
August 28, 2025

DANNY DIKKER AND LEANN DIKKER
329 W Division St
Dodgeville, WI 53533-1427

Claim Number: 01002161543
Date of Loss: 4/18/2025

Summary For Coverage A - Dwelling

Replacement Cost Value	Less Recoverable Depreciation	Less Non Recoverable Depreciation	Actual Cash Value (ACV)
<hr/>	<hr/>	<hr/>	<hr/>
\$18,398.11		<\$10,486.90>	\$7,911.21
Less Deductible			(\$4,696.00)
Total ACV Settlement			<hr/> \$3,215.21

Summary For Coverage B - Scheduled Structures

Replacement Cost Value	Less Recoverable Depreciation	Less Non Recoverable Depreciation	Actual Cash Value (ACV)
<hr/>	<hr/>	<hr/>	<hr/>
\$8,738.76		<\$4,981.09>	\$3,757.67
Total ACV Settlement			<hr/> \$3,757.67
Total Outstanding ACV Settlement (All Coverages)			\$6,972.88

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:

- A. Your adjuster's contact information
- B. 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.

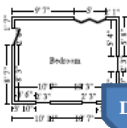
- C. **Description** – Details describing the action or item being estimated.
- D. **Quantity** – The number of units for an item.
- E. **Unit** – The cost of a single unit.
- F. **Replacement Cost Value (RCV)** – The estimated cost of repairing a damaged item or replacing an item with a similar one. 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					191.99 SF Ceiling		
			639.98 SF Walls & Ceiling					191.99 SF Floor		
			21.33 SY Flooring					56.00 LF Floor Perimeter		
			56.00 LF Ceiling							
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		

Summary for Dwelling		
M	Line Item Total	1,273.37
	Material Sales Tax	37.06
N	Replacement Cost Value	\$1,310.43
	Less Depreciation	(171.60)
O	Actual Cash Value	\$1,138.83
P	Less Deductible	(500.00)
Q	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	<506.94>
	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: DANNY DIKKER AND LEANN DIKKER
329 W Division St
Dodgeville, WI 53533-1427

Phone: (608) 555-0835

Claim Rep.: Paul Riley
Estimator: Paul Riley

Claim Number: 01002161543

Policy Number: 735886411388

Type of Loss: Hail

Coverage	Deductible	Policy Limit
Coverage B - Unscheduled Structures	\$0.00	\$5,000.00
Coverage D - Loss Of Use	\$0.00	\$94,000.00
Coverage C - Personal Property	\$0.00	\$187,900.00
Coverage A - Dwelling	\$4,696.00	\$469,600.00
Coverage B - Scheduled Structures	\$0.00	\$55,900.00

Date Contacted: 8/13/2025 3:53 PM

Date of Loss: 4/18/2025 11:00 AM

Date Est. Completed: 8/28/2025 10:11 PM

Price List: WIMA8X_AUG25
Restoration/Service/Remodel

Sales Taxes:	Material Sales Tax	@	5.500%
	Services Mat'l Tax	@	5.500%
	Service Sales Tax	@	5.500%
	Manuf. Home Tax	@	5.500%
	Storage Tax	@	5.500%

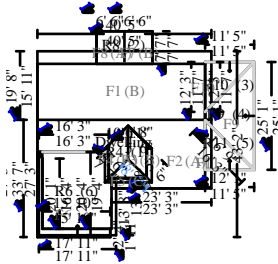
Estimate Recap For Coverage A - Dwelling

Description	RCV	Recoverable Depreciation	Non-recoverable Depreciation	ACV
Dwelling - Exterior - Dwelling	18,398.11	0.00	10,486.90	7,911.21
	18,398.11	0.00	10,486.90	7,911.21

Estimate Recap For Coverage B - Scheduled Structures

Description	RCV	Recoverable Depreciation	Non-recoverable Depreciation	ACV
Scheduled Other Structures - Garage - Exterior - Detached Garage	8,738.76	0.00	4,981.09	3,757.67
	8,738.76	0.00	4,981.09	3,757.67

Exterior



2275.13 Surface Area
338.61 Total Perimeter Length
50.53 Total Hip Length

22.75 Number of Squares

QUANTITY	UNIT	TAX	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
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The policy information provided indicates that the roof and related components are 19 years old. Based on the Roof Surface Payment Schedule included with the homeowners policy, the final settlement amount is 43% of the total replacement cost.

