
June 08, 2025

ACKIE LASS AND WEI LASS
31412 Low Pines Dr
Monument, CO 80132-8318

Claim Number: 01009018332
Date of Loss: 5/24/2025

Summary For Coverage A - Dwelling

Replacement Cost Value	Less Recoverable Depreciation	Less Non Recoverable Depreciation	Actual Cash Value (ACV)
<hr/>	<hr/>	<hr/>	<hr/>
\$18,871.44	(\$66.42)	<\$11,111.94>	\$7,693.08
Less Deductible			(\$5,530.00)
Total ACV Settlement			<hr/> \$2,163.08

Understanding Your Property Estimate

Unit of Measure

HR – Hour

LF – Linear Foot

EA – Each

SQ – Square

SF – Square Foot

SY – Square Yard

DA – Day

CY – Cubic Yard

CF – Cubic Foot

RM - Room

Estimate Cover Page.....

The estimate cover page provides the following information:

- Your adjuster's contact information
- Your claim number

***Important information about the claims process will be on the second page of your estimate.**

Estimate Details.....

The estimate details outline the damages covered by your policy, which is important to share with your contractor.

- C. **Description** – Details describing the action or item being estimated.
- D. **Quantity** – The number of units for an item.
- E. **Unit** – The cost of a single unit.
- F. **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.
- G. **Age/Life** – The current age and its life expectancy.
- H. **Depreciation** – Loss of value that has occurred over time due to factors such as age and wear and tear. If depreciation is recoverable, the amount shown will be in parenthesis. *For example (81.61)*
- I. **Non Recoverable Depreciation** – If depreciation is non-recoverable, the amount shown will be shown in brackets. *For example, <506.94>*
- J. **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.
- K. **Totals** – The total RCV, depreciation and ACV for that area.
- L. **Labor Minimum** – Additional labor to perform small repairs for a certain trade.

Your Estimate Summary.....

Each line of coverage in your estimate has a summary page that shows the total estimated cost (RCV and ACV) and the net claim amount for the coverage included in your policy. The example to the right shows both Dwelling and Other Structure coverage summaries.

- M. **Line Item Total** – The sum of all the line items for that particular coverage.
- N. **Replacement Cost Value** – The total RCV of all items for that coverage.
- O. **Actual Cash Value** – The total ACV of all items for that coverage.
- P. **Deductible** – This is the amount of the loss that you are responsible for. Some policies have different deductibles that could apply based on the type of loss you sustained. Please refer to your policy declarations page for further explanation.
- Q. **Net Claim** – The amount payable to you after depreciation and deductible have been applied. This amount can never be greater than your coverage limit.
- R. **Total Recoverable Depreciation** – The total amount of depreciation you can potentially recover.

A	Claim Rep.: Insurance Adjuster	A	Business: (111) 123-4567
			E-mail: adjuster@insurance.com
	Estimator: Insurance Adjuster		Business: (111) 123-4567
			E-mail: adjuster@insurance.com
B	Claim Number: 123456789	Policy Number: 123456789	Type of Loss: <NONE>
	Date Contacted: 1/8/2024 9:51 AM	Date Received: 1/3/2024 12:00 AM	
	Date of Loss: 1/1/2024 1:11 PM	Date Entered: 1/4/2024 3:34 PM	
	Date Inspected: 1/9/2024 1:38 PM		

Bedroom

Height: 8'

447.99 SF Walls
639.98 SF Walls & Ceiling
21.33 SY Flooring
56.00 LF Ceiling

191.99 SF Ceiling
191.99 SF Floor
56.00 LF Floor Perimeter

QUANTITY

UNIT

TAX

RCV

AGE/LIFE

USAGE

DEP %

DEPREC.

ACV

1. Remove Carpet - Standard grade

191.99 SF

0.20

0.00

38.40

5/10 yrs

Normal

NA

(0.00)

38.40

2. Carpet - Standard grade

220.79 SF

2.15

20.93

495.63

5/10 yrs

Normal

50%

(247.82)

247.81

15 % waste added for Carpet - Standard grade.

3. Paint the walls - two coats

447.99 SF

0.60

4.84

273.63

5/15 yrs

Normal

33.33%

(91.21)

182.42

4. Drywall patch / small repair, ready for paint

1.00 EA

40.35

0.14

40.49

5/150 yrs

Normal

3.33%

(1.35)

39.14

5. Contents - move out then reset

1.00 EA

38.48

0.00

38.48

5/NA

Normal

0%

(0.00)

38.48

Totals: Bedroom

25.91

886.63

340.38

546.25

Total: Main Level

25.91

886.63

340.38

546.25

Fence

QUANTITY

UNIT

TAX

RCV

AGE/LIFE

USAGE

DEP %

DEPREC.

