19/2025 12:44 PM

Date of Loss: 5/20/2025 6:40 PM

Date Inspected:

Date Received: 11/14/2025 10:58 AM

Date Entered: 11/14/2025 12:24 PM

Price List: ALGU8X_NOV25
Restoration/Service/Remodel
Estimate: JODY_YOUNG11

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 (877) 447-9386 x 1117213. or email us at claims@claims.allstate.com. If you are emailing us, please include the Claim Number in the subject line.

Thank you,
Mikal King

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.

Your guide to reading your adjuster summary.*



Allstate Insurance Company

PO Box 12345

Anytown, Anystate 12345

Insured: John Smith

Property: 1234 Oak Street

Anytown, Anystate 12345

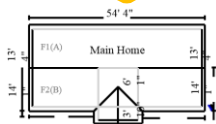
Home: (123) 123-4567

Business: (123) 123-4567

A Claim Number: 123456789

Policy Number: 9876543210

Type of Loss: Windstorm



Main Home - Roof

Description	Quantity	Unit	RCV	Age/Life	Condition	Dep%	Deprec.	ACV
1. 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), Include eave starter course: Yes, Include rake starter course: No, Exposure: 5 5/8", Bundle Rounding: 2.3%, 0.26SQ - (included in waste calculation above)								
3. Roofing felt – 15lb	11.50 SQ	19.98	229.77	0/20 yrs	Abv. Avg.	0%	(0.00)	229.77
4. 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 hour	10.00 HR	32.51	325.10	5/NA	Avg.	0%	(0.00)	325.10
6. Mask Wall – plastic, paper, tape (per LF)	528.LF	0.92	485.76	5/150 yrs	Avg.	3.33	(16.19)	469.57
7. Floor protection – plastic and tape – 10 mil	528.00 SF	0.24	126.72	5/15 yrs	Abv. Avg.	33.33%	(42.24)	84.48
8. R&R Batt insulation – 10" – R30 – paper faced	144.00 LF	1.62	233.28	5/150 yrs	Abv. Avg.	3.33%	(6.58)	226/70
Total: Room1			\$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.

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.

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

*This is a sample guide to your adjuster summary

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

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Internal Information

Factor Detail					
Roof Surface Payment Schedule (RPS)					
Main Level - Roof1					
Description	RPS 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 starter course: Yes, Include rake starter course: No, Exposure: 5 5/8", Bundle Rounding: 2.3%, 0.26SQ - (included in waste calculation above)	24%	12.67SQ	149.19	1,890.24	453.66
54. Roofing felt – 15 lb.	24%	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				\$2,188.23	\$530.37
Material Sales Tax				64.70	15.68
General Contractor Overhead				225.29	54.61
General Contractor Profit				225.29	54.61
Total Tax				0.00	0.00
Replacement Cost Value				\$2,703.51	
RPS Value					\$655.27
Unfactored Items					
Room 1					
Description	Quantity	Unit Price	RCV	Depreciation	ACV
51. Remove Laminated - comp. shingle rfg. - w/out felt	11.50 SQ	40.22	462.53	0.00	462.53
71. Content Manipulation charge - per hour	10.00 HR	75.00	750.00	0.00	750.00
73. Mask wall - plastic, paper, tape (per LF)	528.00 LF	0.92	485.76	16.19	469.57
75. Floor protection - plastic and tape - 10 mil	528.00 SF	0.24	126.72	42.24	84.48
77a. Remove Batt insulation - 10" - R30 - paper faced	144.00 SF	0.25	36.00	0.00	36.00
77b. Batt insulation - 10" - R30 - paper faced	144.00 SF	1.37	197.28	6.58	190.70
Subtotal			\$2,058.29	\$65.01	
Material Sales Tax			4.89	0.00	
General Contractor Overhead			205.83	6.50	
General Contractor Profit			205.83	6.50	
Total Tax			169.81	0.00	
Replacement Cost Value			\$2,644.65		
Less Depreciation				(\$78.01)	
Actual Cash Value					\$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

