

Customer: SHANAE T JONES ROBERT B Home: (410) 240-6184  
JONES

Property: 4905 ANNTANA AVE  
BALTIMORE, MD 21206

Home: 4905 ANNTANA AVE  
Baltimore, MD 21206

Claim Rep.: Ashley Jennings

Company: TRAVELERS PERSONAL INSURANCE COMPANY

Business: PO Box 430  
Buffalo 14240

Business: (410) 458-8656

E-mail: [anjennin@travelers.com](mailto:anjennin@travelers.com)

**Claim Number:** I2J1799001H

**Policy Number:** 0BC201609321537633 1

**Type of Loss:** HAIL

**Date of Loss:** 8/4/2022 12:00 AM

**Date Completed:** 8/7/2023 9:44 AM

**Price List:** MDBA8X\_01JUN23

Coverage	Deductible	Policy Limit
Dwelling	\$1,000.00	\$296,000.00
Other Structures	\$0.00	\$29,600.00
Contents	\$0.00	\$148,000.00

Dear SHANAE T JONES

ROBERT B JONES:

We have prepared this estimate regarding your loss or damage. A letter that explains your coverage and benefits is being sent to you separately. Because the information in an estimate serves as the basis for a determination of your benefits, you (and if applicable, your contractor) should review this estimate carefully. Let us know immediately (and prior to beginning any work) if you have any questions regarding the estimate.

Under most insurance policies, claim settlement begins with an initial payment for the actual cash value of the covered loss or damage. To determine actual cash value, we estimate the item's replacement cost, and then, if appropriate, take a deduction for depreciation. Depreciation represents a loss in value that occurs over time. In determining the amount to deduct for depreciation, if any, to apply to an item, we consider not just the age of the item immediately prior to the loss or damage but also its condition at that time. For each line item included in this estimate, the estimate shows not only the estimated replacement cost value, but also the amount of depreciation (if any) applied to the item, the item age and item condition upon which the depreciation (if any) was based and the item's actual cash value.

Thank you for allowing us to be of service, and thank you for choosing TRAVELERS PERSONAL INSURANCE COMPANY for your insurance needs.

You can check the status of your claim, view your policy and much more at [www.mytravelers.com](http://www.mytravelers.com).

Answers to commonly asked questions can be found at <https://www.travelers.com/claims/manage-claim/property-claim-process>

You can also upload documents directly to your claim at [www.travelers.com/claimuploadcenter](http://www.travelers.com/claimuploadcenter).

*For more information about how the claim process works and where to find services to help you recover, visit [travelers.com/claim](http://travelers.com/claim).*

# Guide to Understanding Your Property Estimate

## Common Units of Measure

EA – Each	CY – Cubic Yard
LF – Linear Foot	SQ – Square
SF – Square Foot	HR – Hour
SY – Square Yard	DA – Day
CF – Cubic Foot	RM – Room

## Your Estimate Cover Sheet

The cover sheet of your estimate includes important information such as:

- (A) Your Travelers claim professional's contact information
- (B) Your claim number
- (C) The types of coverage under your policy, including the applicable deductibles and policy limits.
- (D) Your estimate may include policy sublimits for specific items, such as money. Each sublimit has a unique ID tag. That ID tag will appear next to any line item subject to the sublimit.

## Your Estimate Detail

This is where the details about your lost or damaged property can be found.

- (E) Description – Details describing the activity or items being estimated.
- (F) Quantity – The number of units (for example, square feet) for an item.
- (G) Unit – The cost of a single unit.
- (H) 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 Cost.
- (I) Age – The age of the item.
- (J) Life – The item's expected life assuming normal wear and tear and proper maintenance.
- (K) Condition – The item's condition relative to the expected condition of an item of that age. (New, Above Average, Average, Below Average, Replaced)
- (L) Depreciation % – The percentage of the loss of value that has occurred over time based on factors such as age, life expectancy, condition, and obsolescence.
- (M) Depreciation – Loss of value that has occurred over time based on factors such as age, life expectancy, condition, and obsolescence. If depreciation is recoverable, the amount is shown in (.). If depreciation is not recoverable, the amount is shown in < >.
- (N) 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.
- (O) Labor Minimums – The cost of labor associated with drive time, setup time and applicable administrative tasks required to perform a minor repair.

