



Allied Trust Insurance Company

Prestige Claims Service. Claims Administrator
700 West FM 78 Suite 101
Cibolo, TX 78108
Toll-Free: (888) 622-8806

Insured: Corey Gaspard
Home: 18860 LAKE PINES DR
MONTGOMERY, TX 77356
Property: 18860 LAKE PINES DR
MONTGOMERY, TX 77356

Home: (281) 794-2576
E-mail: cgaspard@gmail.com

Claim Rep.: Patrick Derden

Business: (281) 731-6850
E-mail: pmderden@hotmail.com

Estimator: Patrick Derden

Business: (281) 731-6850
E-mail: pmderden@hotmail.com

Reference:
Company: Allied Trust Insurance Company
Business: 700 West FM 78 Suite 101
Cibolo, TX 78108

Claim Number: 2210170

Policy Number: 805786

Type of Loss: Hail

Date Contacted: 1/14/2022 8:40 AM
Date of Loss: 1/8/2022 1:00 AM
Date Inspected: 1/18/2022 12:30 PM
Date Est. Completed: 1/19/2022 12:38 PM

Date Received: 1/12/2022 5:17 PM
Date Entered: 1/12/2022 3:41 PM

Price List: TXTW8X_JAN22
Restoration/Service/Remodel
Estimate: COREY_GASPARD



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This estimate has been prepared using the most recent building materials and labor rates in your local area. Contact us immediately if any additional damages are found or if your contractor's estimate is higher than our estimate and we will work with you and your contractor to confirm how these factors might change our estimate. It is important that we have the opportunity to address additions or changes to the estimate before you have those repairs completed; otherwise, the policy may not provide coverage for the additional expenses.

This estimate is not a guarantee of coverage or payment. This estimate has been prepared as part of your claim investigation only. Payment is subject to the terms, conditions and limitations of your policy.

If the covered damages for your loss exceed the applicable deductible, an Actual Cash Value (ACV) payment will follow if Allied Trust Insurance Company provides coverage for this loss. If there is any recoverable depreciation withheld and you have replacement cost coverage, then you may submit your contractor's invoice to your handling Claims Examiner for consideration of payment based on all approved estimate allowances to the extent that they have been incurred. In addition, you must comply with your policy 's recoverable depreciation clause in order to claim any recoverable depreciation that has been withheld. The insurer claims no responsibility for the quality of repairs that might be made.

If your check has your mortgagee as a payee, then you will need to contact your mortgage company to make arrangements for them to endorse the check. Please make sure all parties named on the check endorse the check prior to cashing or depositing the loss payment.

Any person who knowingly and with intent to injure, defraud, or deceive any insurer, files a statement for claim or an application containing any false, incomplete, or misleading information is guilty of a felony in the third degree.

If you have any questions or concerns, please feel free to contact your handling Claims Examiner. Thank you for your time and Allied Trust Insurance Company appreciates you as a valued customer.



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COREY_GASPARD

Dwelling- Roof

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV	DEPREC.	ACV
Roof is 18 years old (2004)						
Depreciation is recoverable						
15% waste added for laminated shingles						
1. Tear off, haul and dispose of comp. shingles - Laminated	83.81 SQ	59.77	0.00	5,009.32	(0.00)	5,009.32
2. Roofing felt - 30 lb.	83.81 SQ	32.21	70.39	2,769.91	(2,024.64)	745.27
3. Laminated - comp. shingle rfg. - w/out felt	96.67 SQ	215.38	881.19	21,701.97	(12,492.47)	9,209.50
4. Remove Additional charge for steep roof - 7/12 to 9/12 slope	37.16 SQ	15.70	0.00	583.41	(0.00)	583.41
5. Additional charge for steep roof - 7/12 to 9/12 slope	37.16 SQ	38.79	0.00	1,441.44	(0.00)	1,441.44
6. Remove Additional charge for steep roof - 10/12 - 12/12 slope	46.65 SQ	24.68	0.00	1,151.32	(0.00)	1,151.32
7. Additional charge for steep roof - 10/12 - 12/12 slope	46.65 SQ	60.97	0.00	2,844.25	(0.00)	2,844.25
8. Ridge cap - composition shingles	482.50 LF	3.76	43.79	1,857.99	(1,306.22)	551.77
9. Asphalt starter - universal starter course	547.00 LF	1.67	20.76	934.25	(685.12)	249.13
10. R&R Gable cornice return - laminated	6.00 EA	82.57	3.39	498.81	(246.67)	252.14
11. Drip edge	547.00 LF	2.49	49.64	1,411.67	(700.47)	711.20
12. R&R Continuous ridge vent - shingle-over style	120.00 LF	9.06	34.65	1,121.85	(500.50)	621.35
13. Flashing - pipe jack	11.00 EA	41.58	12.59	469.97	(235.22)	234.75
14. Prime & paint roof jack	11.00 EA	30.80	5.84	344.64	(254.10)	90.54
15. R&R Exhaust cap - through roof - 6" to 8"	2.00 EA	88.64	5.64	182.92	(80.78)	102.14
16. R&R Rain cap - 4" to 5"	5.00 EA	36.58	6.41	189.31	(79.61)	109.70
17. Prime & paint roof vent	7.00 EA	30.80	3.71	219.31	(161.70)	57.61
18. Digital satellite system - Detach & reset	1.00 EA	34.00	0.00	34.00	(0.00)	34.00
19. Digital satellite system - alignment and calibration only	1.00 EA	101.99	0.00	101.99	(0.00)	101.99
20. Gutter / downspout - Detach & reset	162.00 LF	4.37	0.00	707.94	(0.00)	707.94