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<div> <div>N</div> <div>Summary for Dwelling</div> <div>Summary for All Items</div> </div>	
Line Item Total	5,348.16
Material Sales Tax	<div>O</div> 29.71
General Contractor Overhead	537.79
General Contractor Profit	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	<div>P</div> \$4,624.69
Less Deductible	(1,000.00)
Net Claim	<div>Q</div> \$3,624.69
Total Recoverable Depreciation	<div>R</div> 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.

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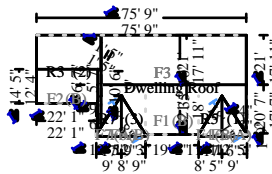
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JODY_YOUNG11

JODY_YOUNG12

Source - EagleView Roof (JODY_YOUNG12)

Source - EagleView Roof



Dwelling Roof

3012.23 Surface Area
281.37 Total Perimeter Length

30.12 Number of Squares
105.08 Total Ridge Length

DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
1. Remove Additional charge for steep roof - 7/12 to 9/12 slope	26.16 SQ	13.57	354.99	6/NA	Avg.	NA	(0.00)	354.99
2. Additional charge for steep roof - 7/12 to 9/12 slope	26.16 SQ	32.76	857.00	6/NA	Avg.	0%	(0.00)	857.00
3. Remove Additional charge for steep roof - 10/12 - 12/12 slope	3.96 SQ	21.32	84.43	6/NA	Avg.	NA	(0.00)	84.43
4. Additional charge for steep roof - 10/12 - 12/12 slope	3.96 SQ	51.51	203.98	6/NA	Avg.	0%	(0.00)	203.98
5. Remove Laminated - comp. shingle rfg. - w/ felt	30.12 SQ	62.30	1,876.48	6/30 yrs	Avg.	NA	(0.00)	1,876.48
Includes: Dump fees, hauling, disposal, and labor to remove composition shingles and felt.								
6. Laminated - comp. shingle rfg. - w/out felt	32.33 SQ	211.08	6,824.22	6/30 yrs	Avg.	20%	(748.89)	6,075.33
Auto Calculated Waste: 7.3%, 2.21SQ								
Options: Valleys: Closed-cut (half laced), Include eave starter course: No, Include rake starter course: No, Exposure - Hip/Valley/Starter: 5 5/8", Bundle Rounding: 0.6%, 0.19SQ - (included in waste calculation above)								
This line item includes an allowance of \$112.00 per unit, which reflects current market values in your area. Market prices were verified by Material Supply Warehouse (MSW). While you or your contractor are under no obligation to use this supplier, MSW allows you or your contractor of choice to have materials delivered to your home for installation. For more information on MSW, please visit www.materialsupplywarehouse.com , or contact them at info@materialsupplywarehouse.com , or 888-508-5009.								
7. Roofing felt - 15 lb.	30.12 SQ	29.81	897.88	6/20 yrs	Avg.	30%	(88.55)	809.33
8. Asphalt starter - universal starter course	132.77 LF	1.48	196.50	6/20 yrs	Avg.	30%	(21.91)	174.59
9. Hip / Ridge cap - Standard profile - composition shingles	105.08 LF	5.08	533.81	6/30 yrs	Avg.	20%	(58.00)	475.81
10. R&R Continuous ridge vent - shingle-over style	104.00 LF	9.57	995.28	6/35 yrs	Avg.	17.14%	(80.41)	914.87
11. Flashing - pipe jack	2.00 EA	43.53	87.06	6/35 yrs	Avg.	17.14%	(6.30)	80.76
12. Remove Flashing - pipe jack	2.00 EA	7.34	14.68	0/35 yrs	Avg.	NA	(0.00)	14.68
13. Install Flashing - pipe jack	2.00 EA	25.16	50.32	0/35 yrs	Avg.	0%	(0.00)	50.32