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|----------|-------|------|----------|----------|------|---------|----------|--------|
| 22.75 SQ | 61.37 | 0.00 | 1,396.17 | 0/30 yrs | Avg. | 57% [%] | <795.82> | 600.35 |
|----------|-------|------|----------|----------|------|---------|----------|--------|

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|---------|--------|------|--------|------|------|---------|----------|--------|
| 1.00 EA | 590.71 | 0.00 | 590.71 | 0/NA | Avg. | 57% [%] | <336.70> | 254.01 |
|---------|--------|------|--------|------|------|---------|----------|--------|

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|----------|--------|--------|----------|----------|------|---------|------------|----------|
| 25.03 SQ | 343.02 | 179.20 | 8,764.99 | 0/30 yrs | Avg. | 57% [%] | <4,996.04> | 3,768.95 |
|----------|--------|--------|----------|----------|------|---------|------------|----------|

50.53 LF	7.83	7.39	403.04	0/30 yrs	Avg.	57% [%]	<229.73>	173.31
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|----------|------|------|--------|------|------|---------|---------|-------|
| 18.62 SQ | 7.24 | 0.00 | 134.81 | 0/NA | Avg. | 57% [%] | <76.84> | 57.97 |
|----------|------|------|--------|------|------|---------|---------|-------|

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|----------|-------|------|--------|------|------|---------|----------|--------|
| 18.62 SQ | 34.77 | 0.00 | 647.42 | 0/NA | Avg. | 57% [%] | <369.03> | 278.39 |
|----------|-------|------|--------|------|------|---------|----------|--------|

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|----------|-------|------|--------|------|------|---------|----------|--------|
| 15.09 SQ | 19.17 | 0.00 | 289.28 | 0/NA | Avg. | 57% [%] | <164.89> | 124.39 |
|----------|-------|------|--------|------|------|---------|----------|--------|

- | | | | | | | | | |
|----------|-------|------|----------|------|------|---------|----------|--------|
| 15.09 SQ | 78.73 | 0.00 | 1,188.04 | 0/NA | Avg. | 57% [%] | <677.18> | 510.86 |
|----------|-------|------|----------|------|------|---------|----------|--------|

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|-------------|------|-------|----------|----------|------|-----|-----|------------|----------|
| 1,152.15 SF | 2.52 | 32.32 | 2,935.74 | 0/30 yrs | Avg. | 57% | [%] | <1,673.37> | 1,262.37 |
|-------------|------|-------|----------|----------|------|-----|-----|------------|----------|

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|----------|-------|------|--------|----------|------|---------|----------|--------|
| 11.23 SQ | 55.35 | 6.58 | 628.16 | 0/20 yrs | Avg. | 57% [%] | <358.05> | 270.11 |
|----------|-------|------|--------|----------|------|---------|----------|--------|

338.61 LF	3.91	20.49	1,344.46	0/35 yrs	Avg.	57% [%]	<766.34>	578.12
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|---------|-------|------|-------|----------|------|---------|---------|-------|
| 1.00 EA | 74.30 | 0.99 | 75.29 | 0/35 yrs | Avg. | 57% [%] | <42.91> | 32.38 |
|---------|-------|------|-------|----------|------|---------|---------|-------|

- | | | | | | | | | |
|---------|-------|------|------|----------|------|---------|--------|------|
| 0.00 LF | 13.88 | 0.00 | 0.00 | 0/35 yrs | Avg. | 57% [%] | <0.00> | 0.00 |
|---------|-------|------|------|----------|------|---------|--------|------|