## Your Estimate Summary

For each type of coverage involved in your estimate there is a summary section that shows the total estimated costs (RCV and ACV) and net claim amount for the coverage type. The example to the right depicts a Dwelling coverage summary.

- (P) Line Item Total – The sum of all the line items for that particular coverage.
- (Q) Total Replacement Cost Value – The total RCV of all items for that coverage.
- (R) Total Actual Cash Value – The total ACV of all items for that coverage.
- (S) Deductible – The amount of the loss paid by you. A deductible is generally a specified dollar amount or a percentage of your policy limit.
- (T) Net Claim – The amount payable to you after depreciation and deductible have been applied. This amount can never be greater than your coverage limit.
- (U) Total Recoverable Depreciation – The total amount of depreciation you can potentially recover.

## YOUR ESTIMATE COVER SHEET

<b>A</b> Claim Professional: John Doe Business: One Tower Square Hartford, CT 06183	<b>B</b> Claim Number: ABC12345678 Date of Loss: 10/10/2011 3:00 PM	<b>C</b> Policy Number: 123456789-033-1 Date Completed: 10/11/2011 11:00 AM	<b>D</b> Type of Loss: Fire Price List: CTHA7X_OCT11
<b>E</b> Coverage: Dwelling Other Structures Contents	<b>F</b> Deductible: \$500.00 \$0.00 \$0.00	<b>G</b> Policy Limit: \$300,000.00 \$300,000.00 \$210,000.00	<b>H</b> *Money, Gift Cards, etc. [S 3.1]

## YOUR ESTIMATE DETAIL

GUIDE_EXAMPLE Main Level										
<b>Living Room</b>			LxWxH 18' x 14' x 8'							
512.00 SF Walls			252.00 SF Ceiling							
764.00 SF Walls & Ceiling			252.00 SF Floor							
28.00 SF Flooring			64.00 LF Floor Perimeter							
64.00 LF Cell. Perimeter			112.00 SF Short Wall							
E	F	G	H	I	J	K	L	M	N	
	QUANTITY	UNIT	TAX	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV	
<b>DWELLING</b>										
1. RBR 1/2" drywall - hung, taped, floated, ready for paint	32.00	SF	2.78	5.65	94.61	3/150 yrs.	Avg.	2%	(1.62)	92.99
2. Paint the walls - two coats	512.00	SF	0.84	27.31	457.39	3/15 yrs.	Avg.	20%	(91.48)	365.91
3. RBR Carpet	252.00	SF	3.61	57.77	967.49	2/10 yrs.	Avg.	20%	<179.03>	788.46
<b>CONTENTS</b>										
4. Cash, currency, money, bank notes, bullion, and coins	1.00	EA	200.00	0.00	200.00	QNA	Avg.	0%	(0.00)	200.00
5. TV - LCD / LED-LCD 35-39 in.	1.00	EA	500.00	31.75	531.75	1/10 yrs.	Avg.	10%	(53.18)	478.57
Dwelling Totals:	90.73			1,519.49				272.13	1,247.36	
Contents Totals:	31.75			731.75				(53.18)	678.57	
<b>Totals: Living Room</b>	<b>122.48</b>			<b>2,251.24</b>				<b>325.31</b>	<b>1,925.93</b>	
<b>Totals: Main Level</b>	<b>122.48</b>			<b>2,251.24</b>				<b>325.31</b>	<b>1,925.93</b>	
<b>Labor Minimums Applied</b>										
O	QUANTITY	UNIT	TAX	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV	
<b>DWELLING</b>										
6. Drywall labor minimum*	1.00	EA	356.25	22.62	378.87	QNA	Avg.	0%	(0.00)	378.87
Dwelling Totals:	90.73			1,519.49				272.13	1,247.36	
Contents Totals:	31.75			731.75				(53.18)	678.57	
<b>Totals: Labor Minimums</b>	<b>22.62</b>			<b>378.87</b>				<b>0.00</b>	<b>378.87</b>	
<b>Line Item Totals: GUIDE_EXAMPLE</b>	<b>145.10</b>			<b>2,630.11</b>				<b>325.31</b>	<b>2,304.80</b>	

[N] - Indicates that depreciation by percent was used for this item.  
[M] - Indicates that the depreciation percentage was limited by the maximum allowable depreciation for this item.

