

# **PILOT** Pilot Catastrophe Services, Inc.

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P.O. Box 91299  
Mobile, AL 36691-1299  
Phone: 1-800-958-5485

Insured: [REDACTED]  
Home: [REDACTED]  
[REDACTED]

Cell: [REDACTED]  
E-mail: [REDACTED]

Claim Rep.: [REDACTED]  
Company: Pilot Claim Services

Business: [REDACTED]  
E-mail: [REDACTED]

Estimator: [REDACTED]  
Company: Pilot Claim Services

Business: [REDACTED]  
E-mail: [REDACTED]

Reference:  
Company: WestGuard Insurance Company

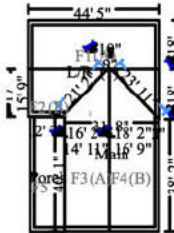
**Claim Number:** [REDACTED]001-001- **Policy Number:** [REDACTED] **Type of Loss:** HO HAIL  
001

Date Contacted:	4/29/2025 10:19 AM	Date Received:	4/27/2025 6:00 PM
Date of Loss:	4/13/2025 6:00 PM	Date Entered:	4/28/2025 6:23 AM
Date Inspected:	5/5/2025 9:19 AM		
Date Est. Completed:	5/11/2025 10:48 AM		

Price List: OHPO8X\_APR25  
Restoration/Service/Remodel  
Estimate: [REDACTED]

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**Dwelling**



**Main**

2896.04 Surface Area  
242.27 Total Perimeter Length

28.96 Number of Squares  
99.00 Total Ridge Length

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV	DEPREC.	ACV
1. Tear off, haul and dispose of comp. shingles - 3 tab	28.96 SQ	68.08	0.00	1,971.60	(0.00)	1,971.60
2. Drip edge	242.27 LF	2.70	19.32	673.45	(60.91)	612.54
3. Ice & water barrier	1,239.03 SF	1.62	44.02	2,051.25	(161.90)	1,889.35
Eaves of main, plus valleys						
4. Roofing felt - 15 lb.	16.57 SQ	34.35	10.84	580.02	(59.78)	520.24
5. Flashing - pipe jack - split boot	1.00 EA	85.88	3.66	89.54	(11.52)	78.02
6. Chimney flashing - small (24" x 24")	1.00 EA	327.93	4.59	332.52	(14.46)	318.06
7. 3 tab - 25 yr. - comp. shingle roofing - w/out felt	32.00 SQ	232.50	265.15	7,705.15	(1,170.33)	6,534.82
<b>Totals: Main</b>			<b>347.58</b>	<b>13,403.53</b>	<b>1,478.90</b>	<b>11,924.63</b>



**Porch**

464.10 Surface Area  
62.96 Total Perimeter Length

4.64 Number of Squares

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV	DEPREC.	ACV
8. Tear off, haul and dispose of comp. shingles - 3 tab	8.67 SQ	68.08	0.00	590.25	(0.00)	590.25
Porch roof is enhanced, as coverage is 3" exposure (short coursed), adding material and weight.						
9. R&R Sheathing - OSB - 1/2"	32.00 SF	2.74	1.42	89.10	(1.04)	88.06
Patch impact area - front porch						
10. Drip edge	50.83 LF	2.70	4.05	141.29	(12.78)	128.51
11. Roofing felt - 15 lb. - double coverage/low slope	4.64 SQ	60.68	5.50	287.06	(30.35)	256.71
1507.2.2 Slope.						
Asphalt shingles shall only be used on roof slopes of 2 units vertical in 12 units horizontal (17-percent slope) or greater. For roof slopes from 2 units vertical in 12 units horizontal (17-percent slope) up to 4 units vertical in 12 units horizontal (33-percent slope), double underlayment application is required in accordance with Section 1507.2.8.						

LINK: [https://codes.iccsafe.org/content/OHBC2024P1/chapter-15-roof-assemblies-and-rooftop-structures#OHBC2024P1\\_Ch15\\_Sec1507.2.2](https://codes.iccsafe.org/content/OHBC2024P1/chapter-15-roof-assemblies-and-rooftop-structures#OHBC2024P1_Ch15_Sec1507.2.2)

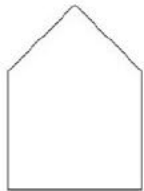
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**CONTINUED - Porch**

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV	DEPREC.	ACV
12. 3 tab - 25 yr. - comp. shingle roofing - w/out felt	8.67 SQ	232.50	71.84	2,087.62	(317.09)	1,770.53
Porch roof is short coursed (3" vs 5" exposure for better coverage). Standard is 78 shingles per square, 130 short course shingles per square.						
<b>Totals: Porch</b>			<b>82.81</b>	<b>3,195.32</b>	<b>361.26</b>	<b>2,834.06</b>