CONTINUED - Dwelling

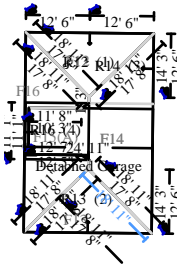
QUANTITY	UNIT	TAX	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
Totals: Dwelling		246.97	18,398.11				10,486.90	7,911.21

Total: Exterior		246.97	18,398.11				10,486.90	7,911.21
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Total: Dwelling		246.97	18,398.11				10,486.90	7,911.21
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Scheduled Other Structures - Garage

Exterior



Detached Garage

1127.25 Surface Area
75.77 Total Hip Length

11.27 Number of Squares
14.05 Total Ridge Length

QUANTITY	UNIT	TAX	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
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The following line items account for replacement of the roof of this structure.

The policy information provided indicates that the roof and related components are 19 years old. Based on the Roof Surface Payment Schedule included with the homeowners policy, the final settlement amount is 43% of the total replacement cost.

14. Tear off composition shingles - Laminated (no haul off)	11.27 SQ	61.37	0.00	691.64	0/30 yrs	Avg.	57% [%]	<394.23>	297.41
15. Laminated - comp. shingle rfg. - w/out felt	11.84 SQ	343.02	84.77	4,146.13	0/30 yrs	Avg.	57% [%]	<2,363.30>	1,782.83
<i>This line item includes a roofing material allowance which reflects current market prices in your area. Market prices were provided by itel on 26 Aug 2025. The itel Asphalt Shingle Pricing (ASP) service allows you or your contractor of choice the option to source materials through itel. For more information on ordering material through itel, visit https://itelinc.jotform.com/itelinc/shingle_inquiry or contact itel at customerservice@itelinc.com / 800-890-4835.</i>									
16. Hip / Ridge cap - Standard profile - composition shingles	14.05 LF	7.83	2.06	112.07	0/30 yrs	Avg.	57% [%]	<63.88>	48.19
17. Remove Additional charge for steep roof - 7/12 to 9/12 slope	11.27 SQ	19.17	0.00	216.05	0/NA	Avg.	57% [%]	<123.15>	92.90
18. Additional charge for steep roof - 7/12 to 9/12 slope	11.27 SQ	78.73	0.00	887.29	0/NA	Avg.	57% [%]	<505.76>	381.53
19. Roofing felt - 15 lb.	11.27 SQ	55.35	6.60	630.39	0/20 yrs	Avg.	57% [%]	<359.32>	271.07
20. Drip edge	163.00 LF	3.91	9.86	647.19	0/35 yrs	Avg.	57% [%]	<368.90>	278.29

CONTINUED - Detached Garage

	QUANTITY	UNIT	TAX	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
21. Roof vent - turtle type - Plastic									
	3.00 EA	89.04	2.32	269.44	0/35 yrs	Avg.	57% [%]	<153.58>	115.86
22. Exhaust cap - through roof - up to 4"									
	1.00 EA	129.77	2.19	131.96	0/35 yrs	Avg.	57% [%]	<75.22>	56.74
23. Gutter / downspout - Detach & reset									
	163.00 LF	7.40	0.00	1,206.20	0/NA	Avg.	57% [%]	<687.53>	518.67
Totals: Detached Garage			107.80	8,938.36				5,094.87	3,843.49
Total: Exterior			107.80	8,938.36				5,094.87	3,843.49
Total: Scheduled Other Structures - Garage			107.80	8,938.36				5,094.87	3,843.49
Line Item Totals: DANNY DIKKER AND_RE1			354.77	27,336.47				15,581.77	11,754.70

[%] - 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
3,967.56 Exterior Wall Area	0.00 Exterior Perimeter of Walls	
3,402.38 Surface Area	34.02 Number of Squares	338.61 Total Perimeter Length
14.05 Total Ridge Length	126.31 Total Hip Length	

