



Nationwide General Insurance Company

Patrick Owensby
PO Box 182068
Columbus OH 43218-2068
443-206-5698
owensp4@nationwide.com

Insured: SHARON WOODS
Property: 4206 ARIZONA AVE
BALTIMORE, MD 21206-3605
Home: 4206 ARIZONA AVE
BALTIMORE, MD 21206-3605

Home: (410) 800-0503
Cell: (410) 361-1170
E-mail: woodssv50@gmail.com

Claim Rep.: Patrick Owensby
Business: PO Box 182068
Columbus, OH 43218-2068

Business: (443) 206-5698
E-mail: owensp4@nationwide.com

Estimator: Patrick Owensby
Business: PO Box 182068
Columbus, OH 43218-2068

Business: (443) 206-5698
E-mail: owensp4@nationwide.com

Claim Number: 411035-GO

Policy Number: 5219HR096279

Type of Loss: WIND DAMAGE

Date Contacted: 3/28/2023 3:07 PM

Date of Loss: 8/5/2022 12:00 AM

Date Inspected: 4/3/2023 10:00 AM

Date Received: 3/26/2023 2:00 AM

Date Entered: 3/28/2023 10:39 AM

Price List: MDBA8X_MAR23
Restoration/Service/Remodel
Estimate: SHARON_WOODS6



Nationwide General Insurance Company

Patrick Owensby
PO Box 182068
Columbus OH 43218-2068
443-206-5698
owensp4@nationwide.com

Dear Valued Customer,

Please refer to the attached itemized estimate. The estimate contains our valuation of the damages for the reported loss and was prepared using usual and customary prices for your geographic area. If this is a supplemental or updated estimate and your policy includes replacement cost coverage, please refer to our communication regarding how to make a claim for any additional eligible payment.

Please note that if your mortgage company is included on your claim payment check, contact the mortgage company to discuss how to handle the proceeds of this payment.

If you choose to hire a contractor or vendor to make repairs, please provide this estimate to them. If you, your contractor, or vendor determine that there are additional building fees and/or permits associated with the estimated repairs that are not included in this estimate, please contact me immediately so that I may review and make a determination as to the appropriate payment.

If you discover any additional damage to your property, please immediately contact me, either personally or through your contractor/vendor. We may need to re-inspect your property before authorization of supplemental payment. Please do not destroy or discard any of the damaged items until we have had an opportunity to inspect the damages and have reached an agreement with you on any supplemental cost.

Nationwide may also request to re-inspect your property, at your convenience, as part of our commitment to quality and customer service.

Thank you for allowing Nationwide General Insurance Company to serve your insurance needs. Please contact me at the numbers listed above if you have any questions regarding this estimate or any other matter pertaining to your claim.

ANY PERSON WHO KNOWINGLY OR WILLFULLY PRESENTS A FALSE OR FRAUDULENT CLAIM FOR PAYMENT OF A LOSS OR BENEFIT OR WHO KNOWINGLY AND WILLFULLY PRESENTS FALSE INFORMATION IN AN APPLICATION FOR INSURANCE IS GUILTY OF A CRIME AND MAY BE SUBJECT TO FINES AND CONFINEMENT IN PRISON.



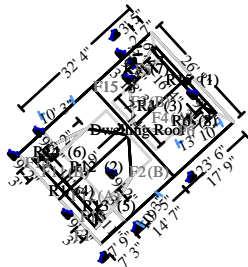
Nationwide General Insurance Company

Patrick Owensby
PO Box 182068
Columbus OH 43218-2068
443-206-5698
owensp4@nationwide.com