**Front Elevation**

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV	DEPREC.	ACV
13. R&R Gutter / downspout - aluminum - up to 5"	39.00 LF	9.48	11.73	381.45	(51.79)	329.66
<b>Totals: Front Elevation</b>			<b>11.73</b>	<b>381.45</b>	<b>51.79</b>	<b>329.66</b>



**Right Elevation**

373.33 SF Walls  
373.33 SF Long Wall  
34.67 LF Ceil. Perimeter

**Formula Elevation 32' x 8' 4" x 6' 8"**

32.00 LF Floor Perimeter  
373.33 SF Short Wall

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV	DEPREC.	ACV
14. R&R Fascia - metal - 8"	34.33 LF	7.86	8.26	278.09	(18.24)	259.85
15. R&R Fascia - metal - 10"	11.83 LF	8.43	3.13	102.86	(6.91)	95.95
16. Reglaze window, 1 - 9 sf lower sash, right elevation	1.00 EA	86.86	3.07	89.93	(18.79)	71.14
17. R&R Storm door assembly	1.00 EA	345.20	15.21	360.41	(41.95)	318.46
<b>Totals: Right Elevation</b>			<b>29.67</b>	<b>831.29</b>	<b>85.89</b>	<b>745.40</b>

**Rear Elevation**

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV	DEPREC.	ACV
18. R&R Gutter / downspout - aluminum - up to 5"	41.00 LF	9.48	12.34	401.02	(54.45)	346.57

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**CONTINUED - Rear Elevation**

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV	DEPREC.	ACV
Totals: Rear Elevation			12.34	401.02	54.45	346.57

**Left Elevation**

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV	DEPREC.	ACV
19. R&R Gutter / downspout - aluminum - up to 5"	43.67 LF	9.48	13.14	427.13	(57.99)	369.14
Totals: Left Elevation			13.14	427.13	57.99	369.14
Total: Dwelling			497.27	18,639.74	2,090.28	16,549.46

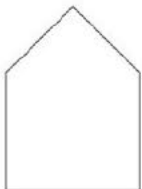
**Detached Garage**



**Detached Garage Roof**

1437.94 Surface Area	14.38 Number of Squares
155.67 Total Perimeter Length	47.67 Total Ridge Length

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV	DEPREC.	ACV
20. R&R Metal roofing - corrugated - 26 gauge	1,437.94 SF	7.12	232.48	10,470.61	(641.32)	9,829.29
21. R&R Ridge vent - Metal roofing - Standard grade	47.67 LF	18.10	19.77	882.59	(90.89)	791.70
Totals: Detached Garage Roof			252.25	11,353.20	732.21	10,620.99



**Right Elevation**

**Formula Elevation 24' 9" x 8' 4" x 3' 8"**

251.63 SF Walls	24.75 LF Floor Perimeter
251.63 SF Long Wall	251.63 SF Short Wall
25.81 LF Ceil. Perimeter	

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DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV	DEPREC.	ACV
22. R&R Vinyl window, horizontal sliding, 3-11 sf	2.00 EA	309.54	28.34	647.42	(104.23)	543.19
23. R&R Siding - vinyl	251.63 SF	5.81	45.43	1,507.40	(100.25)	1,407.15
24. R&R Fascia - metal - 8"	30.00 LF	7.86	7.22	243.02	(15.94)	227.08
<b>Totals: Right Elevation</b>			<b>80.99</b>	<b>2,397.84</b>	<b>220.42</b>	<b>2,177.42</b>

<b>Total: Detached Garage</b>			<b>333.24</b>	<b>13,751.04</b>	<b>952.63</b>	<b>12,798.41</b>
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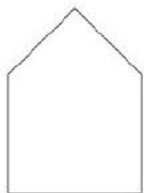
### Workshop



### Workshop

2127.31 Surface Area	21.27 Number of Squares
193.00 Total Perimeter Length	62.42 Total Ridge Length

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV	DEPREC.	ACV
<i>Repair, trim.</i>						
25. R&R Gable trim for metal roofing - 29 gauge	68.16 LF	6.83	11.76	477.29	(17.30)	459.99
26. R&R Metal roofing - clear/skylight panel replace skylight ridge panel.	124.83 SF	7.77	17.47	987.40	(25.70)	961.70
<b>Totals: Workshop</b>			<b>29.23</b>	<b>1,464.69</b>	<b>43.00</b>	<b>1,421.69</b>