ACV

6. R&R Vinyl (PVC) fence, 5'-6" high - full slat

80.00 LF

35.07

94.85

2,900.45

4/150 yrs

Normal

2.67%

<67.81>

2,832.64

Totals: Fence

94.85

2,900.45

67.81

2,832.64

Labor Minimums Applied

QUANTITY

UNIT

TAX

RCV

AGE/LIFE

USAGE

DEP %

DEPREC.

ACV

7. Drywall labor minimum*

1.00 EA

205.79

0.00

205.79

0/NA

Normal

0%

(0.00)

205.79

M	Line Item Total	1,273.37
	Material Sales Tax	37.06
N	Replacement Cost Value	\$1,310.43
	Less Depreciation	(171.60)
	Actual Cash Value	\$1,138.83
P	Less Deductible	(500.00)
	Net Claim	\$638.83
R	Total Recoverable Depreciation	171.60
	Net Claim if Depreciation is Recovered	\$810.43

Summary for Other Structures	
Line Item Total	1,832.00
Material Sales Tax	46.42
I Replacement Cost Value	\$1,878.42
Less Non-recoverable Depreciation	<\$06.94>
Actual Cash Value	\$1,371.48
Net Claim	\$1,371.48

Note that not all details explained here may be applicable to your claim, policy, or state

Insured: ACKIE LASS AND WEI
LASS
20301 High Pines Dr
Monument, CO 80132-8318

Phone: (628) 736-6915

Claim Rep.: Elliot Arnell

Claim Number: 01009018332

Policy Number: 556358411005

Type of Loss: Hail

Coverage	Deductible	Policy Limit
Coverage A - Dwelling	\$5,530.00	\$553,000.00
Coverage B - Other Structures Blanket	\$0.00	\$5,000.00
Coverage C - Personal Property	\$0.00	\$221,200.00
Coverage D - Loss Of Use	\$0.00	\$0.00

Date Contacted: 5/30/2025 12:00 PM

Date of Loss: 5/24/2025 11:00 AM

Date Est. Completed: 6/8/2025 1:31 PM

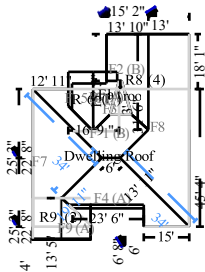
Price List: COCS8X_MAY25
Restoration/Service/Remodel

Sales Taxes:	Material Sales Tax	@	5.130%
	Manuf. Home Tax	@	5.130%
	Storage Rental Tax	@	5.130%
	Local Food Tax	@	2.230%

Estimate Recap For Coverage A - Dwelling

Description	RCV	Recoverable Depreciation	Non-recoverable Depreciation	ACV
Dwelling - Exterior - Roofing - Dwelling Roof	18,519.87	0.00	11,111.94	7,407.93
Dwelling - Exterior - Screens	116.95	19.50	0.00	97.45
Dwelling - Exterior - Miscellaneous	234.62	46.92	0.00	187.70
	18,871.44	66.42	11,111.94	7,693.08

Dwelling
Exterior
Roofing



3173.20 Surface Area
281.57 Total Perimeter Length
101.88 Total Hip Length

QUANTITY	UNIT	TAX	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
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50.00 LF	6.47	0.00	323.50	0/NA	Avg.	60% [%]	<194.10>	129.40
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CONTINUED - Dwelling Roof

	QUANTITY	UNIT	TAX	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
13. Dumpster load - Approx. 20 yards, 4 tons of debris									
	1.00 EA	550.34	0.00	550.34	0/NA	Avg.	60% [%]	<330.20>	220.14
Totals: Dwelling Roof			345.62	18,519.87				11,111.94	7,407.93

Total: Roofing			345.62	18,519.87				11,111.94	7,407.93
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Screens

	QUANTITY	UNIT	TAX	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
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The following line items are for the repair/replacement of the screens on the Dwelling

Front: 0
Right: 0
Back: 0
Left: 3

14. Window screen - rescreen, 1 - 9 SF									
	3.00 EA	38.73	0.76	116.95	5/30 yrs	Avg.	16.67%	(19.50)	97.45
Totals: Screens			0.76	116.95				19.50	97.45