SHARON_WOODS6

Source - Eagle View

Source - Eagle View



Dwelling Roof

1526.66 Surface Area
236.22 Total Perimeter Length

15.27 Number of Squares

QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
1. Tear off, haul and dispose of comp. shingles - 3 tab									
15.27 SQ	65.42	0.00	249.74	1,248.70	10/25 yrs	Avg.	NA	(0.00)	1,248.70
Includes: Dump fees, hauling, disposal, and labor to remove composition shingles and felt.									
2. 3 tab - 25 yr. - comp. shingle roofing - w/out felt									
16.67 SQ	296.86	118.69	1,266.84	6,334.19	10/25 yrs	Avg.	40%	(838.77)	5,495.42
This line item includes a roofing surface material allowance of \$ 114.64 per square, which reflects current market prices in your area. Market prices were verified by ITEL. The ITEL Material Purchase Program allows you or your contractor of choice to have materials delivered directly to your property for installation. For more information on ordering material through ITEL, contact them at customerservice@itelinc.com or 800-890-4835.									
Waste percentage set at 7% for gable roof due to itemization of starter and ridge cap.									
Includes: 3 tab composition shingles, roofing nails, and installation labor.									
3. Asphalt starter - universal starter course									
53.31 LF	2.70	1.95	36.47	182.36	10/20 yrs	Avg.	50%	(17.24)	165.12
Starter strip is being applied to the eaves only. Starter is not REQUIRED on rake edges.									
4. Hip / Ridge cap - composition shingles									
28.00 LF	6.06	2.42	43.02	215.12	10/25 yrs	Avg.	40%	(17.10)	198.02
This line item includes a roofing surface material allowance of \$ 114.64 per square, which reflects current market prices in your area. Market prices were verified by ITEL. The ITEL Material Purchase Program allows you or your contractor of choice to have materials delivered directly to your property for installation. For more information on ordering material through ITEL, contact them at customerservice@itelinc.com or 800-890-4835.									
5. Ice & water barrier									
512.04 SF	2.11	12.29	273.17	1,365.86	0/30 yrs	Avg.	0%	(0.00)	1,365.86
This item replaces RFGFELT15 Roofing felt - 15 lb. or expands the scope of repairs, as required by current building codes. Settlement is based on the associated item until the code upgrade cost is incurred, subject to limits.									
6. Roofing felt - 15 lb.									
2.51 SQ	46.74	1.29	29.65	148.26	10/20 yrs	Avg.	50%	(11.38)	136.88
7. Roofing felt - 15 lb.									
12.76 SQ	46.74	6.55	150.74	753.69	10/20 yrs	Avg.	50%	(57.88)	695.81
8. Drip edge									
236.22 LF	3.55	16.16	213.69	1,068.43	10/35 yrs	Avg.	28.57%	(81.56)	986.87
9. Flashing - pipe jack									
2.00 EA	64.69	2.00	32.85	164.23	10/35 yrs	Avg.	28.57%	(10.09)	154.14

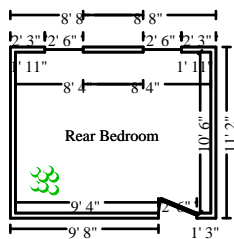


Nationwide General Insurance Company

Patrick Owensby
PO Box 182068
Columbus OH 43218-2068
443-206-5698
owensp4@nationwide.com

CONTINUED - Dwelling Roof

QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
10. Chimney flashing - average (32" x 36")									
1.00 EA	567.52	5.92	143.36	716.80	10/35 yrs	Avg.	28.57%	(29.86)	686.94
11. Detach & Reset Exhaust cap - through roof - 6" to 8"									
1.00 EA	122.36	0.05	30.61	153.02	0/35 yrs	Avg.	0%	(0.00)	153.02
12. Roofer - per hour									
2.00 HR	189.33	0.00	94.67	473.33	10/NA	Avg.	0%	(0.00)	473.33
Additional labor to work around step flashing. If step flashing is damaged during roofing removal, please submit photos of the damaged flashing. If damaged, these hours will be removed from the scope and replaced with the appropriate amount of step flashing.									
13. Additional charge for high roof (2 stories or greater)									
15.27 SQ	29.70	0.00	113.38	566.90	10/NA	Avg.	0%	(0.00)	566.90
14. Remove Additional charge for steep roof - 10/12 - 12/12 slope									
15.27 SQ	25.73	0.00	98.23	491.13	10/NA	Avg.	NA	(0.00)	491.13
15. Additional charge for steep roof - 10/12 - 12/12 slope									
15.27 SQ	105.70	0.00	403.51	2,017.55	10/NA	Avg.	0%	(0.00)	2,017.55
16. Digital satellite system - Detach & reset									
2.00 EA	52.45	0.00	26.23	131.13	10/NA	Avg.	0%	(0.00)	131.13
Totals: Dwelling Roof		155.03	2,932.99	14,664.84				1,063.88	13,600.96