Totals: Dwelling- Roof			1,138.00	43,576.27	18,767.50	24,808.77
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Dwelling- Exterior

Dwelling- Exterior

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV	DEPREC.	ACV
21. Haul debris - per pickup truck load - including dump fees	1.00 EA	148.45	0.00	148.45	(0.00)	148.45

Total: Dwelling- Exterior			0.00	148.45	0.00	148.45
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Front Elevation

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV	DEPREC.	ACV
22. R&R Gutter / downspout - aluminum - up to 5"	36.00 LF	8.29	11.85	310.29	(200.36)	109.93
Totals: Front Elevation			11.85	310.29	200.36	109.93

Right Elevation

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV	DEPREC.	ACV
23. R&R Gutter / downspout - aluminum - up to 5"	12.00 LF	8.29	3.95	103.43	(66.79)	36.64
24. Reglaze double-pane thermal window unit, 1 - 9 sf	1.00 EA	146.14	8.37	154.51	(109.61)	44.90
25. Add on for "Low E" glass	9.00 SF	3.96	2.94	38.58	(26.73)	11.85
26. Add on for grid (double or triple pane windows)	9.00 SF	4.17	3.10	40.63	(28.15)	12.48
Totals: Right Elevation			18.36	337.15	231.28	105.87

Rear Elevation

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV	DEPREC.	ACV
No visible storm damages						
Totals: Rear Elevation			0.00	0.00	0.00	0.00

Left Elevation

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV	DEPREC.	ACV
No visible storm damages						
Totals: Left Elevation			0.00	0.00	0.00	0.00
Total: Dwelling- Exterior			30.21	795.89	431.64	364.25

Labor Minimums Applied

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV	DEPREC.	ACV
27. Window labor minimum	1.00 EA	175.43	0.00	175.43	(0.00)	175.43
28. Painting labor minimum	1.00 EA	9.59	0.00	9.59	(0.00)	9.59



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CONTINUED - Labor Minimums Applied

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV	DEPREC.	ACV
Totals: Labor Minimums Applied			0.00	185.02	0.00	185.02
Line Item Totals: COREY_GASPARD			1,168.21	44,557.18	19,199.14	25,358.04



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Summary for Coverage A. Dwelling: Dwelling

Line Item Total	43,388.97
Material Sales Tax	1,168.21
Replacement Cost Value	\$44,557.18
Less Depreciation	(19,199.14)
Actual Cash Value	\$25,358.04
Less Deductible	(11,340.00)
Net Claim	\$14,018.04
Total Recoverable Depreciation	19,199.14
Net Claim if Depreciation is Recovered	\$33,217.18

Patrick Derden



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Recap of Taxes

	Material Sales Tax (8.25%)	Cleaning Mtl Tax (8.25%)	Cleaning Sales Tax (8.25%)	Manuf. Home Tax (5%)	Storage Rental Tax (8.25%)	Total Tax (8.25%)
Line Items	1,168.21	0.00	0.00	0.00	0.00	0.00
Total	1,168.21	0.00	0.00	0.00	0.00	0.00



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Recap by Room

Estimate: COREY_GASPARD

Dwelling- Roof	42,438.27	97.81%
Area: Dwelling- Exterior	148.45	0.34%
Front Elevation	298.44	0.69%
Right Elevation	318.79	0.73%
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Area Subtotal: Dwelling- Exterior	765.68	1.76%
Labor Minimums Applied	185.02	0.43%
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Subtotal of Areas	43,388.97	100.00%
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Total	43,388.97	100.00%



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Recap by Category with Depreciation

Items	RCV	Deprec.	ACV
GENERAL DEMOLITION	7,165.98		7,165.98
ELECTRICAL - SPECIAL SYSTEMS	101.99		101.99
PAINTING	563.99	415.80	148.19
ROOFING	34,083.29	18,351.70	15,731.59
SOFFIT, FASCIA, & GUTTER	1,078.98	267.15	811.83
WINDOW REGLAZING & REPAIR	219.31	164.49	54.82
WINDOWS - WOOD	175.43		175.43
Subtotal	43,388.97	19,199.14	24,189.83
Material Sales Tax	1,168.21		1,168.21
Total	44,557.18	19,199.14	25,358.04