
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)
\$18,871.44	(\$66.42)	<\$11,111.94>	\$7,693.08
Less Deductible			(\$5,530.00)
Total ACV Settlement			\$2,163.08

Understanding Your Property Estimate

Unit of Measure

HR – Hour
SY – Square Yard

LF – Linear Foot
DA – Day

EA – Each
CY – Cubic Yard

SQ – Square
CF – Cubic Foot

SF – Square 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.

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'
QUANTITY	UNIT	TAX	RCV	AGE/LIFE	USAGE	DEP %	DEPREC.	ACV
1. Remove Carpet • Standard grade	191.99 SF	0.20	38.40	5/10 yrs	Normal	NA	(0.00)	38.40
2. Carpet - Standard grade	220.79 SF	2.15	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	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	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/N/A	Normal	0%	(0.00)
K 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 %	I	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
K 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/N/A	Normal	0%	(0.00)

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)
Net Claim Q							\$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: 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

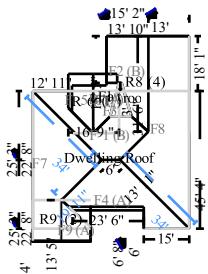
Description	RCV	Recoverable Depreciation	Non-recoverable Depreciation	ACV
Dwelling - Exterior - Roofing - Dwelling Roof	18,519.87	0.00	11,111.94	7,407.93
Dwelling - Exterior - Screens	116.95	19.50	0.00	97.45
Dwelling - Exterior - Miscellaneous	234.62	46.92	0.00	187.70
	18,871.44	66.42	11,111.94	7,693.08

ACKIE LASS AND WEI LASS

Dwelling

Exterior

Roofing



Dwelling Roof

3173.20 Surface Area
281.57 Total Perimeter Length
101.88 Total Hip Length

31.73 Number of Squares
70.47 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 20 years old. Based on the Roof Surface Payment Schedule included with the homeowners policy, the final settlement amount is 40% of the total replacement cost.

1. Tear off composition shingles - Laminated (no haul off)

31.73 SQ	48.93	0.00	1,552.55	0/30 yrs	Avg.	60% [%]	<931.53>	621.02
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2. Laminated - comp. shingle rfg. - w/out felt

34.07 SQ	306.42	257.20	10,696.93	0/30 yrs	Avg.	60% [%]	<6,418.16>	4,278.77
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This line item includes a roofing material allowance which reflects current market prices in your area. Market prices were provided by itel on 7 Jun 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.

Auto Calculated Waste: 7.4%, 2.34SQ

Options: Valleys: Closed-cut (half laced), Include eave starter course: Yes, Include rake starter course: Yes, Exposure - Hip/Valley/Starter: 5 5/8",

3. Roofing felt - 15 lb.

31.73 SQ	42.97	15.51	1,378.95	0/20 yrs	Avg.	60% [%]	<827.37>	551.58
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4. Hip / Ridge cap - Standard profile - composition shingles

172.35 LF	6.69	24.84	1,177.86	0/30 yrs	Avg.	60% [%]	<706.71>	471.15
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5. Valley metal

69.00 LF	7.21	8.96	506.45	0/35 yrs	Avg.	60% [%]	<303.87>	202.58
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6. Drip edge

281.57 LF	3.26	16.76	934.68	0/35 yrs	Avg.	60% [%]	<560.81>	373.87
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7. Flashing - pipe jack

7.00 EA	58.59	5.93	416.06	0/35 yrs	Avg.	60% [%]	<249.64>	166.42
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8. Flashing - pipe jack - 6"

1.00 EA	76.28	1.75	78.03	0/35 yrs	Avg.	60% [%]	<46.82>	31.21
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9. Roof vent - turtle type - Metal

7.00 EA	79.56	8.43	565.35	0/35 yrs	Avg.	60% [%]	<339.21>	226.14
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10. R&R Furnace vent - rain cap and storm collar, 6"

1.00 EA	115.51	2.31	117.82	0/25 yrs	Avg.	60% [%]	<70.70>	47.12
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11. R&R Furnace vent - rain cap and storm collar, 5"

2.00 EA	108.71	3.93	221.35	0/25 yrs	Avg.	60% [%]	<132.82>	88.53
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12. De-icing cable - Detach & reset

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**

Screens

QUANTITY	UNIT	TAX	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
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
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
Total: Exterior		354.93	18,871.44				11,178.36	7,693.08
Total: Dwelling		354.93	18,871.44				11,178.36	7,693.08
Line Item Totals:		354.93	18,871.44				11,178.36	7,693.08

[%] - 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

Coverage: Coverage A - Dwelling

100.00% =

18,174.25

98.15%

18,174.25

Area Subtotal: Roofing

Coverage: Coverage A - Dwelling

100.00% =

18,174.25

98.15%

Screens

Coverage: Coverage A - Dwelling

100.00% =

116.19

0.63%

Miscellaneous

Coverage: Coverage A - Dwelling

100.00% =

226.07

1.22%

226.07

Area Subtotal: Exterior

Coverage: Coverage A - Dwelling

100.00% =

18,516.51

100.00%

18,516.51

Area Subtotal: Dwelling

Coverage: Coverage A - Dwelling

100.00% =

18,516.51

100.00%

18,516.51

Subtotal of Areas

Coverage: Coverage A - Dwelling

100.00% =

18,516.51

100.00%

18,516.51

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