Rear Bedroom

Height: 8'

335.33 SF Walls	133.88 SF Ceiling
469.21 SF Walls & Ceiling	133.88 SF Floor
14.88 SY Flooring	44.00 LF Floor Perimeter
46.50 LF Ceil. Perimeter	

Door	2' 6" X 6' 8"	Opens into Exterior
Window	2' 6" X 4'	Opens into Exterior
Window	2' 6" X 4'	Opens into Exterior

QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
17. Lead swab test - self test (per sample)									
1.00 EA	17.22	0.20	4.35	21.77	10/NA	Avg.	0%	(0.00)	21.77
18. R&R 1/2" drywall - hung, taped, floated, ready for paint									
20.00 SF	3.45	0.85	17.47	87.32	10/150 yrs	Avg.	6.67%	(1.01)	86.31



Nationwide General Insurance Company

Patrick Owensby
PO Box 182068
Columbus OH 43218-2068
443-206-5698
owensp4@nationwide.com

CONTINUED - Rear Bedroom

QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
19. R&R Acoustic ceiling (popcorn) texture									
133.88 SF	1.80	0.72	60.43	302.14	10/150 yrs	Avg.	6.67%	(0.85)	301.29
20. Seal/prime then paint the ceiling (2 coats)									
133.88 SF	1.06	1.69	35.90	179.50	10/15 yrs	Avg.	66.67%	(19.87)	159.63
21. Mask and prep for paint - plastic, paper, tape (per LF)									
46.50 LF	1.52	0.75	17.86	89.29	10/15 yrs	Avg.	66.67%	(8.87)	80.42
22. R&R Crown molding - 4 1/4"									
12.00 LF	7.32	2.17	22.51	112.52	10/150 yrs	Avg.	6.67%	(2.55)	109.97
23. Seal & paint crown molding - two coats									
46.50 LF	1.68	0.45	19.65	98.22	10/15 yrs	Avg.	66.67%	(5.26)	92.96
24. Blown-in insulation - 6" depth - R13									
20.00 SF	0.81	0.53	4.18	20.91	10/150 yrs	Avg.	6.67%	(0.63)	20.28
in attic									
25. Contents - move out then reset - Large room									
1.00 EA	124.47	0.00	31.12	155.59	10/NA	Avg.	0%	(0.00)	155.59
26. Clean and deodorize carpet									
133.88 SF	0.62	0.08	20.77	103.86	10/NA	Avg.	0%	(0.00)	103.86
27. Final cleaning - construction - Residential									
133.88 SF	0.38	0.00	12.72	63.59	10/NA	Avg.	0%	(0.00)	63.59
28. Haul debris - per pickup truck load - including dump fees									
0.50 EA	170.97	0.00	21.37	106.86	10/NA	Avg.	NA	(0.00)	106.86
debris haul off for bedroom only									
Totals: Rear Bedroom		7.44	268.33	1,341.57				39.04	1,302.53
Total: Source - Eagle View		162.47	3,201.32	16,006.41				1,102.92	14,903.49
Total: Source - Eagle View		162.47	3,201.32	16,006.41				1,102.92	14,903.49

Labor Minimums Applied

QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
29. Drywall labor minimum									
1.00 EA	193.53	0.00	48.38	241.91	0/NA	Avg.	0%	(0.00)	241.91
30. Finish carpentry labor minimum									
1.00 EA	186.31	0.00	46.58	232.89	0/NA	Avg.	0%	(0.00)	232.89



