
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)
\$18,398.11		<\$10,486.90>	\$7,911.21
Less Deductible			(\$4,696.00)
Total ACV Settlement			\$3,215.21

Summary For Coverage B - Scheduled Structures

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

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)
								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)
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: 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

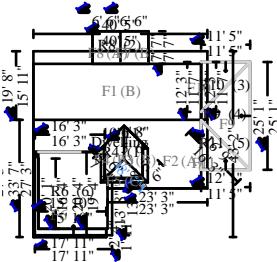
Description	RCV	Recoverable Depreciation	Non-recoverable Depreciation	ACV
Dwelling - Exterior - Dwelling	18,398.11	0.00	10,486.90	7,911.21
	18,398.11	0.00	10,486.90	7,911.21

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

DANNY DIKKER Dwelling

Exterior



Dwelling

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 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.

1. Tear off composition shingles - Laminated (no haul off)	22.75 SQ	61.37	0.00	1,396.17	0/30 yrs	Avg.	57% [%]	<795.82>	600.35
2. Dumpster load - Approx. 12 yards, 1-3 tons of debris	1.00 EA	590.71	0.00	590.71	0/NA	Avg.	57% [%]	<336.70>	254.01
3. Laminated - comp. shingle rfg. - w/out felt	25.03 SQ	343.02	179.20	8,764.99	0/30 yrs	Avg.	57% [%]	<4,996.04>	3,768.95
<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>									
4. Hip / Ridge cap - Standard profile - composition shingles	50.53 LF	7.83	7.39	403.04	0/30 yrs	Avg.	57% [%]	<229.73>	173.31
5. Remove Additional charge for high roof (2 stories or greater)	18.62 SQ	7.24	0.00	134.81	0/NA	Avg.	57% [%]	<76.84>	57.97
6. Additional charge for high roof (2 stories or greater)	18.62 SQ	34.77	0.00	647.42	0/NA	Avg.	57% [%]	<369.03>	278.39
7. Remove Additional charge for steep roof - 7/12 to 9/12 slope	15.09 SQ	19.17	0.00	289.28	0/NA	Avg.	57% [%]	<164.89>	124.39
8. Additional charge for steep roof - 7/12 to 9/12 slope	15.09 SQ	78.73	0.00	1,188.04	0/NA	Avg.	57% [%]	<677.18>	510.86
9. Ice & water barrier	1,152.15 SF	2.52	32.32	2,935.74	0/30 yrs	Avg.	57% [%]	<1,673.37>	1,262.37
10. Roofing felt - 15 lb.	11.23 SQ	55.35	6.58	628.16	0/20 yrs	Avg.	57% [%]	<358.05>	270.11
The above line item accounts for roofing felt minus the area of ice and water shield to be installed.									
11. Drip edge	338.61 LF	3.91	20.49	1,344.46	0/35 yrs	Avg.	57% [%]	<766.34>	578.12
12. Flashing - pipe jack	1.00 EA	74.30	0.99	75.29	0/35 yrs	Avg.	57% [%]	<42.91>	32.38
13. Continuous ridge vent - shingle-over style	0.00 LF	13.88	0.00	0.00	0/35 yrs	Avg.	57% [%]	<0.00>	0.00

CONTINUED - Dwelling

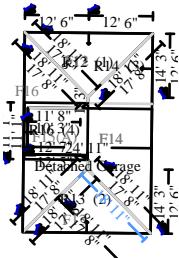
QUANTITY	UNIT	TAX	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
Totals: Dwelling		246.97	18,398.11				10,486.90	7,911.21

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	11.27 Number of Squares
75.77 Total Hip Length	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	67.27%
		18,151.14	

Area Subtotal: Exterior

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

Area Subtotal: Dwelling

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

Area: Scheduled Other Structures - Garage

Area: Exterior

Detached Garage

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

Area Subtotal: Exterior

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

Area Subtotal: Scheduled Other Structures - Garage

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

Subtotal of Areas

Coverage: Coverage A - Dwelling	67.27% =	18,151.14	
Coverage: Coverage B - Scheduled Structures	32.73% =	8,830.56	

Total

26,981.70 **100.00%**

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