Miscellaneous

	QUANTITY	UNIT	TAX	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
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15. R&R Window well cover - Poly - 46" wide by 24"									
	1.00 EA	226.07	8.55	234.62	10/50 yrs	Avg.	20%	(46.92)	187.70
Left elevation									

Totals: Miscellaneous			8.55	234.62				46.92	187.70
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Total: Exterior			354.93	18,871.44				11,178.36	7,693.08
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Total: Dwelling			354.93	18,871.44				11,178.36	7,693.08
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Line Item Totals:			354.93	18,871.44				11,178.36	7,693.08
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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:

0.00 SF Walls	0.00 SF Ceiling	0.00 SF Walls and Ceiling
0.00 SF Floor	0.00 SY Flooring	0.00 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
326.95 Exterior Wall Area	0.00 Exterior Perimeter of Walls	
3,216.97 Surface Area	32.17 Number of Squares	282.39 Total Perimeter Length
70.47 Total Ridge Length	101.88 Total Hip Length	

Coverage	Item Total	%	ACV Total	%
Coverage A - Dwelling	18,871.44	100.00%	7,693.08	100.00%
Coverage B - Other Structures Blanket	0.00	0.00%	0.00	0.00%
Coverage C - Personal Property	0.00	0.00%	0.00	0.00%
Coverage D - Loss Of Use	0.00	0.00%	0.00	0.00%
Total	18,871.44	100.00%	7,693.08	100.00%

Summary for Coverage A - Dwelling

Line Item Total	18,516.51
Material Sales Tax	354.93
Replacement Cost Value	\$18,871.44
Less Depreciation	(11,178.36)
Actual Cash Value	\$7,693.08
Less Deductible	(5,530.00)
Net Claim	\$2,163.08
Total Depreciation	11,178.36
Less Non-Recoverable Depreciation	<11,111.94>
Total Recoverable Depreciation	66.42
Net Claim if Depreciation is Recovered	\$2,229.50

Elliot Arnell
Catastrophe Adjuster

Recap of Taxes

	Material Sales Tax (5.13%)	Manuf. Home Tax (5.13%)	Storage Rental Tax (5.13%)	Local Food Tax (2.23%)
Line Items	354.93	0.00	0.00	0.00
Total	354.93	0.00	0.00	0.00

Recap by Room

Estimate:

Area: Dwelling

Area: Exterior

Area: Roofing

Dwelling Roof		18,174.25	98.15%
Coverage: Coverage A - Dwelling	100.00% =	18,174.25	
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Area Subtotal: Roofing		18,174.25	98.15%
Coverage: Coverage A - Dwelling	100.00% =	18,174.25	
Screens		116.19	0.63%
Coverage: Coverage A - Dwelling	100.00% =	116.19	
Miscellaneous		226.07	1.22%
Coverage: Coverage A - Dwelling	100.00% =	226.07	
<hr/>			
Area Subtotal: Exterior		18,516.51	100.00%
Coverage: Coverage A - Dwelling	100.00% =	18,516.51	
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Area Subtotal: Dwelling		18,516.51	100.00%
Coverage: Coverage A - Dwelling	100.00% =	18,516.51	
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Subtotal of Areas		18,516.51	100.00%
Coverage: Coverage A - Dwelling	100.00% =	18,516.51	
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Total		18,516.51	100.00%

Recap by Category with Depreciation

Items				RCV	Deprec.	ACV
GENERAL DEMOLITION				2,161.14	1,290.16	870.98
Coverage: Coverage A - Dwelling	@	100.00% =		2,161.14		
HEAT, VENT & AIR CONDITIONING				290.99	174.60	116.39
Coverage: Coverage A - Dwelling	@	100.00% =		290.99		
ROOFING				15,414.93	9,248.95	6,165.98
Coverage: Coverage A - Dwelling	@	100.00% =		15,414.93		
SOFFIT, FASCIA, & GUTTER				323.50	194.10	129.40
Coverage: Coverage A - Dwelling	@	100.00% =		323.50		
SPECIALTY ITEMS				209.76	41.95	167.81
Coverage: Coverage A - Dwelling	@	100.00% =		209.76		
WINDOW REGLAZING & REPAIR				116.19	19.37	96.82
Coverage: Coverage A - Dwelling	@	100.00% =		116.19		
Subtotal				18,516.51	10,969.13	7,547.38
Material Sales Tax				354.93	209.23	145.70
Coverage: Coverage A - Dwelling	@	100.00% =		354.93		
Total				18,871.44	11,178.36	7,693.08