Coverage	Item Total	%	ACV Total	%
Coverage B - Unscheduled Structures	0.00	0.00%	0.00	0.00%
Coverage D - Loss Of Use	0.00	0.00%	0.00	0.00%
Coverage C - Personal Property	0.00	0.00%	0.00	0.00%
Coverage A - Dwelling	18,398.11	67.30%	7,911.21	67.30%
Coverage B - Scheduled Structures	8,938.36	32.70%	3,843.49	32.70%
Total	27,336.47	100.00%	11,754.70	100.00%

Summary for Coverage A - Dwelling

Line Item Total	18,151.14
Material Sales Tax	246.97
Replacement Cost Value	\$18,398.11
Less Non-recoverable Depreciation	<10,486.90>
Actual Cash Value	\$7,911.21
Less Deductible	(4,696.00)
Net Claim	\$3,215.21

Paul Riley

Summary for Coverage B - Scheduled Structures

Line Item Total	8,830.56
Material Sales Tax	107.80
Replacement Cost Value	\$8,938.36
Less Non-recoverable Depreciation	<5,094.87>
Actual Cash Value	\$3,843.49
Net Claim	\$3,843.49

Paul Riley

Recap of Taxes

	Material Sales Tax (5.5%)	Services Mat'l Tax (5.5%)	Service Sales Tax (5.5%)	Manuf. Home Tax (5.5%)	Storage Tax (5.5%)
Line Items	354.77	0.00	0.00	0.00	0.00
Total	354.77	0.00	0.00	0.00	0.00

Recap by Room

Estimate: DANNY DIKKER Area:

Dwelling

Area: Exterior

Dwelling

Coverage: Coverage A - Dwelling	100.00%	=	18,151.14	18,151.14	
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Area Subtotal: Exterior

Coverage: Coverage A - Dwelling	100.00%	=	18,151.14	18,151.14	67.27%
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Area Subtotal: Dwelling

Coverage: Coverage A - Dwelling	100.00%	=	18,151.14	18,151.14	67.27%
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Area: Scheduled Other Structures - Garage

Area: Exterior

Detached Garage

Coverage: Coverage B - Scheduled Structures	100.00%	=	8,830.56	8,830.56	32.73%
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Area Subtotal: Exterior

Coverage: Coverage B - Scheduled Structures	100.00%	=	8,830.56	8,830.56	32.73%
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Area Subtotal: Scheduled Other Structures - Garage

Coverage: Coverage B - Scheduled Structures	100.00%	=	8,830.56	8,830.56	32.73%
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Subtotal of Areas

Coverage: Coverage A - Dwelling	67.27%	=	18,151.14	18,151.14	100.00%
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Coverage: Coverage B - Scheduled Structures	32.73%	=	8,830.56	8,830.56	
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Total			26,981.70	26,981.70	100.00%
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Recap by Category with Depreciation

Items				RCV	Deprec.	ACV
GENERAL DEMOLITION				3,318.66	1,891.63	1,427.03
Coverage: Coverage A - Dwelling	@	72.65% =		2,410.97		
Coverage: Coverage B - Scheduled Structures	@	27.35% =		907.69		
ROOFING				22,456.84	12,800.41	9,656.43
Coverage: Coverage A - Dwelling	@	70.09% =		15,740.17		
Coverage: Coverage B - Scheduled Structures	@	29.91% =		6,716.67		
SOFFIT, FASCIA, & GUTTER				1,206.20	687.53	518.67
Coverage: Coverage B - Scheduled Structures	@	100.00% =		1,206.20		
Subtotal				26,981.70	15,379.57	11,602.13
Material Sales Tax				354.77	202.20	152.57
Coverage: Coverage A - Dwelling	@	69.61% =		246.97		
Coverage: Coverage B - Scheduled Structures	@	30.39% =		107.80		
Total				27,336.47	15,581.77	11,754.70