



## Pilot Catastrophe Services, Inc.

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]

Business: [REDACTED]  
E-mail: guardclaims@pilotcat.com

Estimator: [REDACTED]

Business: [REDACTED]  
E-mail: guardclaims@pilotcat.com

Reference:

Company: WestGuard Insurance Company

**Claim Number:** [REDACTED] **Policy Number:** [REDACTED]

**Type of Loss:** HO WIND

Date Contacted: 5/7/2025 7:47 AM

Date Received: 5/6/2025 10:00 PM

Date of Loss: 3/18/2025 10:00 PM

Date Entered: 5/7/2025 7:10 AM

Date Inspected: 5/10/2025 11:15 AM

Date Est. Completed: 5/13/2025 10:39 AM

Price List: ILCC8X\_MAR25  
Restoration/Service/Remodel  
Estimate: [REDACTED]



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### Front Elevation

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV	DEPREC.	ACV
1. R&R Awning - Window/door - Aluminum or steel	8.60 LF	129.91	50.40	1,167.63	(129.24)	1,038.39
2. Awning - Aluminum or steel - Add for each color stripe	2.00 EA	5.50	1.07	12.07	(2.75)	9.32
3. Reglaze window, 1 - 9 sf	1.00 EA	102.15	4.12	106.27	(21.14)	85.13
4. R&R Wrap wood window frame & trim with aluminum sheet - Large	1.00 EA	695.22	8.08	703.30	(8.29)	695.01
<b>Totals: Front Elevation</b>			<b>63.67</b>	<b>1,989.27</b>	<b>161.42</b>	<b>1,827.85</b>

### Right Elevation

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV	DEPREC.	ACV
5. R&R Wrap wood window frame & trim with aluminum sheet	2.00 EA	511.16	13.19	1,035.51	(13.53)	1,021.98
6. R&R Window screen, 1 - 9 SF	1.00 EA	52.88	3.76	56.64	(6.42)	50.22
7. R&R Exterior cover for ventilation duct, 5" or 6"	1.00 EA	71.14	2.19	73.33	(8.99)	64.34
<b>Totals: Right Elevation</b>			<b>19.14</b>	<b>1,165.48</b>	<b>28.94</b>	<b>1,136.54</b>

### Rear Elevation

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV	DEPREC.	ACV
8. R&R Wrap wood window frame & trim with aluminum sheet - Large	1.00 EA	695.22	8.08	703.30	(8.29)	695.01
<b>Totals: Rear Elevation</b>			<b>8.08</b>	<b>703.30</b>	<b>8.29</b>	<b>695.01</b>

### Left Elevation

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV	DEPREC.	ACV
9. R&R Wrap wood window frame & trim with aluminum sheet	2.00 EA	511.16	13.19	1,035.51	(13.53)	1,021.98
10. R&R Gutter / downspout - aluminum - up to 5"	10.00 LF	14.76	4.05	151.65	(16.60)	135.05
<b>Totals: Left Elevation</b>			<b>17.24</b>	<b>1,187.16</b>	<b>30.13</b>	<b>1,157.03</b>



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### Detached Garage Right Elevation

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV	DEPREC.	ACV
11. R&R Soffit - wood	21.78 SF	13.08	4.03	288.91	(2.76)	286.15
12. R&R Fascia - 2" x 8" - softwood - re-sawn	24.20 LF	20.87	12.93	517.99	(8.84)	509.15
13. Prime & paint exterior soffit - wood	21.78 SF	2.81	1.10	62.30	(5.66)	56.64
14. Prime & paint exterior fascia - wood, 6"- 8" wide	24.20 LF	2.68	0.61	65.47	(3.15)	62.32
15. R&R Gutter / downspout - aluminum - up to 5"	24.20 LF	14.76	9.79	366.98	(40.17)	326.81
<b>Totals: Detached Garage Right Elevation</b>			<b>28.46</b>	<b>1,301.65</b>	<b>60.58</b>	<b>1,241.07</b>

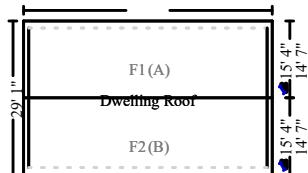
### Detached Garage Left Elevation

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV	DEPREC.	ACV
16. R&R Exterior door - metal - insulated - flush or panel style	1.00 EA	555.77	37.63	593.40	(38.59)	554.81
17. Door lockset & deadbolt - exterior - Detach & reset	1.00 EA	54.02	0.00	54.02	(0.00)	54.02
<b>Totals: Detached Garage Left Elevation</b>			<b>37.63</b>	<b>647.42</b>	<b>38.59</b>	<b>608.83</b>

### Debris Removal

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV	DEPREC.	ACV
18. Single axle dump truck - per load - including dump fees	1.00 EA	407.20	0.00	407.20	(0.00)	407.20
<b>Totals: Debris Removal</b>			<b>0.00</b>	<b>407.20</b>	<b>0.00</b>	<b>407.20</b>