### Right Elevation

### Formula Elevation 30' 3" x 16' x 6'

574.75 SF Walls	30.25 LF Floor Perimeter
574.75 SF Long Wall	574.75 SF Short Wall
32.54 LF Ceil. Perimeter	

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV	DEPREC.	ACV
27. R&R Endwall flashing for metal roofing - 29 gauge	30.00 LF	7.46	5.42	229.22	(7.97)	221.25
Flashing over the door rail tract that is elevated, actual item unsupported, but very similar in profile and size.						
<b>Totals: Right Elevation</b>			<b>5.42</b>	<b>229.22</b>	<b>7.97</b>	<b>221.25</b>

<b>Total: Workshop</b>			<b>34.65</b>	<b>1,693.91</b>	<b>50.97</b>	<b>1,642.94</b>
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<b>Line Item Totals:</b>			<b>865.16</b>	<b>34,084.69</b>	<b>3,093.88</b>	<b>30,990.81</b>
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**Grand Total Areas:**

1,199.71 SF Walls	0.00 SF Ceiling	1,199.71 SF Walls and Ceiling
0.00 SF Floor	0.00 SY Flooring	87.00 LF Floor Perimeter
1,199.71 SF Long Wall	1,199.71 SF Short Wall	93.02 LF Ceil. Perimeter
0.00 Floor Area	0.00 Total Area	0.00 Interior Wall Area
5,228.71 Exterior Wall Area	0.00 Exterior Perimeter of Walls	
6,925.39 Surface Area	69.25 Number of Squares	653.90 Total Perimeter Length
209.08 Total Ridge Length	0.00 Total Hip Length	

Coverage	Item Total	%	ACV Total	%
Dwelling	18,639.74	54.69%	16,549.46	53.40%
Other Structures	13,751.04	40.34%	12,798.41	41.30%
Other Structures - Scheduled On-Premises Structure	1,693.91	4.97%	1,642.94	5.30%
Contents	0.00	0.00%	0.00	0.00%
Total	34,084.69	100.00%	30,990.81	100.00%

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**Summary for Dwelling**

Line Item Total	18,142.47
Material Sales Tax	497.27
<b>Replacement Cost Value</b>	<b>\$18,639.74</b>
Less Depreciation	(2,090.28)
<b>Actual Cash Value</b>	<b>\$16,549.46</b>
Less Deductible	(2,000.00)
<b>Net Claim</b>	<b>\$14,549.46</b>
Total Recoverable Depreciation	2,090.28
<b>Net Claim if Depreciation is Recovered</b>	<b>\$16,639.74</b>

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**Summary for Other Structures**

Line Item Total	13,417.80
Material Sales Tax	333.24
<b>Replacement Cost Value</b>	<b>\$13,751.04</b>
Less Depreciation	(952.63)
<b>Actual Cash Value</b>	<b>\$12,798.41</b>
<b>Net Claim</b>	<b>\$12,798.41</b>
Total Recoverable Depreciation	952.63
<b>Net Claim if Depreciation is Recovered</b>	<b>\$13,751.04</b>

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### Summary for Other Structures - Scheduled On-Premises Structure

Line Item Total	1,659.26
Material Sales Tax	34.65
<b>Replacement Cost Value</b>	<b>\$1,693.91</b>
Less Depreciation	(50.97)
<b>Actual Cash Value</b>	<b>\$1,642.94</b>
<b>Net Claim</b>	<b>\$1,642.94</b>
Total Recoverable Depreciation	50.97
<b>Net Claim if Depreciation is Recovered</b>	<b>\$1,693.91</b>

### Other Structures - Additional Coverage Limit Recap

Description	Single Item Limit	Aggregate Limit	RCV	Overage
Other Structures - Scheduled On-Premises Structure	\$70,000.00	\$70,000.00	\$1,693.91	\$0.00
			\$1,693.91	\$0.00

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**Recap of Taxes**

	<b>Material Tax (0%)</b>	<b>Material Sales Tax (7.25%)</b>	<b>Cln Matl Tax (7.25%)</b>	<b>Cln&amp;Carpet Svc Tax (7.25%)</b>
<b>Line Items</b>	0.00	865.16	0.00	0.00
<b>Total</b>	<b>0.00</b>	<b>865.16</b>	<b>0.00</b>	<b>0.00</b>