## YOUR ESTIMATE SUMMARY

Summary for Dwelling		
<b>P</b> Line Item Total	Comm. Rep./Removal Tax	1,785.01
<b>Q</b> Replacement Cost Value	Less Depreciation	\$1,898.36
<b>R</b> Actual Cash Value	Less Deductible	\$1,626.23
<b>T</b> Net Claim		\$636.23
<b>U</b> Total Recoverable Depreciation	Less Non-Recoverable Depreciation	272.13
		<179.03>
		93.10
		\$719.33

We encourage you to contact us if you have additional questions regarding your claim or anything in this guide.

For information about how the claim process works and where to find services to help you recover, visit [travelers.com/claim](http://travelers.com/claim).



## SHANAE\_T\_JONES\_\_\_\_1

### Siding

	QUANTITY	UNIT	TAX	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
1. Dumpster load - Approx. 12 yards, 1-3 tons of debris									
	1.00 EA	427.55	0.00	427.55	0/NA	Avg.	NA	(0.00)	427.55
2. Clean with pressure/chemical spray									
	1,351.00 SF	0.49	0.81	662.80	0/NA	Avg.	0%	(0.00)	662.80
3. Gutter / downspout - aluminum - 6"									
	10.00 LF	12.93	4.94	134.24	10/25 yrs	Avg.	40%	(53.70)	80.54
4. Prime & paint gutter / downspout									
	10.00 LF	1.82	0.17	18.37	10/15 yrs	Avg.	66.67%	(12.24)	6.13
5. R&R Siding - aluminum (.024 thickness)									
	805.00 SF	10.55	323.13	8,815.88	20/50 yrs	Avg.	40%	(3,342.81)	5,473.07
6. Prime & paint metal siding									
	1,351.00 SF	0.99	23.51	1,361.00	20/15 yrs	Avg.	90% [M]	(1,224.90)	136.10
7. Siding Installer - per hour									
	2.00 HR	106.40	0.00	212.80	0/NA	Avg.	0%	(0.00)	212.80
8. Siding - General Laborer - per hour									
	2.00 HR	57.99	0.00	115.98	0/NA	Avg.	0%	(0.00)	115.98
<b>Totals: Siding</b>			<b>352.56</b>	<b>11,748.62</b>				<b>4,633.65</b>	<b>7,114.97</b>
<b>Line Item Totals: SHANAE_T_JONES____1</b>			<b>352.56</b>	<b>11,748.62</b>				<b>4,633.65</b>	<b>7,114.97</b>

[%] - 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

**Summary for  
Dwelling**

**Summary for All Items**

Line Item Total	11,396.06
Material Sales Tax	352.56
<b>Replacement Cost Value</b>	<b>\$11,748.62</b>
Less Depreciation	(4,633.65)
<b>Actual Cash Value</b>	<b>\$7,114.97</b>
Less Deductible	(1,000.00)
<b>Net Claim</b>	<b>\$6,114.97</b>
Total Depreciation	4,633.65
Total Recoverable Depreciation	4,633.65
<b>Net Claim if Depreciation is Recovered</b>	<b>\$10,748.62</b>

Ashley Jennings

Recap of Taxes

	Material Sales Tax (6%)	Manuf. Home Tax (6%)	Storage Tax (6%)
Line Items	352.56	0.00	0.00
Total	352.56	0.00	0.00

Recap by Room

Estimate: SHANAE_T_JONES____1		
Siding	11,396.06	100.00%
Subtotal of Areas	11,396.06	100.00%
Total	11,396.06	100.00%

### Recap by Category with Depreciation

Items	RCV	Deprec.	ACV
CLEANING	661.99		661.99
GENERAL DEMOLITION	886.40		886.40
PAINTING	1,355.69	1,215.87	139.82
SIDING	8,362.68	3,213.56	5,149.12
SOFFIT, FASCIA, & GUTTER	129.30	51.72	77.58
Subtotal	11,396.06	4,481.15	6,914.91
Material Sales Tax	352.56	152.50	200.06
Total	11,748.62	4,633.65	7,114.97