### Main Level



### Dwelling Roof

1445.97 Surface Area  
155.65 Total Perimeter Length

14.46 Number of Squares  
47.17 Total Ridge Length

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV	DEPREC.	ACV
19. Roofing Repair - Minimum Charge - Labor and Material	1.00 EA	716.82	5.15	721.97	(0.00)	721.97
20. R&R Roof vent - turtle type - Metal	4.00 EA	96.44	9.51	395.27	(13.93)	381.34
				5/14/2025		Page: 3

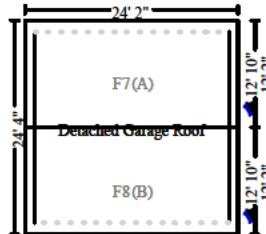


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### CONTINUED - Dwelling Roof

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV	DEPREC.	ACV
21. R&R Flue cap	1.00 EA	182.65	11.52	194.17	(32.81)	161.36
22. R&R Attic vent - gable end - metal - 30" x 30"	2.00 EA	244.11	11.54	499.76	(43.83)	455.93
For the dutch hip end of roof metal attic vent						
<b>Totals: Dwelling Roof</b>			<b>37.72</b>	<b>1,811.17</b>	<b>90.57</b>	<b>1,720.60</b>



### Detached Garage Roof

619.86 Surface Area	6.20 Number of Squares
99.63 Total Perimeter Length	24.17 Total Ridge Length

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV	DEPREC.	ACV
23. Tear off, haul and dispose of comp. shingles - 3 tab	6.20 SQ	96.49	0.00	598.24	(0.00)	598.24
24. Additional layer of comp. shingles, remove (no haul off)	6.20 SQ	41.78	0.00	259.04	(0.00)	259.04
25. 3 tab - 25 yr. - comp. shingle roofing - w/out felt	7.00 SQ	273.77	80.21	1,996.60	(329.08)	1,667.52
26. Roofing felt - 15 lb.	6.20 SQ	42.62	5.52	269.76	(28.30)	241.46
27. Asphalt starter - universal starter course	99.63 LF	2.13	5.54	217.75	(28.39)	189.36
28. Install Drip edge	99.63 LF	2.11	0.00	210.22	(0.00)	210.22
29. Hip / Ridge cap - Standard profile - composition shingles	24.17 LF	6.99	7.35	176.30	(25.14)	151.16
<b>Totals: Detached Garage Roof</b>			<b>98.62</b>	<b>3,727.91</b>	<b>410.91</b>	<b>3,317.00</b>
<b>Total: Main Level</b>			<b>136.34</b>	<b>5,539.08</b>	<b>501.48</b>	<b>5,037.60</b>
<b>Line Item Totals:</b> [REDACTED]			<b>310.56</b>	<b>12,940.56</b>	<b>829.43</b>	<b>12,111.13</b>



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### 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
194.55	Exterior Wall Area	0.00	Exterior Perimeter of Walls		
2,065.83	Surface Area	20.66	Number of Squares	255.28	Total Perimeter Length
71.33	Total Ridge Length	0.00	Total Hip Length		

Coverage	Item Total	%	ACV Total	%
Dwelling	7,263.58	56.13%	6,944.23	57.34%
Other Structures	5,676.98	43.87%	5,166.90	42.66%
Contents	0.00	0.00%	0.00	0.00%
Total	12,940.56	100.00%	12,111.13	100.00%



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### Summary for Dwelling

Line Item Total	7,117.73
Material Sales Tax	145.85
<b>Replacement Cost Value</b>	<b>\$7,263.58</b>
Less Depreciation	(319.35)
<b>Actual Cash Value</b>	<b>\$6,944.23</b>
Less Deductible	(2,925.96)
<b>Net Claim</b>	<b>\$4,018.27</b>
Total Recoverable Depreciation	319.35
<b>Net Claim if Depreciation is Recovered</b>	<b>\$4,337.62</b>

[REDACTED]



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### Summary for Other Structures

Line Item Total	5,512.27
Material Sales Tax	164.71
<b>Replacement Cost Value</b>	<b>\$5,676.98</b>
Less Depreciation	(510.08)
<b>Actual Cash Value</b>	<b>\$5,166.90</b>
<b>Net Claim</b>	<b>\$5,166.90</b>
Total Recoverable Depreciation	510.08
<b>Net Claim if Depreciation is Recovered</b>	<b>\$5,676.98</b>

[REDACTED]

[REDACTED]



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### Recap of Taxes

	<b>Material Sales Tax (9.75%)</b>	<b>Food &amp; Med State Tax (1%)</b>	<b>Food &amp; Med Local Tax (1.25%)</b>	<b>Equipment Rental Tax (9.75%)</b>
<b>Line Items</b>	310.56	0.00	0.00	0.00
<b>Total</b>	<b>310.56</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>