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## Recap by Room

Estimate: XXXXXXXXXX

### Area: Dwelling

<b>Main</b>			<b>13,055.95</b>	<b>39.30%</b>
Coverage: Dwelling	100.00% =		13,055.95	
<b>Porch</b>			<b>3,112.51</b>	<b>9.37%</b>
Coverage: Dwelling	100.00% =		3,112.51	
<b>Front Elevation</b>			<b>369.72</b>	<b>1.11%</b>
Coverage: Dwelling	100.00% =		369.72	
<b>Right Elevation</b>			<b>801.62</b>	<b>2.41%</b>
Coverage: Dwelling	100.00% =		801.62	
<b>Rear Elevation</b>			<b>388.68</b>	<b>1.17%</b>
Coverage: Dwelling	100.00% =		388.68	
<b>Left Elevation</b>			<b>413.99</b>	<b>1.25%</b>
Coverage: Dwelling	100.00% =		413.99	

<b>Area Subtotal: Dwelling</b>			<b>18,142.47</b>	<b>54.61%</b>
Coverage: Dwelling	100.00% =		18,142.47	

### Area: Detached Garage

<b>Detached Garage Roof</b>			<b>11,100.95</b>	<b>33.42%</b>
Coverage: Other Structures	100.00% =		11,100.95	
<b>Right Elevation</b>			<b>2,316.85</b>	<b>6.97%</b>
Coverage: Other Structures	100.00% =		2,316.85	

<b>Area Subtotal: Detached Garage</b>			<b>13,417.80</b>	<b>40.39%</b>
Coverage: Other Structures	100.00% =		13,417.80	

### Area: Workshop

<b>Workshop</b>			<b>1,435.46</b>	<b>4.32%</b>
Coverage: Other Structures - Scheduled On-Premises Structure	100.00% =		1,435.46	
<b>Right Elevation</b>			<b>223.80</b>	<b>0.67%</b>
Coverage: Other Structures - Scheduled On-Premises Structure	100.00% =		223.80	

<b>Area Subtotal: Workshop</b>			<b>1,659.26</b>	<b>4.99%</b>
Coverage: Other Structures - Scheduled On-Premises Structure	100.00% =		1,659.26	

<b>Subtotal of Areas</b>			<b>33,219.53</b>	<b>100.00%</b>
Coverage: Dwelling	54.61% =		18,142.47	
Coverage: Other Structures	40.39% =		13,417.80	
Coverage: Other Structures - Scheduled On-Premises Structure				

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	4.99% =	1,659.26	
Structure			
<b>Total</b>		<b>33,219.53</b>	<b>100.00%</b>



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### Recap by Category with Depreciation

Items			RCV	Deprec.	ACV
<b>GENERAL DEMOLITION</b>			<b>4,257.54</b>		<b>4,257.54</b>
Coverage: Dwelling	@	63.53% =	2,704.78		
Coverage: Other Structures	@	32.10% =	1,366.85		
Coverage: Other Structures - Scheduled On-Premises Structure	@	4.37% =	185.91		
<b>DOORS</b>			<b>322.75</b>	<b>41.95</b>	<b>280.80</b>
Coverage: Dwelling	@	100.00% =	322.75		
<b>ROOFING</b>			<b>25,000.12</b>	<b>2,623.34</b>	<b>22,376.78</b>
Coverage: Dwelling	@	54.34% =	13,583.89		
Coverage: Other Structures	@	39.77% =	9,942.88		
Coverage: Other Structures - Scheduled On-Premises Structure	@	5.89% =	1,473.35		
<b>SIDING</b>			<b>1,323.57</b>	<b>100.25</b>	<b>1,223.32</b>
Coverage: Other Structures	@	100.00% =	1,323.57		
<b>SOFFIT, FASCIA, &amp; GUTTER</b>			<b>1,667.09</b>	<b>205.32</b>	<b>1,461.77</b>
Coverage: Dwelling	@	86.63% =	1,444.19		
Coverage: Other Structures	@	13.37% =	222.90		
<b>WINDOW REGLAZING &amp; REPAIR</b>			<b>86.86</b>	<b>18.79</b>	<b>68.07</b>
Coverage: Dwelling	@	100.00% =	86.86		
<b>WINDOWS - VINYL</b>			<b>561.60</b>	<b>104.23</b>	<b>457.37</b>
Coverage: Other Structures	@	100.00% =	561.60		
<b>Subtotal</b>			<b>33,219.53</b>	<b>3,093.88</b>	<b>30,125.65</b>
<b>Material Sales Tax</b>			<b>865.16</b>		<b>865.16</b>
Coverage: Dwelling	@	57.48% =	497.27		
Coverage: Other Structures	@	38.52% =	333.24		
Coverage: Other Structures - Scheduled On-Premises Structure	@	4.01% =	34.65		
<b>Total</b>			<b>34,084.69</b>	<b>3,093.88</b>	<b>30,990.81</b>