Nationwide General Insurance Company

Patrick Owensby
PO Box 182068
Columbus OH 43218-2068
443-206-5698
owensp4@nationwide.com

CONTINUED - Labor Minimums Applied

QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
31. Insulation labor minimum									
1.00 EA	182.69	0.00	45.67	228.36	0/NA	Avg.	0%	(0.00)	228.36
32. Floor cleaning labor minimum									
1.00 EA	110.81	0.00	27.70	138.51	0/NA	Avg.	0%	(0.00)	138.51
33. Cleaning labor minimum*									
1.00 EA	97.49	0.00	24.37	121.86	0/NA	Avg.	0%	(0.00)	121.86
Totals: Labor Minimums Applied		0.00	192.70	963.53				0.00	963.53
Line Item Totals: SHARON_WOODS6		162.47	3,394.02	16,969.94				1,102.92	15,867.02

[%] - 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:

335.33 SF Walls	133.88 SF Ceiling	469.21 SF Walls and Ceiling
133.88 SF Floor	14.88 SY Flooring	44.00 LF Floor Perimeter
0.00 SF Long Wall	0.00 SF Short Wall	46.50 LF Ceil. Perimeter
133.88 Floor Area	149.82 Total Area	335.33 Interior Wall Area
1,339.14 Exterior Wall Area	49.17 Exterior Perimeter of Walls	
1,526.66 Surface Area	15.27 Number of Squares	236.22 Total Perimeter Length
0.00 Total Ridge Length	0.00 Total Hip Length	

Coverage	Item Total	%	ACV Total	%
Dwelling	16,969.94	100.00%	15,867.02	100.00%
Dwelling - Code Upgrade	0.00	0.00%	0.00	0.00%
Other Structures	0.00	0.00%	0.00	0.00%
Contents	0.00	0.00%	0.00	0.00%
Total	16,969.94	100.00%	15,867.02	100.00%



Nationwide General Insurance Company

Patrick Owensby
PO Box 182068
Columbus OH 43218-2068
443-206-5698
owensp4@nationwide.com

Summary for Dwelling

Line Item Total	13,413.45
Material Sales Tax	162.47
Subtotal	13,575.92
Overhead	2,036.38
Profit	1,357.64
Replacement Cost Value	\$16,969.94
Less Depreciation	(1,102.92)
Actual Cash Value	\$15,867.02
Less Deductible	(500.00)
Net Claim	\$15,367.02
Total Recoverable Depreciation	1,102.92
Net Claim if Depreciation is Recovered	\$16,469.94

Patrick Owensby



Nationwide General Insurance Company

Patrick Owensby
PO Box 182068
Columbus OH 43218-2068
443-206-5698
owensp4@nationwide.com

Summary for Dwelling - Code Upgrade

Line Item Total	0.00
Replacement Cost Value	\$0.00
Net Claim	\$0.00

Dwelling - Code Upgrade Paid When Incurred

Line Item Total	963.08
Material Sales Tax	11.00
Subtotal	974.08
Overhead	146.11
Profit	97.41
Replacement Cost Value	\$1,217.60
Total Paid When Incurred	\$1,217.60
Net Claim	\$0.00
Net Claim if Additional Amounts are Recovered	\$1,217.60

Patrick Owensby

This estimate includes amounts to test and/or for initial containment of lead and/or asbestos. These amounts may not be covered by your policy given the absence of direct physical loss to your property caused by lead and/or asbestos and/or the application of certain policy exclusions, including those for loss resulting directly or indirectly from enforcement of an Ordinance or Law and from Contamination or Pollution. Nonetheless, as an accommodation to you, the company has agreed to pay the specified testing and/or containment costs on your behalf. In accepting this estimate and the company's payment, you agree that the company is reserving all its rights and that the payment of these testing and/or containment costs will not prejudice, waive, or affect in any way the company's ability to enforce its rights under your policy and otherwise.

For additional information related to lead and asbestos testing and containment, visit www.epa.gov/lead or www.epa.gov/asbestos.