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### Recap by Room

Estimate: [REDACTED]

	<b>Front Elevation</b>		<b>1,925.60</b>	<b>15.25%</b>
Coverage:	Dwelling	100.00% =	1,925.60	
	<b>Right Elevation</b>		<b>1,146.34</b>	<b>9.08%</b>
Coverage:	Dwelling	100.00% =	1,146.34	
	<b>Rear Elevation</b>		<b>695.22</b>	<b>5.50%</b>
Coverage:	Dwelling	100.00% =	695.22	
	<b>Left Elevation</b>		<b>1,169.92</b>	<b>9.26%</b>
Coverage:	Dwelling	100.00% =	1,169.92	
	<b>Detached Garage Right Elevation</b>		<b>1,273.19</b>	<b>10.08%</b>
Coverage:	Other Structures	100.00% =	1,273.19	
	<b>Detached Garage Left Elevation</b>		<b>609.79</b>	<b>4.83%</b>
Coverage:	Other Structures	100.00% =	609.79	
	<b>Debris Removal</b>		<b>407.20</b>	<b>3.22%</b>
Coverage:	Dwelling	100.00% =	407.20	
<b>Area: Main Level</b>				
	<b>Dwelling Roof</b>		<b>1,773.45</b>	<b>14.04%</b>
Coverage:	Dwelling	100.00% =	1,773.45	
	<b>Detached Garage Roof</b>		<b>3,629.29</b>	<b>28.74%</b>
Coverage:	Other Structures	100.00% =	3,629.29	
<b>Area Subtotal: Main Level</b>			<b>5,402.74</b>	<b>42.78%</b>
Coverage:	Dwelling	32.83% =	1,773.45	
Coverage:	Other Structures	67.17% =	3,629.29	
<b>Subtotal of Areas</b>			<b>12,630.00</b>	<b>100.00%</b>
Coverage:	Dwelling	56.36% =	7,117.73	
Coverage:	Other Structures	43.64% =	5,512.27	
<b>Total</b>			<b>12,630.00</b>	<b>100.00%</b>



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### Recap by Category with Depreciation

Items			RCV	Deprec.	ACV
<b>AWNINGS &amp; PATIO COVERS</b>			<b>1,114.38</b>	<b>131.99</b>	<b>982.39</b>
Coverage: Dwelling	@	100.00% =	1,114.38		
<b>GENERAL DEMOLITION</b>			<b>1,890.49</b>		<b>1,890.49</b>
Coverage: Dwelling	@	50.13% =	947.68		
Coverage: Other Structures	@	49.87% =	942.81		
<b>DOORS</b>			<b>517.82</b>	<b>38.59</b>	<b>479.23</b>
Coverage: Other Structures	@	100.00% =	517.82		
<b>FINISH HARDWARE</b>			<b>54.02</b>		<b>54.02</b>
Coverage: Other Structures	@	100.00% =	54.02		
<b>FIREPLACES</b>			<b>153.12</b>	<b>32.81</b>	<b>120.31</b>
Coverage: Dwelling	@	100.00% =	153.12		
<b>HEAT, VENT &amp; AIR CONDITIONING</b>			<b>64.49</b>	<b>8.99</b>	<b>55.50</b>
Coverage: Dwelling	@	100.00% =	64.49		
<b>PAINTING</b>			<b>126.06</b>	<b>8.81</b>	<b>117.25</b>
Coverage: Other Structures	@	100.00% =	126.06		
<b>ROOFING</b>			<b>3,810.95</b>	<b>424.84</b>	<b>3,386.11</b>
Coverage: Dwelling	@	27.26% =	1,038.94		
Coverage: Other Structures	@	72.74% =	2,772.01		
<b>SIDING</b>			<b>3,512.08</b>	<b>87.47</b>	<b>3,424.61</b>
Coverage: Dwelling	@	100.00% =	3,512.08		
<b>SOFFIT, FASCIA, &amp; GUTTER</b>			<b>1,238.25</b>	<b>68.37</b>	<b>1,169.88</b>
Coverage: Dwelling	@	11.20% =	138.70		
Coverage: Other Structures	@	88.80% =	1,099.55		
<b>WINDOW REGLAZING &amp; REPAIR</b>			<b>148.34</b>	<b>27.56</b>	<b>120.78</b>
Coverage: Dwelling	@	100.00% =	148.34		
<b>Subtotal</b>			<b>12,630.00</b>	<b>829.43</b>	<b>11,800.57</b>
<b>Material Sales Tax</b>			<b>310.56</b>		<b>310.56</b>
Coverage: Dwelling	@	46.96% =	145.85		
Coverage: Other Structures	@	53.04% =	164.71		
<b>Total</b>			<b>12,940.56</b>	<b>829.43</b>	<b>12,111.13</b>