Totals: Dwelling Roof **12,976.63** **1,004.06 11,972.57**

Total: Source - EagleView Roof **12,976.63** **1,004.06 11,972.57**

Total: Source - EagleView Roof (JODY_YOUNG12) **12,976.63** **1,004.06 11,972.57**

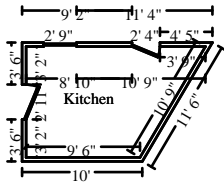
SKETCH3 (JODY_YOUNG12)



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Interior



Kitchen

Height: 8'

309.59 SF Walls	113.12 SF Ceiling
422.71 SF Walls & Ceiling	113.12 SF Floor
12.57 SY Flooring	39.20 LF Floor Perimeter
44.45 LF Ceil. Perimeter	

Door	2' 11" X 6' 8"	Opens into Exterior
Window	2' 9" X 4'	Opens into Exterior
Door	2' 4" X 6' 8"	Opens into Exterior

DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
Ceiling Repair								
14. Scrape the surface area & prep for paint	2.00 SF	0.79	1.58	0/15 yrs	Avg.	0%	(0.00)	1.58
15. Seal/prime (1 coat) then paint (1 coat) the surface area	3.00 SF	1.20	3.60	0/15 yrs	Avg.	0%	(0.00)	3.60
16. Paint the ceiling - one coat	113.12 SF	0.84	95.02	0/15 yrs	Avg.	0%	(0.00)	95.02
Totals: Kitchen			100.20				0.00	100.20
Total: Interior			100.20				0.00	100.20
Total: SKETCH3 (JODY_YOUNG12)			100.20				0.00	100.20

General Items

DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
17. Haul debris - per pickup truck load - including dump fees	0.25 EA	162.37	40.59	0/NA	Avg.	NA	(0.00)	40.59
Totals: General Items			40.59				0.00	40.59

Total: JODY_YOUNG12	13,117.42	1,004.06	12,113.36
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Labor Minimums Applied

DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
18. Painting labor minimum	1.00 EA	175.26	175.26	0/NA	Avg.	0%	(0.00)	175.26
Totals: Labor Minimums Applied			175.26				0.00	175.26

Line Item Totals: JODY_YOUNG11	13,292.68	1,004.06	12,288.62
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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:

309.59	SF Walls	113.12	SF Ceiling	422.71	SF Walls and Ceiling
113.12	SF Floor	12.57	SY Flooring	39.20	LF Floor Perimeter
0.00	SF Long Wall	0.00	SF Short Wall	44.45	LF Ceil. Perimeter
113.12	Floor Area	128.42	Total Area	309.59	Interior Wall Area
1,025.27	Exterior Wall Area	47.33	Exterior Perimeter of Walls		
3,012.23	Surface Area	30.12	Number of Squares	281.37	Total Perimeter Length
105.08	Total Ridge Length	0.00	Total Hip Length		



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Summary for AA-Dwelling Summary for All Items

Line Item Total	13,292.68
Material Sales Tax	369.63
Replacement Cost Value	\$13,662.31
Less Depreciation	(1,079.36)
Actual Cash Value	\$12,582.95
Less Deductible	(2,500.00)
Net Claim	\$10,082.95
Total Recoverable Depreciation	1,079.36
Net Claim if Depreciation is Recovered	\$11,162.31

Mikal King
Adjuster



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Recap by Category with Depreciation

Items	RCV	Deprec.	ACV
GENERAL DEMOLITION	2,461.65		2,461.65
PAINTING	275.46		275.46
ROOFING	10,555.57	1,004.06	9,551.51
Subtotal	13,292.68	1,004.06	12,288.62
Material Sales Tax	369.63	75.30	294.33
Total	13,662.31	1,079.36	12,582.95

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.



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Thank you,
Mikal King

